

AA Home Legal Expenses Cover Policy Wording

This cover is an add on to your AA Contents Insurance Policy and is not available as a standalone product.

Legal advice helpline

Call **0161 428 7039** for help with legal matters, 24 hours a day, 365 days a year.

Home Legal Expenses Cover

Home Legal Expenses cover is underwritten by Acromas Insurance Company Limited, 57-63 Line Wall Road, Gibraltar. Registered Number 88716 (Gibraltar). UK branch address: Acromas Insurance Company Limited, Enbrook Park, Folkestone, Kent, CT20 3SE.

Acromas Insurance Company Limited is authorised and regulated by the Commissioner of Insurance, Financial Services Commission, Gibraltar, and regulated by the Financial Services Authority, United Kingdom. Acromas Insurance Company Limited is a member of the Association of British Insurers.

Welcome to AA Insurance Services

A warm welcome and thank you for choosing to buy this Home Legal Expenses policy. Our aim at AA Insurance Services is to combine value for money with peace of mind.

Your policy wording and statement of insurance include everything you need to know about your Home Legal Expenses cover. Alternatively, you can always contact our experienced customer service agents who are there to help you with all your home insurance needs.

The AA is able to offer great deals on many types of insurance. If you want more information on our other products or services, we can help you. Either call us or visit our website on www.theAA.com.

Who regulates us?

Automobile Association Insurance Services Limited (we) are authorised and regulated by the Financial Services Authority (FSA). The FSA is the independent watchdog that regulates financial services. Our permitted business is that of an insurance intermediary dealing in and arranging contracts of general insurance. You can check this on the FSA's register by visiting the FSA website www.fsa.gov.uk/register or by contacting the FSA on 0300 500 5000.

Which companies do we deal with?

We have chosen to deal exclusively with Acromas Insurance Company Limited for Home Legal Expenses. Please note that when receiving your premium, making a refund to you and handling any claims monies, we act as an agent for your insurer.

What services do we provide?

We may ask some questions to narrow down the selection of products that we will provide details on. You will then need to make your own choice about how to proceed. You will not receive advice or a recommendation from us.

What will you pay for our services?

Other than in the event of a cancellation (see cancellation terms under general conditions) you will not have to pay a fee for our service. We will tell you about any other charges relating to any particular insurance policy.

Are we covered by the Financial Services Compensation Scheme (FSCS)?

Automobile Association Insurance Services Limited (we) are covered by the Financial Services Compensation Scheme.

You may be entitled to compensation from the scheme if we cannot meet our obligations. This depends on the type of business and the circumstances of the claim.

Insurance arranging is covered for 100% of the first £2,000 and 90% of the remainder of the claim, without any upper limit.

You can learn more about this scheme at www.fscs.org.uk and by phoning 0207 892 7300.

About your policy

We've 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**, and **policy summary** 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.

Renewing your cover

This policy can only be renewed along with your AA Contents Insurance and we'll send you renewal terms for both at the appropriate time.

Renewal helpline

You can contact us by:

Phone: 0870 160 0140

Post: AA Insurance Services

PO Box 2AA

Newcastle NE99 2AA.

Any other questions?

Please call **our customer services helpline** on 0870 160 0139.

We'll be happy to explain any part of this policy, answer your questions and make changes to your personal details.

Legal expenses cover

What is it?

Home Legal Expenses gives you have access to a legal helpline and up to £25,000 (including VAT) of legal expenses cover.

The legal helpline gives you access to help with legal matters covered under the legal expenses policy detailed below 24 hours a day, 365 days a year.

The legal expenses cover provides extra protection and extra peace of mind.

It protects you against the costs of being sued or having to make a claim against someone else. You will find full details of what is covered and what is not covered on the following pages. But if at any time you need more information or would like to check your cover, please phone our **Customer Services Helpline** on **0870 160 0139**.

