



Policy booklet

Home Emergency Response



Welcome to AA Insurance Services

A warm welcome and thank you for choosing this policy which provides insurance and help in the event of certain home emergency situations which impact the safety, security and habitability of your home. Your policy booklet and Statement of Insurance include everything you need to know about your Home Emergency Response policy.



Andrew Strong
Chief Executive,
Automobile Association Insurance Services Limited

A guide to your policy booklet

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To make a claim under your policy please check within this policy booklet that the incident is covered by your policy and then telephone us on 0800 316 3983 straight away and provide the following information:

- Your policy number (this is shown on your statement of insurance)
- Your name and address including the postcode
- The nature of the home emergency

YOUR STATEMENT OF INSURANCE WILL STATE WHAT SECTIONS OF THIS POLICY YOU HAVE THE BENEFIT OF.

AA Home Emergency Response with Central Heating Breakdown Cover Policy Summary

This summary is intended to provide you with basic details of your AA Home Emergency Response policy. This is not a statement of the full Terms and Conditions of your policy, which can be found in the policy wording and should be read in conjunction with your statement of insurance.

Type of insurance and cover

The AA Home Emergency Response products provide cover for certain home emergencies

Home Emergency Response (section A) covers up to £2,000 per claim for call-out, labour, parts and materials and VAT

Boiler Cover (section B) and Central Heating Cover (section C) both have unlimited cover for call-out, labour, parts and materials and VAT

The insurer of your AA Home Emergency Response products is Acromas Insurance Company Limited.

Your Cover

Section A – Home Emergency Response

Section B – Boiler Cover

Section C - Central Heating Cover

Section D – Inspection and Service

Your Statement of Insurance will show which sections you have purchased.

Features and benefits

Home Emergency Response (section A) will cover events such as:

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| Overnight accommodation – up to £150 per night for 3 nights | Page 14 |
| Water supply pipes – up to £2,000 per claim | Page 14 |
| Plumbing and drainage – up to £2,000 per claim | Page 15-16 |
| Internal domestic gas supply and electrical failures - up to £2,000 per claim | Page 17 |
| Roofing, pest infestation, keys & locks and windows - up to £2,000 per claim | Page 17-18 |

Boiler Cover (section B) will cover events such as:

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| Overnight accommodation – up to £150 per night for 3 nights | Page 19 |
| Boiler repair if you suddenly and unexpectedly find yourself with no hot water and/or no heating – unlimited cover per claim for repair or a contribution of £250 towards replacement if the boiler is beyond economic repair. | Page 19-20 |

Central Heating Cover (section C) will cover events such as:

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| Overnight accommodation – up to £150 per night for you and up to £30 per night for your domestic pets accommodation extended for up to 7 nights. | Page 21 |
| Main heating system and boiler repair following a breakdown, unlimited cover per claim for repair or a contribution of £500 towards replacement if the boiler less than 7 years old and is beyond economic repair or £250 if the boiler is over 7 years old | Page 21-22 |

Inspection and Service (section D) will cover

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| A Gas Safe engineer will service your boiler, so you can be sure that it works safely and efficiently | Page 23 |
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Significant exclusions or limitations

The insurer will only pay charges of repairers when approved. The emergency must be reported to us in the first instance using the emergency helpline number 0800 316 3983.

Restrictions applying to the entire policy

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|---|-------------------|
| Overnight accommodation costs where each night's accommodation has not been pre-authorised | Pages 14, 19 & 21 |
| Any claim relating to circumstances which occur within 14 days of the start of this insurance | Page 26 |
| Any claim relating to circumstances that you were aware of at the time of entering into this insurance or which pre-existed your application for this insurance or which occurs during the 14 day exclusion period. | Page 26 |

Home Emergency Response (section A) is restricted to repairs such as

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| Where it is necessary to make the property safe and secure or habitable or to prevent further damage to your property | Page 12, definitions 'Home Emergency' |
|---|---------------------------------------|

Home Emergency Response (section A) will not cover

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| Leaks to the mains water supply pipe which are not sudden, leaks to swimming pools or other outside garden features | Page 14 |
| Claims relating to plumbing where the pipes are shared | Page 15 |
| Claims relating to drainage where the blockage is located outside the boundaries of the property. | Page 16 |
| Damage caused by failure or disconnection of water supplies or other utilities | Page 14-17 |
| Internal domestic electrical failures which are not complete or sudden | Page 17 |
| Repairs to thatched, flat, glass, plastic, felt or tarpaulin roofs | Page 17 |
| Lost or stolen keys for garages, outbuildings and sheds. Lost/damaged keys where another set of keys is available or other means of access to the home is available | Page 18 |

Exclusions relating to flats which affects Home Emergency Response (section A) only.

Where the property type is a flat or maisonette where there are shared facilities there are specific exclusions which apply to the cover provided in section A relating to claims of the shared areas/facilities. These have been listed below for your information and have also been detailed throughout the terms and conditions.

| | |
|---|---------|
| Plumbing claims relating to sections of pipe which are shared. | Page 15 |
| Claims relating to drainage if the blockage is found to be in shared pipes. | Page 16 |
| Claims for keys and Locks which are for communal doors | Page 18 |
| Claims relating to windows that are shared/communal | Page 18 |

In addition to the above specific exclusions that apply there are also subsections which will not provide cover at all to these property types. These are listed below.

| | |
|-------------------|---------|
| Water Supply Pipe | Page 14 |
| Roofing | Page 17 |

Boiler Cover (section B) will not cover

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|---|-------------------------------|
| Wood, solid fuel or oil fired boilers | Page 12, definitions 'Boiler' |
| Warm air and solar heating systems or boilers with an output over 60 kw/hr | Page 12, definitions 'Boiler' |
| Loss or damage caused by a boiler which has not been properly maintained in accordance with manufacturer's instructions | Page 19 |
| Loss or damage caused by a combination or condensing boiler which is more than 10 years old or any boiler which is more than 15 years old | Page 19 |

Central Heating Cover (section C) will not cover

| | |
|--|-------------------------------|
| Wood, solid fuel or oil fired boilers | Page 12, definitions 'Boiler' |
| Warm air and solar heating systems or boilers with an output over 60 kw/hr | Page 12, definitions 'Boiler' |

Duration of Policy

The duration of cover is 12 months and will end on the date as shown in your statement of insurance.

What if I change my mind about continuing with this policy?

If you need to cancel contact AAIS on 0870 060 0116.

You will for a period of 14 days from the date you received your policy documentation or the date you entered into the contract (whichever is the later), have a right to cancel this policy and receive a refund. This refund will be subject to a charge for the period of cover you have received, plus our administrative fee of £20, except where cover has not commenced prior to the end of this 14 day period, in which case you will be entitled to a full refund of the premium you have paid.

Beyond the above period, you will still be entitled to cancel this policy but no refund will be provided to you.

What if I need to make a claim?

If you wish to make a claim please telephone 0800 316 3983.

What do I do if I am unhappy with the claims service or this insurance?

