

## HOME LEGAL EXPENSES POLICY SUMMARY



This summary is intended to provide you with basic details of your Home Legal Expenses policy. This is not a statement of the full terms and conditions of your policy, which can be found in a separate document which you will receive.

Provided you have paid the required premium, your cover will start on the date indicated in the right hand column of this document and will terminate at the same time as your AA Contents Insurance policy.

### **Type of insurance and cover**

The Home Legal Expenses policy gives you access to a legal helpline and up to £25,000 (including VAT) of legal expenses to cover the costs of legal fees, costs, disbursements and opponent's costs

The insurer of your Home Legal Expenses policy is Acromas Insurance Company Limited (AICL).

### **Significant features and benefits and significant and unusual exclusions or limitations**

These are explained in detail in your policy wording accompanying this document.

### **Significant benefits**

Access to a 24 hour helpline which provides free initial advice on any personal legal matter under the legal expenses cover.

Insurance to cover costs, expenses and fees in pursuing or defending certain personal legal actions such as:

- Personal injury claims (including clinical negligence)
- Contracts for receiving services; buying or selling of personal goods or renting a building
- Employment disputes
- Neighbour disputes

### **Significant exclusions or limitations**

AA Insurance Services (AAIS) will pay up to £25,000 (including VAT) per claim.

Fees and expenses incurred before AAIS have accepted the claim will not be covered.

AAIS will not support a claim where the Insured Person can't demonstrate that they have reasonable prospects of success.

Cover will not be provided for claims where the cause of actions arose prior to the start of this policy.

Claims are not covered for first 90 days for employment and neighbour disputes.

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

If you need to cancel contact AAIS on 0870 160 0139.

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 reasonable administrative charges, 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, however further terms and conditions will apply in these circumstances. Full details of the action you need to take and the conditions upon which this right applies are included within the Policy Wording (see separate document).

### **What if I need to make a claim?**

If you wish to make a claim please telephone 0800 269 622.

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

If you wish to register a complaint about AICL's claims service of this insurance you should contact:

Phone: 0870 160 0139

Email: [Custcare@TheAA.com](mailto:Custcare@TheAA.com)

Post: Customer Support

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?**

AICL is covered by the financial Services Compensation Scheme (FSCS). You may be entitled to compensation from the scheme if AICL cannot meet its obligations. This depends on the type of business and the circumstances of the claims. For claims against insurers, the first £2000 of an insurance claim is covered in full, plus 90% of the balance, without any upper limit.

You can learn more about this scheme at [www.fscs.org.uk](http://www.fscs.org.uk) and by phoning 020 7892 7300.

# Contents Insurance

**Policyholder Name:**  
Mr A N Other

**Policy Number:**  
K08/BG0000003

**Home Legal Expenses  
Period of Cover:**  
8 November 2008 -  
7 November 2009

**Policy Validation Number:**  
1245 2000 0264 6

## **Home Legal Expenses Authorised Insurer Details:**

The Authorised Insurer is:

**Acromas Insurance  
Company Limited**

Registered Office:

Acromas Insurance Company  
Limited, 57-63 Line Wall Road,  
Gibraltar. Registered Number  
88716 (Gibraltar)

This insurer is authorised and  
regulated by the Financial Services  
Authority.

[www.fsa.gov.uk/register](http://www.fsa.gov.uk/register) or  
telephone 0845 606 1234.