If you need to make a claim

How to make a claim

If you want to make a claim under your legal expenses cover, you need to fill in our legal expenses claim form. This can be obtained by either ringing us on **0161 428 7039** or writing to us at:

AA Home Insurance Legal Services

Lambert House

Stockport Road

Cheadle

Cheshire

SK8 2DY

Fax: 0161 488 7260

You must not instruct a lawyer, we will arrange representation for you.

The notes on this page are for your benefit and information. They do not form part of your policy.

You must give the policy number shown on your summary each time you write to or phone us.

Financial Services Compensation Scheme (FSCS)

Your insurer is covered by the Financial Services Compensation Scheme.

You may be entitled to compensation from the scheme if your insurer cannot meet their obligations. This depends on the type of business and the circumstances of the claim. For claims against insurers, the first £2,000 of an insurance claim is covered in full, plus 90% of the balance.

You can learn more about this scheme at www.fscs.org.uk and by phoning 0207 892 7300.

Customer services feedback

0800 13 66 24

Please talk to us

We'd 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.

Customer services helpline

0870 160 0139

for policy advice and questions

8am - 9pm Monday to Friday

8am - 5pm Saturday

9am - 5pm Sunday

Please remember that you'll need the policy number from your summary or statement of insurance each time you contact us.

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If you need to complain

We hope you'll be completely happy with your AA Home Legal Expenses policy. But if something does go wrong, we'd like to know about it. We'll do our best to straighten it out for you and to make sure it doesn't happen again.

a) If your complaint is about AA Insurance Services
There are several ways you can contact us.

- Phone: 0870 160 0139
- 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'll acknowledge your complaint within five working days. If we can't respond fully then, we'll tell you who is dealing with it and when you'll hear from them. We'll do our best to respond fully within four weeks. And if this isn't possible, we'll tell you why and when you can expect a full response.

b) If your complaint is about Acromas Insurance Company Limited contact customer support at:

- Phone: 0870 160 0139
- 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, you can also contact the Financial Ombudsman Service for help and advice.

- Phone: 0845 080 1800
- Email: complaint.info@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 summary or statement of insurance.
This complaints procedure doesn't affect your statutory rights.

Use of personal information

Please refer to the wording under your AA Contents Insurance policy booklet for information on the use of your personal data.

AA Insurance Services

Introduction to your Home Legal Expenses Cover.

Insurance 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, **summary** and the **statement of insurance** form the contract of insurance and must be read together as one document. Please read **your** policy and **summary** 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 wording during any period of insurance for which **you** have paid or agreed to pay the required premium.

Signed for and on behalf of Acromas Insurance Company Limited.

Andrew Strong
CEO, AA Insurance Services Limited

Definitions

AA Home Legal Expenses

Certain words have specific meanings wherever they appear in this policy or **your summary**.

To help **you** identify these **we** have printed them in **bold** and **italics** throughout the policy.

AA Insurance Services - Automobile Association Insurance Services Limited.

Building Your home - as shown in the **summary** and, if they form part of the **property**:

Home - The house, bungalow, flat or maisonette shown in the **summary**.
Domestic garages belonging to the **property**.
Outbuildings if they form part of the **property**.

Policy Summary - The document which provides a brief summary of the main features and benefits, significant exclusions and limitations of the policy.

Policyholder - The person(s) named in the **summary**.

Property - The **building** and the land within its boundary.

Statement of Insurance - The document which gives details of **you**, the **authorised insurer**, the **home** and cover.

You, your - The **policyholder**, their spouse/partner, and relatives normally living at **your home**.

Appointed solicitor - Any lawyer, firm of lawyers or other suitably qualified person, firm or company instructed under paragraph 3 of this Section.

Authorised insurer - Acromas Insurance Company Limited.

Claim limit - The most **we** will pay for any one claim for **legal expenses**, including **your** opponent's costs, is £25,000 including VAT.

Legal expenses - Legal fees, costs, disbursements and opponent's costs reasonably and properly incurred by the **appointed solicitor**, and in proportion to the total value of the claim, the complexity of the issues, the importance of the matter and the financial position of the parties.

Personal goods - Goods which **you** own or are legally responsible for.