If you wish to register a complaint about Acromas Insurance Company Limited you should write to:

Acromas Insurance Company Limited
Fanum House, Basing View
Basingstoke, Hampshire
RG21 4EA

If you remain dissatisfied with the final response to your complaint, you may also be entitled to contact the Financial Ombudsman Service for help and advice.

Is there any protection for me if Acromas Insurance Company Limited is unable to meet its liabilities?

Acromas Insurance Company Limited is covered by the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from the scheme if Acromas Insurance Company Limited cannot meet its obligations. This depends on the type of business and the circumstances of the claims. For claims against insurers, you are covered for 90% of the claim, without any upper limit. Further information about compensation schemes arrangements is available at www.fscs.org.uk











About your policy

About your policy

The cover set out in Sections A and B of your policy is designed to cover home emergencies only and offer assistance in making your home safe, secure and habitable after an insured event. This emergency level of cover offers 24 hour assistance in the event of the emergencies outlined in the table below.

Section C also offers cover for partial failure of your heating system in addition to cover against home emergencies.

The table opposite summarises the cover available from each section. Please check to see which Home Emergency Response product you have purchased, Your Statement Of Insurance will specify which level of cover you have.

| | Home Emergency Response | Boiler Cover | Central Heating Cover | |
|--|-------------------------------|-----------------|-----------------------------|-------------|
| | Section A | Section B | Section C | Page No. |
|  Water supply pipe* | ✓ | | | 14 |
|  Emergency plumbing & drains and drains clearance | ✓ | | | 15-16 |
|  Internal electrics | ✓ | | | 17 |
|  Gas supply pipe | ✓ | | | 17 |
|  Roof damage* | ✓ | | | 17 |
|  Pest infestation | ✓ | | | 18 |
|  Security (i.e. glazing & locks) | ✓ | | | 18 |
|  Boiler Cover | | ✓ | ✓ | 19 |
|  Central Heating Breakdown | | | ✓ | 21 |
|  Inspection and Service (Section D) | | optional | ✓ | 23 |

*These subsections are not available where the property type is a flat or Maisonettes where there are shared facilities. Please note there are also some exclusions within other sections relating to communal areas which are specified throughout the policy

AA Home Emergency Response line

Call 0800 316 3983 for the 24-hour services of a reliable AA approved tradesman for emergency repairs to your home.

We have put this wording together to clearly set out the details of your insurance cover. Please read it carefully, as well as your Statement of Insurance, to make sure they meet your needs.

Remember to check the exclusions and restrictions under each section and also the general exceptions and exclusions which apply to the whole policy.

Keeping your policy up to date

Please tell us if you change your address as we will need to make sure that your home can still be covered under AA Home Emergency Response. We may charge up to £10 administration fee if the changes mean we have to adjust your policy or send out duplicate copies of your documents.

Boiler Cover (section B) excludes combination or condensing boilers over 10 years old and any boilers over 15 years old, however for Central Heating Cover (section C) there is no age limit on your boiler as long as essential working parts are available from our suppliers. If you are covered under Section B and find that your boiler reaches these age limits please call us about upgrading your cover to Section C).

Renewing your cover

Automatic Renewal

If you are paying through our instalment account over 12 months, at the end of each 12-month period we will write to confirm if we will automatically renew your cover. Unless we hear from you, your cover will automatically be renewed as specified in our letter.

We will advise you of the premium and the new monthly instalments that you will have to pay and any changes to cover will take effect at renewal.

If you are paying by credit card and have agreed to allow us to collect the renewal premium automatically each year, then unless we hear from you, we will renew your cover automatically at the end of the 12-month period. Prior to doing this we will send written reminder of the premium that you will have to pay and any changes that apply to your policy booklet.

If you don't want to renew your policy, please let us know at least seven days before the renewal date.

Renewal helpline

You can contact us by:

Phone: 0870 060 0116

Post: AA Insurance Services, PO Box 2AA, Newcastle, NE99 2AA

Any other questions?

Please call our customer services helpline on 0870 060 0116

We will be happy to explain any part of this policy and, answer your questions.

Alternatively, more information is available on our website: theAA.com

If you need to make a claim and helplines

Making a claim

Making a claim

- 1 If an insured event takes place immediately ring 0800 316 3983. Please contact us as soon as you are aware of a home emergency. We may decline to attend any event which has not been reported promptly after it first occurs because such event may no longer be classified as an emergency.
- 2 We will try to find a suitable repairer. But we may not be able to do this if:
 - the weather is too bad;
 - there are industrial disputes official or otherwise;
 - the public transport system fails (including the road and railway networks and repairs to them); or
 - there are other problems which prevent someone gaining access to the home or which makes providing the service impractical.
- 3 The authorised insurer will only pay the charges of repairers instructed by us. The authorised insurer will not pay any claim unless we have given our agreement, or if there is no one at home when our approved repairer arrives where an agreed appointment time has been made.
- 4 The authorised insurer will pay the claim subject to the terms exclusions and conditions of this Home Emergency Response policy.
5. Repairers will only attend where an adult of 18 years or over is present at the home.

Customer service feedback

Please talk to us. 0870 060 0116

We would like to know what you think about the service we give you. Please let us know if you have any suggestions or feedback for us.

Financial Services Compensation Scheme (FSCS)?

Acromas Insurance Company Limited is covered by the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from the scheme if Acromas Insurance Company Limited cannot meet its obligations. This depends on the type of business and the circumstances of the claims. For claims against authorised insurers, you are covered for 90% of the claim, without any upper limit. Further information about compensation scheme arrangements is available at www.fscs.org.uk

Please remember that you'll need the policy number from your Statement of Insurance each time you contact us.

If you need to complain

If you need to complain

We hope you will be completely happy with your AA Home Emergency Response policy. But if something does go wrong, we would like to know about it so we can do our best to put things right and make sure it doesn't happen again.

a) There are several ways you can contact us.

- Phone: 0870 060 0116
- Email: Custcare@theAA.com
- Post: The Customer Care Unit
AA Insurance Services
PO Box 2AA
Newcastle upon Tyne
NE99 2AA
- Fax: 0292 072 5018
- Text phone: 0870 600 1303

We will acknowledge your complaint within 5 working days. If we can't respond fully then, we will tell you who is dealing with it and when you will hear from them. We will do our best to respond fully within 4 weeks.

If this isn't possible, we will tell you why and when you can expect a full response.

b) If your complaint is about your Home Emergency Response Policy, you should write to the insurer. Please use the following contact details:

- Phone: 0870 060 0116
- Email: Custcare@theAA.com
- Post: Acromas Insurance Company Limited
Fanum House
Basing View
Basingstoke
Hampshire
RG21 4EA

If you remain dissatisfied with the final response to your complaint in relation to Sections A or B, you can also contact the Financial Ombudsman Service for help and advice.

- Phone: 0845 080 1800 (Landlines)
- Website: www.financial-ombudsman.org.uk
- Email: complaintinfo@financial-ombudsman.org.uk
- Post: Insurance Division Financial Ombudsman Service
South Quay Plaza
183 Marsh Wall
London E14 9SR

Please make sure you always quote your policy number from your Statement of Insurance. This complaints procedure doesn't affect your statutory rights.

AA Insurance Services

Introduction to your Home Emergency Response policy.

Home Emergency Response is an insurance product regulated by the Financial Services Authority and has been arranged with Acromas Insurance Company Limited.

Acromas Insurance Company Limited have relied on the information and statements you gave when they agreed to provide cover. This information and statements together with this policy wording, and the Statement of Insurance form the contract of insurance and must be read together as one document. Please read your policy wording, and Statement of Insurance carefully to make sure they meet your needs.

Acromas Insurance Company Limited have agreed to insure you under the terms, conditions and exclusions in or endorsed on this policy booklet and for which you have paid or agreed to pay the required premium.

Signed for and on behalf of Acromas Insurance Company Limited and Automobile Association Insurance Services Limited.



Andrew Strong
Chief Executive,
Automobile Association Insurance Services Limited

Meaning of words

AA Home Emergency Response

Certain words have specific meanings in relation to your policy. To help you identify these we've printed them in ***bold italics*** in your policy details.

| | |
|--|--|
| <i>AA Insurance Services</i> | Automobile Association Insurance Services Limited. |
| <i>Attendance fee</i> | <i>Our</i> attendance fee of £60 including VAT. |
| <i>Authorised insurer</i> | Acromas Insurance Company Limited, 57-63 Line Wall Road, Gibraltar. Registered Number 88716 (Gibraltar). UK branch address: Acromas Insurance Company Limited, Enbrook Park, Sandgate, Folkestone, Kent CT20 3SE. Acromas Insurance Company Limited is authorised by the Financial Services Commission, Gibraltar. Acromas Insurance Company Limited is a member of the Association of British Insurers. |
| <i>Beyond economic repair</i> | When the <i>authorised insurer</i> determines that the cost to repair <i>your boiler</i> will exceed its current value or where spare parts are no longer readily available. |
| <i>Boiler</i> | <i>Your</i> domestic boiler contained within <i>your home</i> , fired by gas (excluding warm air heating and solar heating systems), with an output not exceeding 60 kw/hr and includes the appliance isolating valve and manufacturer fitted components within the boiler as well as motorised valves, thermostat, time, temperature and pressure controls. |
| <i>Breakdown</i> | A sudden and unexpected problem with <i>your main heating system</i> that results in <i>complete failure</i> or <i>partial failure</i> . |
| <i>Complete failure</i> | A sudden and unexpected problem with <i>your main heating system</i> that results in no hot water and/or no heating. |
| <i>Domestic electrical system</i> | The internal permanent 240 volt electrical supply system providing power to <i>your home</i> from the point where it leaves the mains electricity meter. This includes all fuse boxes, wall sockets, light switches and light sockets. |
| <i>Engineer</i> | The person providing the services. |
| <i>Home</i> | The private dwelling (excluding detached outbuildings, sheds, communal areas and detached garages) shown in the <i>Statement of Insurance</i> occupied by <i>you, your</i> immediate family or any lodger so long as <i>you</i> are also resident at this <i>property</i> . Such private dwellings must be a single self-contained unit with its own front door of standard wall and tile roof construction. |
| <i>Home emergency</i> | A sudden unexpected event which in the <i>authorised insurer's</i> opinion requires immediate action to: <ul style="list-style-type: none"> a) prevent damage or further damage to <i>your home</i>; or b) to make <i>your home</i> safe or secure or habitable; or c) alleviate unreasonable discomfort, risk or difficulty to <i>you</i> |

Meaning of words

Continued

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|--------------------------------------|--|
| <i>Immediately Dangerous</i> | If operated or left connected to a gas supply, is an immediate danger to life or property |
| <i>Insured event(s)</i> | An incident giving rise to a valid claim under this policy. |
| <i>Main heating system</i> | The <i>Boiler</i> and the main hot water or central heating system in <i>your home</i> . This includes pipes which connect components of the system but not cold water supply or drainage pipes. This does not include gas fires or any form of solar heating. |
| <i>Partial failure</i> | Intermittent faults, the failure of one or more radiators or water or gas leaks from the system. |
| <i>Period of insurance</i> | The period for which the <i>authorised insurer</i> has agreed to cover <i>you</i> and for which <i>you</i> have paid the required premium as shown in <i>your Statement of Insurance</i> . |
| <i>Policyholder</i> | The person(s) named in the <i>Statement of Insurance</i> . |
| <i>Property</i> | The <i>home</i> and land within its boundary. |
| <i>Remedial work</i> | Work required to bring a <i>boiler</i> or <i>main heating system</i> up to standard, as specified by <i>us</i> . |
| <i>Statement of Insurance</i> | The document which gives details of <i>you, the authorised insurer, your home</i> and <i>your</i> cover. |
| <i>You, your</i> | The <i>policyholder</i> , spouse/partner living in the <i>home</i> . |
| <i>Water supply pipe(s)</i> | The main pipe from and including the main stopcock from <i>your home</i> up to where it is connected to the public or shared water supply pipe within the boundary of <i>your property</i> that is not the responsibility of <i>your</i> water utility company. |
| <i>We / us / our</i> | Automobile Association Insurance Services. |

Section A - Home Emergency Response

Your Statement of Insurance will show if **you** have purchased this section.

The following subsections will not apply to property types where there are shared facilities

- Water Supply Pipe
- Roofing

There are also some exclusions within other sections relating to communal areas which are detailed in the terms and conditions.

| What is insured | What is not insured |
|---|--|
| Your Limits and Cover applying to this section | |
| The authorised insurer will pay up to £2000 for call out, labour, parts, materials and VAT following an insured event which occurred during the period of insurance . This limit includes any costs incurred under the overnight accommodation cover. | More than 4 insured events per period of insurance . |
| Overnight accommodation | |
| If you cannot in the authorised insurer's opinion stay in your home overnight because it is uninhabitable for a period of over 48 hours due to an insured event covered by this policy, the authorised insurer will, subject to prior agreement, reimburse hotel costs of up to £150 per night for a maximum of 3 nights in any period of insurance (including VAT) subject to claims limits. Each night will need pre-authorization by the authorised insurer . | Where pre-authorization per night has not been given by the authorised insurer . More than £150 (including VAT) per night More than 3 nights in any period of insurance Any costs incurred once the limit for the insured event has been exceeded. |
| Water supply pipes | |
| This subsection will not apply to flats and maisonettes where there are shared facilities. | |
| A home emergency involving the sudden unexpected leakage, collapse or blockage of the mains water supply pipe connecting the main stopcock in your home to the point where it is connected to the public or shared water supply pipe within the boundary of your property provided you have sole responsibility for this. | 1) Water pipes to or from and in detached outbuildings, fountains, swimming pools, ponds, other decorative garden features, garden taps, treatment plants, rainwater pipes, roofs, guttering or other external property. |