Reasonable prospects - Where there is more than a 50% chance of succeeding with **your** claim and/or enforcing any award and that it would be reasonable to advise any private paying client in the same circumstances to pursue the claim.

Territorial limits - Great Britain, the Isle of Man, Channel Islands and Northern Ireland.

Vehicle - Any mechanically propelled motor vehicle (including scooters), aircraft or vessel

We, our, us - Acromas Insurance Company Limited, 57-63 Line Wall Road, Gibraltar. Registered Number 88716 (Gibraltar). UK branch address: Acromas Insurance Company Limited, Enbrook Park, Folkestone, Kent, CT20 3SE. Acromas Insurance Company Limited is authorised and regulated by the Commissioner of Insurance, Financial Services Commission, Gibraltar, and regulated by the Financial Services Authority, United Kingdom. Acromas Insurance Company Limited is a member of the Association of British Insurers.

What cover is provided

A 24-hour helpline which provides initial advice on any personal legal matter covered under the **legal expenses** cover. **We** provide **legal expenses** cover for the following:

- 1 Any legal cause of action arising from **you** dying or being physically injured.
- 2 Any legal cause of action arising out of a contract entered into by, or on behalf of, **you** for:
 - receiving services;
 - selling, buying, leasing or hiring of any **personal goods**; or
 - selling, buying or renting the **building**.
- 3 Any legal cause of action arising out of a contract of employment entered into by **you**.
- 4 Any legal cause of action arising out of a dispute concerning **you** owning or occupying the **building**.

What is not insured

- 1 Any legal cause of action reported to **us** more than six calendar months after the time at which the cause of action occurred or commenced. Reporting needs to be via a completed legal expenses claim form.
- 2 **Legal expenses** which **you** incur before **we** have accepted **your** claim.
- 3 Any matter where the cause of action or series of actions first arose prior to the first period of insurance.
- 4 Any disagreement over a contract of insurance which relates only to the amount of **your** claim.

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5 Any disagreement over the position, location, movement or existence of the boundaries of the **building**.

6 Any matter where the value of the claim for damages is less than £250.

7 Matters relating to:

- the actual, planned or proposed construction, closure, adoption or repair of roads or bridges;
- the actual, planned, proposed construction, demolition or adoption of buildings or housing; or
- any work by order of any government or public or local authority.

8 Any public or private planning matter.

9 Owning, driving, using or repairing of any **vehicle**. **You** are however covered as a passenger in a **vehicle** not being a **vehicle** owned or driven by **you**.

10 Any matter arising from professional, business or trade activities; including letting the **property**.

11 Legal cause of action where **your** opponent is also insured under this policy.

12 Legal cause of action in which one of **your** opponents is the **authorised insurer**, The Automobile Association Limited, AA Corporation Limited, any associated or subsidiary company or co-insurer.

13 Legal cause of action relating to matrimonial, cohabitation or other family law matters.

14 Any matter arising from a deliberate or criminal act or omission or criminal prosecution of **you** or any proceedings in a court of criminal jurisdiction.

15 Any legal cause of action involving defamation, slander or libel.

16 Any matter relating to:

- patents, copyright, design rights, trade marks, service marks, character or merchandise marks or any other form of intellectual property; or
- secrecy, confidentiality agreements or computer software or data protection.

17 Any matter relating to stock, shares, debentures, funds, pensions funds, mortgages or other investments.

18 Legal cause of action relating to wills or probate.

19 Building or contractual disputes which involve any property other than the **building**.

20 Any matters arising from Trusts of any kind.

21 Any matters relating to taxation.

22 Any legal cause of action which occurs outside the territorial limits of the policy.

23 Any legal cause of action in relation to a contract of employment which occurs within 90 days of the first policy being taken out.

24 Any matter relating to professional negligence of any lawyer or expert acting on **your** behalf in relation to a claim under this section.

25 Any legal cause of action in relation to the professional negligence of any lawyer or expert acting on your behalf where the original matter, for which he/she was instructed is an excluded cause of action as defined in this section.