| What is insured | What is not insured |
|---|--|
| | 2) Damage caused by external means, including those caused by failure or disconnection of water supplies, plants or tree roots etc. 3) Sections of pipe which are shared. 4) Frozen pipes that have not resulted in confirmed damage. 5) Repairing or replacing soakaways (a pit filled with rubble for water to drain into) cesspits, treatment plants and their overflow pipes. 6) If the authorised insurer has to dig on your property , they will fill in and leave ground level but will not be in a position to replace the original surface, fittings or construction. 7) Any fixtures where its replacement is solely necessary as a result of changes in legislation or health and safety guidelines. 8) Any work where permits are required to work on the public highway. 9) The fabric of the property and any fixtures, fitting or other item of equipment, not directly causing or damaged by the home emergency . |
| Plumbing | |
| A home emergency relating to: a) The internal hot and cold water pipes between the main internal stopcock and the internal taps. b) The cold water storage tank. c) The internal overflow pipes which suddenly start leaking. d) Sudden and unexpected water leak emanating from your toilet cistern. e) A sudden and unexpected water leak affecting your central heating water pipes. f) A sudden and unexpected leak from shower fixtures and fittings which cannot be controlled. g) Failure of the toilet to function where it is the only accessible toilet in your home . | 1) Sections of pipe which are shared 2) Frozen pipes that have not resulted in confirmed damage. 3) Damage to water pipes to or from and in detached outbuildings, fountains, swimming pools, ponds, other decorative garden features, garden taps, treatment plants, rainwater pipes, roofs, guttering or other external property. 4) Damage caused by external means, including those caused by failure or disconnection of gas, electric, oil supplies or water supplies. 5) Refilling the heating system with additives such as corrosion inhibitor. |

| What is insured | What is not insured |
|-----------------|--|
| | <ul style="list-style-type: none"> 6) Repair or replacement of cylinders, replacing steel or asbestos water tanks, immersion heaters, heating controls, water circulating and pressure pumps, radiators, radiator valves, shower units and fittings, steel pipes, any internal pipe work of 1-inch bore or greater and heated towel rails. 7) Repair or replacement of washers or taps. 8) Damage resulting from lack of proper maintenance. 9) Breakage or failure of saniflow systems or sanitary ware, siphon units, guttering, bath, basin, bidet, sink, water taps, shower trays or enclosures, toilet bowls and associated pumps. 10) A leaking central heating radiator where you are able to turn off the radiator and stop the leak |

Drainage

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|---|--|
| <p>A home emergency relating to:</p> <ul style="list-style-type: none"> a) Damage to the waste drainage pipes or rainwater drains within the boundary of your property if flow has been prevented. This includes the locating, unblocking and repairing of such pipes or drains up to the boundary point where they are connected to the public or shared drains connection, if you are responsible for this. | <ul style="list-style-type: none"> 1) Damage caused by external means, including those caused by plants or tree roots. 2) Vacuum drainage systems or the cost of draining down where no appropriate drainage facility is available. 3) Damage resulting from lack of proper maintenance. 4) Breakage or failure of saniflow systems or sanitary ware, siphon units, guttering, bath, basin, bidet, sink, water taps, shower trays or enclosures, toilet bowls and associated pumps. 5) Repairing or replacing soakaways (a pit filled with rubble for water to drain into) cesspits, treatment plants and their overflow pipes. 6) If the authorised insurer has to dig on your property, they will fill in and leave ground level but will not be in a position to replace the original surface, fittings or construction. 7) Claims relating to blockages which are found to be in external pipes that are outside the boundaries of your property or any shared pipes where the property is a flat or a maisonette. |
|---|--|

| What is insured | What is not insured |
|-------------------------------------|---------------------|
| Internal domestic gas supply | |

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|---|---|
| <p>A home emergency relating to a sudden and unexpected leak to the internal domestic gas supply pipe from the meter to the gas appliance.</p> <p>Any suspected gas leaks should be reported immediately to the National Gas Emergency Service on 0800 111 999.</p> | <ul style="list-style-type: none"> 1) Any claim relating to the interruption, failure or disconnection of the mains gas supply. 2) Any claim relating to a leak from an appliance itself. |
|---|---|

Internal electrics

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|--|---|
| <p>A home emergency relating to the complete, sudden unexpected failure to function of all the internal domestic lighting or all power sockets within the internal domestic electrical system in your home.</p> | <ul style="list-style-type: none"> 1) Any claim relating to the interruption, failure or disconnection of the mains electricity supply. 2) Any claim relating to your failure to purchase or provide sufficient electricity or the non-payment of your energy account. 3) Any claim relating to spotlights and decorative floor lights, security systems and any external fittings such as TV aerials and satellite dishes. 4) Any claim where only part of the internal domestic electrical supply fails or any intermittent faults. |
|--|---|

Roofing

This subsection will not apply to flats and maisonettes where there are shared facilities

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| <p>A home emergency relating to the slate or tile roof of the home with a likelihood of flooding, or affecting security.</p> <p>We may undertake a temporary repair using tarpaulin or similar material to resolve the immediate home emergency.</p> <p>We will always try to complete a permanent repair where it is as cost effective as a temporary repair and it is possible at first attendance.</p> | <ul style="list-style-type: none"> 1) Thatched, flat, glass, plastic, felt or tarpaulin roofs. |
|---|---|

| What is insured | What is not insured |
|--|---|
| Pest infestation | |
| Removal of mice, rats, wasps, hornets and cockroaches where evidence of infestation in your home has been found. | <ol style="list-style-type: none"> 1) Pest infestation outside of the home. 2) Infestation known to exist prior to commencement of policy or where the home has been unoccupied for more than 30 days. 3) Any infestation where you have not taken reasonable hygiene measures to prevent pest infestation. |
| Key and locks | |
| <p>A home emergency relating to:</p> <ul style="list-style-type: none"> • Gaining access/or securing the home following the loss of keys or damaged keys to external doors. • Gaining access/or securing the home following a sudden and unexpected failure of the external locking mechanisms to doors • Replacement of locks for stolen keys to external doors • Damage to locks on external windows caused by vandalism, theft or attempted theft. | <ol style="list-style-type: none"> 1) Lost, damaged or stolen keys for garages, outbuildings and sheds. 2) Replacement of a damaged keys where another key or set of keys is available or you have other means of access to the home. 3) Claims for stolen keys or criminal damage where a crime reference number has not been obtained. 4) Provision of multiple duplicate keys. 5) Repair or replacement of complete multi lever mortice deadlocks or multi point locking mechanisms 6) Claims relating to doors for garages, outbuildings, sheds and communal doors that are not part of your home. |
| Windows | |
| <p>A home emergency relating to broken and cracked windows</p> <p>We may undertake a temporary repair using boarding or similar material to resolve the immediate home emergency.</p> <p>We will always try to complete a permanent repair where it is as cost effective as a temporary repair and it is possible at first attendance.</p> | <ol style="list-style-type: none"> 1) Criminal damage without a crime reference number that has not been reported to the Police. 2) Claims relating to windows that are shared/communal that are not part of your home. 3) Damage to windows over 2 storeys high which requires external access. 4) Accidental damage. |

Section B - Boiler Cover

This section is available with an annual boiler service (section D)

Your Statement of Insurance will show if **you** have purchased this section

| What is insured | What is not insured |
|---|--|
| Your Limits and Cover applying to this section | |
| The authorised insurer will pay for call out, labour, parts, materials and VAT following an insured event which occurred during the period of insurance for the incidents listed under this section. | More than 4 insured events per period of insurance . |
| Overnight accommodation | |
| If you cannot in the authorised insurer's opinion stay in your home overnight because it is uninhabitable for a period of over 48 hours due to an insured event covered by this policy, the authorised insurer will, subject to prior agreement, reimburse hotel costs of up to £150 per night for a maximum of 3 nights in any period of insurance (including VAT) subject to claims limits. Each night will need pre-authorization by the authorised insurer . | <p>Where pre-authorization per night has not been given by the authorised insurer.</p> <p>More than £150 (including VAT) per night More than 3 nights in any period of insurance</p> |
| Boiler and Controls | |
| <p>A home emergency relating to a sudden, unexpected problem with your boiler in your home that results in no hot water and/or no heating.</p> <p>There is no limit on the amount of labour or parts we will pay in order to make repairs to your boiler subject to it not being beyond economical repair.</p> <p>If your boiler is, in the authorised insurer's opinion, beyond economic repair cover under this section will cease. The authorised insurer will contribute a maximum of £250 towards the cost of you replacing it with a new boiler. This can be claimed by providing a copy of your receipt within 60 days of the call out.</p> | <ol style="list-style-type: none"> 1) Any loss or damage caused by a boiler which has not been properly maintained in accordance with manufacturer's instructions. 2) Any loss or damage caused by a combination or condensing boiler which is more than 10 years old. 3) Any loss or damage caused by a boiler which is more than 15 years old. 4) Any non-functional decorative parts, trim or casing. 5) Repairs that require a chemical flush of your boiler or main heating system. 6) Air locks or the balancing of the central heating system. |

| What is insured | What is not insured |
|-----------------|---|
| | <p>7) Adjustments to the central heating controls including the relighting of the pilot light/flame where you have not known how to operate the system in which case a charge may be applied to cover the cost of the call out.</p> <p>8) Descaling or desludging and any work arising from damage caused by hard water scale, rust or sludge deposit or from damage caused by corrosive water, water with a high chemical content or any water pressure adjustments on sealed installations.</p> <p>9) Refilling the heating system with additives such as corrosion inhibitor.</p> <p>10) Repair or replacement of cylinders, replacing steel or asbestos water tanks, immersion heaters, wiring to heating controls, water circulating and pressure pumps, radiators and radiator valves.</p> <p>11) Repairs or replacement of cold water storage tanks</p> <p>12) Repairs required as a result of design faults or installation errors</p> <p>13) Any boiler systems which have not been correctly installed to British Standards.</p> <p>14) Any excess applicable, as shown on your Statement of Insurance</p> |

Section C - Central Heating Cover

If you have purchased this section you will also receive an annual boiler service (section D)

Your Statement of Insurance will show if **you** have purchased this section This section replaces Section B and provides the following cover.

| What is insured | What is not insured |
|--|--|
| Your Limits and Cover applying to this section | |
| The authorised insurer will pay for call out, labour, parts, materials and VAT following an insured event which occurred during the period of insurance for the incidents listed under this section. | |
| Overnight accommodation | |
| If you cannot in the authorised insurer's opinion stay in your home overnight because it is uninhabitable for a period of over 48 hours due to an insured event covered by this policy, the authorised insurer will, subject to prior agreement, reimburse hotel costs of up to £150 per night for a maximum of 7 nights in any period of insurance (including VAT). Each night will need pre-authorisation by the authorised insurer . We will also pay up to £30 (including VAT) a night for the cost of your domestic pets accommodation for 7 nights. | Where pre-authorisation per night has not been given by the authorised insurer . More than £150 (including VAT) per night hotel costs More than £30 (including VAT) per night for domestic pets accommodation More than 7 nights in any period of insurance |
| Main heating system and boiler repair | |
| <p>We will cover parts and labour costs in order to make repairs in the event of a complete failure or breakdown of your boiler and main heating system.</p> <p>If your boiler is, in the authorised insurer's opinion, beyond economic repair the authorised insurer will:</p> <ul style="list-style-type: none"> • If your boiler is less than 7 years old, give you up to £500 towards a replacement boiler. This can be claimed by providing a copy of your receipt within 60 days of the call out. | <p>1) Descaling or desludging and any work arising from damage caused by hard water scale, rust or sludge deposit or from damage caused by corrosive water, water with a high chemical content or any water pressure adjustments on sealed installations.</p> <p>2) Refilling the heating system with additives such as corrosion inhibitor.</p> <p>3) Repairing or replacing parts of your main heating system which are part of or are specifically designed for piped or electric underfloor heating</p> |

| What is insured | What is not insured |
|---|--|
| <ul style="list-style-type: none"> If your boiler is more than 7 years old, give you up to £250 towards a replacement boiler. This can be claimed by providing a copy of your receipt within 60 days of the call out. | <p>4) Repair and replacement of:</p> <ul style="list-style-type: none"> flues which are not part of your boiler any decorative radiators or coverings Any non-functional decorative parts, trim or casing. Showers fittings and taps hot water cylinder cold water storage tanks <p>5) Repairs required as a result of design faults or installation errors</p> <p>6) Any boiler systems which have not been correctly installed to British Standards.</p> <p>7) Adjustments to the central heating controls including the relighting of the pilot light/flame flame where you have not known how to operate the system in which case a charge may be applied to cover the cost of the call out.</p> <p>8) Problems caused by faults in the utility supply</p> <p>9) Any excess applicable, as shown on your Statement of Insurance.</p> |

Any suspected gas leaks should be reported immediately to the National Gas Emergency Service on 0800 111 999. After which **you** should contact **us** via the Home Emergency Response helpline (0800 316 3983)

Section D - Inspection and Service

This section only applies if **you** have purchased Central Heating Cover (section C) or if **you** have purchased Boiler Cover (section B) and opted to include an annual service. **Your Statement of Insurance** will show if **you** have purchased this section.

For this Section D only, the words **We/us/our** will have the following meaning: Acromas Insurance Company Limited, 57-63 Line Wall Road, Gibraltar. Registered Number 88716 (Gibraltar). UK branch address: Acromas Insurance Company Limited, Enbrook Park, Sandgate, Folkestone, Kent CT20 3SE. Acromas Insurance Company Limited is authorised by the Financial Services Commission, Gibraltar. Acromas Insurance Company Limited is a member of the Association of British Insurers.

Cover under this section is administered by AA Insurance Services Limited on behalf of Acromas Insurance Company Limited.

- Under this section **we** will provide the following:
- In the first year of this agreement (being the **Period of Insurance** from the date you first took the cover under this Section D with us), an initial inspection of **your main heating system** (please see the 'Initial Inspection' section for more details).
 - In each period of insurance, an annual service and safety check of **your boiler** (please see the 'Annual Service' section for more details).

For the avoidance of doubt we will not perform an initial inspection after the first year (therefore not on renewal of cover under this section).

Initial Inspection and Remedial Works

We will undertake an initial inspection of **your main heating system** to make sure that **we** can support it and that it is in good working order and safe to use. **We** aim to undertake this initial inspection within 28 days of the commencement of **your** policy, subject to **our** workforce availability. In periods of high demand or at certain times of the year this may not be possible however **we** will always have completed the initial inspection within 90 days of the commencement of **your** policy.

Your main heating system must pass the initial inspection for **us** to support it under this agreement. If **you** call with a **breakdown** prior to **our** initial inspection **we** reserve the right not to carry out any repairs. **We** may choose to complete the initial inspection when attending **your** home in response to receiving a **breakdown** call from **you**.

Where **your main heating system** passes **our** initial inspection, **we** may carry out **your** first annual service and operational safety check at the same time as the initial inspection.

- If **we** identify a problem at the initial inspection:
- We** will identify any **remedial work** required to bring **your main heating system** up to a satisfactory standard that **we** can support, and will provide **you** with notification setting out the **remedial work** required. **You** will be required to have such **remedial work** carried out if **you** want the agreement to continue. The cost of any necessary **remedial work** is not included in this agreement,

- b. If **you** agree to the **remedial work** being carried out by **the AA**, then **they** will arrange with **you** when such **remedial work** is to be carried out and the cost of the work. **You** may have the work undertaken by **your** own supplier, if **you** do, the cost of any such **remedial work** must be agreed with **your** own supplier and paid directly to them. Any such **remedial work** will be outside of this Agreement and will be under a separate contract between **you** and **the AA** in the former instance and or **you** and **your** own supplier in the latter instance.
- c. All **remedial work** identified in the notification must be carried out satisfactorily within 14 days from the date of the initial inspection.

If **your main heating system** fails the initial inspection and either;

- (i) **you** decline to undertake any **remedial work** identified as necessary to bring the **main heating system** up to the required standard to pass the initial inspection; or
- (ii) **you** have not notified **us** that such **remedial work** has been carried out within 14 days of the date of the initial inspection, then this section (D) and any related section (B or C) will be cancelled and all payments made by **you** for these sections will be refunded as set out in the General Conditions section, unless **you** have provided **us** with false and/or negligently incorrect information prior to or at the start of this agreement, in which circumstances we may charge you an **attendance fee**.

If **you** notify **us** that any **remedial works** required following the initial inspection have been carried out within the timescales set out in (c) above, **we** reserve the right to request proof of this **remedial work** having been done, or to carry out a further inspection and if such work is not to **our** satisfaction then the agreement may be cancelled and all payments made by **you** will be refunded as set out in the General Conditions section.

Annual Service and Safety Check

We will aim to undertake **your** first annual service and operational safety check at the same time as the initial inspection where **your main heating system** passes **our** initial inspection.

We will carry out an annual service in each **period of insurance**.

The annual service is a safety and efficiency check which will include:

- a **boiler** performance test
- checking controls
- testing of flue terminals and output
- checking pipework and ventilation
- gas pressure and heat input check
- full testing of all gas **boiler** components and functionality, seals, ignition system
- the disassembly and cleaning of key components

In addition, advice on using central heating efficiently will be provided to **you**.

The annual service does not include removing sludge or hard-water scale from the **main heating system** or any chemical flush of **your boiler** or **main heating system**.

If **your boiler** passes the safety inspection element of the service **you** will be provided with a dated certificate which acts as proof of service and safety inspection.

If **your boiler** fails the safety inspection then **you** will not be issued with a certificate. The **engineer** will explain to **you** the work that needs to be done in order to pass.

If **your boiler** is categorised as **immediately dangerous** then, with **your** permission the **boiler** is physically disconnected, capped off and labelled 'do not use'. If **your** permission is not provided, the National Gas Emergency Service Call Centre will be informed (this is a legal requirement **we** are required to meet).

Appointments and Access

In the first year of **your** agreement **you** will be contacted via telephone in order to make an initial inspection appointment. In subsequent years **you** must call **us** on 0800 975 8281 to arrange **your** annual service appointment. These instructions will be iterated in **your** renewal documentation.

We will aim to perform the annual service at roughly the same time each year subject to workforce availability. But please note that seasonal demands mean that annual services are normally undertaken between March and September.

Our usual servicing and inspecting hours are Monday – Friday 0900-1700. Weekend appointments may be available at **our** discretion. Evening appointments may be available at **our** discretion but only during times of year when there is sufficient daylight as natural daylight is required (normally May – August).

You will be given a 2-hour arrival window for **your** appointment.

If **you** wish to rearrange **your** appointment please call **us** on 0800 975 8281

If **you** rearrange the services appointment more than 24 hours prior to **your** appointment **you** may do so without being charged an **attendance fee**. If **you** rearrange **your** appointment less than 24 hours prior to **your** appointment **we** may charge **you** an **attendance fee**.

If **you** or **your** representative are not at the **property** at the appointment time arranged with **us** we may charge **you** an **attendance fee**.

You must provide **us**, **our** agents or sub-contractors with clear unobstructed and safe access to the **boiler** and central heating components. If such access is not provided at the time of the appointment **we** may not be able to carry out the works and may charge **you** an **attendance fee**. Where access may only be gained by the removal of kitchen cupboards, furniture etc **we** will not be liable for any damage which occurs provided **we** have taken reasonable care in removal and **you** may be asked to sign a disclaimer regarding the same.

General exclusions

- 1) Any emergency which happens before the start of **your period of insurance** or within 14 days of the start of this insurance. The 14 day restriction only applies at the start of **your** policy; it does not apply when **you** renew **your** cover. If you have upgraded your policy to include additional sections this 14 day exclusion period applies to the additional sections from the point at which they are added. If **you** have upgraded from another of **our** home emergency policies then this 14 day exclusion period will be waived for losses that would have been insured under **your** previous policy.
- 2) Any loss or damage arising from circumstances that **you** were aware of at the time of entering into this contract, which existed before **your** application for this insurance policy or which occurs during the 14 day exclusion period. This includes any loss or damage arising from circumstances that **you** were aware of at the time of upgrading **your** policy to include additional sections or upgrading from another of **our** home emergency policies.
- 3) Any cost relating to the attempted repair by **you** or **your** own contractor or for the cost of parts or services which have not been authorised by the **authorised insurer** through the 24-hour claims number.
- 4) Any loss or damage caused by a **boiler** or **main heating system** which has not been properly maintained in accordance with manufacturer's instructions.
- 5) Any claim relating to the failure of equipment or facilities which is a result of them being incorrectly installed, repaired or modified, or which is caused by a design fault which makes them inadequate or unfit for use.
- 6) Claims for parts or labour if the equipment or facility is still under guarantee or warranty from the manufacturer, supplier or installer.
- 7) The malfunction or blockage of septic tanks, cess pits or fuel tanks or blockages due to the failure to empty such items.
- 8) Any costs **we** would incur gaining access to **your** system or appliance in order to make a repair, with the exception of a plumbing **home emergency** where there is escape of water. **We** will not cover the cost of gaining access to an appliance or system where the system is inaccessible due to design fault.
- 9) Any damage incurred in gaining access to **your** appliance, **boiler** or **main heating system**, **we** will not cover any associated making good or redecoration.
- 10) Any damage to the fabric of the **property** and any contents, fixtures, fitting or other item of equipment, not directly causing the **breakdown** or **home emergency**.
- 11) Any claims arising out of subsidence, landslip or heave.
- 12) Damage to boundary walls, gates, hedges or fences and any damage to garages or outbuildings.
- 13) Descaling and any work arising from hard water scale or from damage caused by excessive water or sludge resulting from corrosion.
- 14) Any loss or damage relating to permanent repairs which are or should be more specifically insured as part of any other insurance policy.
- 15) Any claim relating to the interruption, failure or disconnection of the mains utility supplies.
- 16) Replacing or repairing any steel, lead or central heating iron pipes.
- 17) Removal of asbestos associated with the repair.
- 18) Any claim related to domestic appliances
- 19) Any claim related to underfloor heating systems
- 20) Any fall in market value as a result of repairs or reinstatement.
- 21) Any consequences of war, invasion, act of foreign enemy, hostilities (whether war be declared or not), civil war, rebellion, revolution, insurrection or military or usurped power.
- 22) Damage caused by pressure waves from aircraft and other aerial devices travelling at sonic or supersonic speeds.
- 23) Any legal liability, loss or damage to any **property**, or any resulting loss or expense directly or indirectly caused by or contributing to or arising from; ionising radiation or radioactive contamination from nuclear fuel or nuclear waste; or the radioactive, toxic, explosive or other hazardous properties of explosive nuclear equipment or its nuclear parts.
- 24) Loss, damage, or any resulting loss or liability or injury directly or indirectly caused by, contributed to or arising from pollution or contamination unless it is: caused by a sudden, identified, unexpected and unforeseen accident which happens in its entirety at a specific moment of time during the **period of insurance** at the **property**; and reported to us within 30 days of the end of the **period of insurance**. In which case, all such pollution or contamination will be considered to have happened at the time of such accident.
- 25) Loss or damage or expense caused by or any legal liability arising from any computer hardware or software or other electrical/electronic equipment not being able to recognise or process any date as the true calendar date. Subsequent loss or damage which is otherwise covered by the policy is nevertheless insured.
- 26) Loss or damage arising from gradually operating causes including deterioration, corrosion, rot or similar causes.
- 27) Loss, damage, cost or expense of whatever nature directly or indirectly caused by, resulting from or in connection with any act of terrorism regardless of any other cause or event contributing at the same time or in any other sequence to the loss.

For the purpose of this exception an act of terrorism means the use, or threatened use, of biological, chemical and/or nuclear force by any person or group of people whether acting alone or on behalf of or in connection with any organisation(s) or government(s) committed for political, religious, ideological or similar purposes including the intention to influence any government and/or to put the public or any section of the public in fear.
- 28) Any losses that are not directly associated with the **insured event** unless expressly stated in this policy.
- 29) Claims where **your home** has been unoccupied for more than 30 consecutive days.
- 30) Damage caused by a deliberate act by **you** or anyone else living in **your home**.
- 31) Any fixtures where its replacement is solely necessary as a result of changes in legislation or health and safety guidelines.
- 32) **We, our** agents or sub-contractors, shall not be liable to **you** for any loss or damage caused by **us, our** employees, agents or sub-contractors where a) there is no breach of a legal duty owed to **you** by **us** or **our** employees, agents or sub-contractors; b) such loss or damage is not a reasonably foreseeable result of such a breach; or c) any loss or damage, or any increase in the same, results from any breach or omission by **you**. **We, our** employees, agents or sub-contractors shall not, in any event, be liable for losses relating to any business interests **you** may have including, without limitation, loss of profits, loss of opportunity or of business or losses relating to business interruption.
- 33) Any claims relating to shared facilities where **you** don't have sole responsibility
- 34) Cover is not extended to social or housing association tenants and is only available to owner occupiers or private tenants.

General conditions

Claims

- 1) Where replacement parts are required basic standard fittings will be fitted that comply to current regulations.
- 2) Other Insurance – If **you** claim under this insurance and **you** have other insurance covering the same liability, loss or damage, **we** will pay only **our** proportionate share
- 3) The **authorised insurer** are entitled to
 - take over, defend or settle any legal action in **your** name;
 - take legal action at **our** expense and for **our** benefit, but in **your** name, to recover any payment **we** have made under the policy; and
 - receive from **you** any help and information **we** may need.
- 4) **We** treat each item of a matching set or suite of sanitary fittings as a single item. **We** will not pay for repairing/replacing any undamaged item in a matching set/suite.
- 5) If **you** or **your** representative are not at the **property** at the arranged time discussed with **us** **we** may charge **you** a fee to cover the cost of the call out.
- 6) If **you** are not the registered owner of the **property**, but are the registered tenant, then for cover to be valid **you** must, at the time of making a claim, confirm that **you** have the registered owner's consent to allow the **us** or **our** representatives to deal with the **Insured Event, Remedial Work** and/or service (as applicable) in the property you are renting. If these conditions are not fulfilled then **we** reserve the right not to provide service and/or cover under the terms of **our** contract with you.
- 7) While **we** seek to meet the service needs of **our** customers at all times, **our** resources are finite and this may not always be possible. **We** will use all reasonable endeavours to complete the services within the time estimates given to **you**. **We** will inform **you** of any delay as soon as reasonably practical.
- 8) If weather conditions mean that either a) it is not safe for the **engineer** to complete the services, or b) the services could not reasonably be carried out to required standards, then **we** reserve the right to rearrange an appointment. In these situations, **you** will be given as much notice as possible.

Cancellation

Procedures are explained below dependent on who invokes cancellation.

You

If **you** need to cancel **your** policy contact **AA Insurance Services** on 0870 060 0116 or write to **AA Insurance Services**, PO Box 2AA, Newcastle NE99 2AA.

You will, for a period of 14 days from the date **you** receive **your** policy documentation or the date **you** enter into the contract (whichever is the later), have a right to cancel this policy and receive a refund (unless **you** have made a claim).

This refund will be subject to a charge for the period of cover **you** have received and will be net of £20 except where cover has not commenced prior to the end of this 14 day period, in which case **you** will be entitled to a full refund of the premium **you** have paid.

Beyond the above period, **you** may cancel this insurance at any time but no refund will be provided to **you**.

Fraudulent claims and statements

If **you** or anyone acting on **your** behalf makes any claim or statement knowing it to be false or fraudulent as regards, amount or otherwise, or if any loss or damage is caused by **your** wilful act or with **your** connivance, the **authorised insurer** will not pay the claim, all cover under this policy will cease and **you** will lose all premiums **you** have paid for this policy.

In addition the **authorised insurer** may recover any sums paid by way of benefit under the policy.

If **you** fraudulently provided false information, statements or documents the **authorised insurer** may record this on anti-fraud databases and may also notify other organisations.

Authorised insurer and AA Insurance Services

If **you** are paying by instalments **you** irrevocably authorise **AA Insurance Services**, as **your** agent, at **our** discretion to cancel this insurance following and in accordance with any default notice sent to **you**. **You** also irrevocably authorise **AA Insurance Services** to receive any refund of premium paid by the **authorised insurer** to **AA Insurance Services** in relation to this insurance and apply it to pay or reduce any sums owed to **us**.

We or the **authorised insurer** may cancel this insurance by sending at least seven days written notice to **your** last known address. A full pro rata premium refund will be allowed from the date of cancellation, no deduction will be made for an administration fee and a refund will be allowed regardless of whether a claim has been made under the policy.

We or the **authorised insurer** may cancel this insurance if **your main heating system** fails the initial inspection, any **remedial works** required have not been carried out within the required period; or **we** are not notified of the **remedial work**. In this event **you** will receive a full refund.

If **we** become insolvent then the **authorised insurer** may either, at its option appoint an administrator to take over **our** role of collecting premium from **you** and passing such premium to the **authorised insurer**, or cancel this policy upon 30 days notice and give **you** a refund of any premium paid in respect of the unexpired period left on the policy. In the latter case, the **authorised insurer** may contact **you** to offer **you** a replacement policy directly with the **authorised insurer**. The **authorised insurer** shall ensure that the offer of a replacement policy is on no worse terms than **your** existing policy and the **authorised insurer** agrees to waive **your** duty of disclosure in relation to the replacement offer.

Purchasing such replacement policy with the **authorised insurer** shall be optional. Any such cancellation by **you**, the **authorised insurer** or **AA Insurance Services** will not affect any rights and responsibilities arising before cancellation takes place.

You and the **authorised insurer** are free to choose the law applicable to this contract but in the absence of agreement to the contrary, the law of the country in which **you** reside at the inception of the contract will apply. If **you** are not resident (or, in the case of a business, the registered office or principal place of business is not situated) in England or Wales, Scotland, Northern Ireland, the law which will apply is the law of England and Wales.

The Terms and Conditions and all other information concerning this insurance are supplied in the English language and **we** undertake to communicate in this language for the duration of the policy.

Save for the rights granted to **AA Insurance Services** under this contract any person or company who is not a party to this contract does not have any rights they can enforce under this contract by virtue of the Contracts (Rights of Third Parties) Act 1999 except those they have by law.

Use of personal information

- 1.1 The AA and Acromas group of companies* will use your personal information for the following purposes:
 - (a) to identify you when you contact us;
 - (b) to allow us to give you a quote and assess which payment options we can offer you;
 - (c) to help identify accounts, services and/or products which you could have from us or selected partners from time to time. We may do this by automatic means using a scoring system, which uses the information you have provided, any information we hold about you and information from third party agencies (including credit reference agencies who will keep a record of our enquiry);
 - (d) to help administer, and contact you about improved administration of, any accounts, services and products we have provided before, or provide now or in the future;
 - (e) to carry out marketing analysis and customer profiling (including with transactional information), conduct research, including creating statistical and testing information;
 - (f) to help to prevent and detect fraud or loss; and
 - (g) to contact you in any way (including mail, email, telephone, text or multimedia messages) about products and services offered by us and selected partners unless you have previously asked us not to do so;
- 1.3 We may monitor and record communications with you (including phone conversations and emails) for quality assurance and compliance.
- 1.4 We may check your details with fraud credit reference and fraud prevention agencies. If you provide false or inaccurate information and we suspect fraud, we will record this. We and other organisations may use and search these records to:
 - (a) help make decisions about credit related services for you and members of your household including assessing what quote and which payment options we can offer you for particular services;
 - (b) help make decisions on motor, household, credit, life and other insurance proposals and insurance claims for you and other members of your household;
 - (c) trace debtors, recover debt, prevent fraud, and to manage your accounts or insurance policies; and
 - (d) check your identity to prevent money laundering unless you give us other satisfactory proof of identity

Information held about you by these agencies may be linked to records relating to other people living at the same address with whom you are financially linked. These records will also be taken into account in credit and fraud prevention checks. Information from your application and payment details of your account will be recorded with one or more of these agencies and may be shared with other organisations to help make credit and insurance decisions about you and members of your household with whom you are financially linked and for debt collection and fraud prevention. This includes those who have moved house and who have missed payments.

- 1.5. If you need details of those credit reference and fraud prevention agencies from which we obtain and with which we may record information about you, please write to The AA Data Protection Compliance Manager at The AA, Fanum House, Basing View, Basingstoke, Hampshire RG21 4EA.
- 1.6. Where you give us information on behalf of someone else, you confirm that you have

provided them with the information set out in these provisions, and that they have not objected to such use of their personal information. Where you give us sensitive data about yourself or another person (such as health details or details of any criminal convictions) you agree (and confirm that the other person has agreed) to our processing such information in the manner set out in these provisions.

2. We may allow other people and organisations to use information we hold about you for the purpose of providing services you have asked for, as part of the process of selling one or more of our businesses, or if we have been legitimately asked to provide information for legal or regulatory purposes or as part of legal proceedings or prospective legal proceedings. From time to time, these other people and organisations may be outside the European Economic Area in countries that do not have the same standards of protection for personal data as the UK. We will however always use reasonable effort to ensure sufficient protections are in place to safeguard your personal information.

Credit Reference Agencies

To assess your insurance application and the terms on which cover may be offered (including the quote and payment methods we are able to offer you), we may obtain information about you from a number of sources including credit reference agencies, to check your credit status and identity.

The credit reference agencies will keep a record of the search, this will not affect your credit score

*A list of companies forming the AA group of companies is available from The AA Data Protection Compliance Manager at the address given in point 1.5 above. See the AA privacy policy at the AA.com/termsandconditions/privacy_policy.html

Your electronic information

If you contact us electronically, we may collect your electronic identifier e.g. internet protocol (IP) address or telephone number supplied by your service providers.

Call to find out more about:

Insurance

- Car Insurance
- Motorcycle Insurance
- Van Insurance
- Classic Car Insurance
- Home Insurance
- Travel Insurance
- Life Insurance
- Pet Insurance
- Caravan Insurance
- Holiday Homes Insurance
- Personal Injury Claims
- Overseas Car Insurance
- Golf Insurance
- Business Insurance

Breakdown

- Breakdown Cover
- European Breakdown Cover

Other Services

- Driving School
- Maps, Guides and Atlases
- Savings
- Cards
- Loans

Call **0800 21 11 11** or visit **theAA.com**

You may contact us using Text Relay. Information is also available in large print, Braille and audio on request. Please call for details. Telephone calls may be monitored or recorded for quality assurance and compliance.

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