26 Any legal cause of action relating to neighbour disputes which occurs within 90 days of the first policy being taken out.

27 Any legal cause of action arising out of a contract entered into by or on behalf of **you** buying, selling or renting animals and livestock.

28 Judicial reviews in relation to any matter.

29 Any matters regarding the membership of clubs or societies.

How to use the legal expense service and the conditions that apply to this Section.

Conditions

1 Notifying a claim

(a) What **you** must do

- Contact **us** as soon as possible after anything happens which might lead to a claim.
- Let **us** have any details and documents **we** may need to support **your** claim at **your** own expense.
- Answer any questions **we** may ask about **your** claim.
- Tell **us** immediately about any writ, summons or likely prosecution.
- A claim will only be considered once a completed legal expenses claim form has been received by **us**.

(b) What **you** must not do

- Negotiate, admit or deny any claim without **our** written permission.
- Instruct a lawyer. If **we** accept your claim, representation will be arranged for **you**.

(c) What **we** will do

- **We** will assess **your** claim to decide whether there are reasonable prospects of success and there is a reasonable chance of enforcing any judgement or award.

2 Negotiation

If **we** decide there are **reasonable prospects** of pursuing **your** claim and of enforcing any judgement or award **we** will advise **you** of the most suitable action to take.

3 Representation

If **we** accept **your** claim **we** or **our appointed solicitors** will negotiate on **your** behalf.

We may allow **you** to appoint a solicitor of **your** choice but only after legal proceedings are about to be issued, provided:

1. **We** agree in writing. **We** may choose not to accept the choice of solicitor.
2. The **solicitor appointed** agrees to **our** terms and conditions and agrees to keep **us** updated regularly on the progress of the claim.

If the solicitor chosen by **you** in the circumstances will not agree to **our** terms and conditions, **we** will not be obliged to provide any cover to **you** under the terms of the policy.

3. The solicitor must agree to keep **you** informed of costs incurred to date on a regular basis.

4. There remains **reasonable prospects** of success.

5. The solicitor **you** wish to appoint is in our opinion suitably qualified and experienced to deal with the claim.

6. The location and qualification of the solicitor **you** wish to instruct and their hourly rate charged are appropriate to the nature and complexity of the particular matter in dispute. **We** reserve the right to cap the hourly rate at a level which appropriately reflects the above.

The solicitor **we** appoint will then act for **you** during **your** claim. If, at any stage, **you** intend to withdraw instructions please contact **us** as soon as possible in order for **us** to consider **your** intention and its potential ramifications. If **you** withdraw without **our** written agreement and have prejudiced **our** position, **we** may then not meet any costs or expenses incurred and **we** may claim back from **you** any amounts **we** have already paid.

4 Our rights

We are entitled to:

- take over, defend or settle any claim or 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 this Section;
- receive from **you** any information **we** may need;
- liaise with the **appointed solicitor** and receive any information or documents relevant to **your** claim;
- get the **appointed solicitor's** opinion on the chances of **your** case succeeding and any judgement being enforced; and
- at **our** absolute discretion pay **you** an amount up to or equal to the value of **your** claim as calculated by **us**;
- where a person is ordered or agrees to pay **your** legal costs and expenses, and compensation, either in full or by instalments, these instalments will be paid to **us** until **we** have recovered the total amount that the other person was ordered or agreed to pay by way of legal costs and expenses charges.

5 Withdrawing our support

We may at any time withdraw **our** support for **your** claim if:

- **we** decide the prospects of success or enforcement of any judgement or potential judgement are insufficient to justify **our** continuing support;
- **you** act in a way which may prejudice the settlement of **your** claim; or
- **we** feel that **your** interests are better served by other means; or
- **you** fail to co-operate with **us** or **our** solicitors or fail to follow their advice.

In that case, **we** will write and explain **our** reasons for withdrawing support and in the event of **you** acting in a manner prejudicial to **your** claim or failing to co-operate as stated above, **we**, reserve the right not to meet any costs or expenses incurred and to seek reimbursement from **you** of all costs paid under the policy.

6 Offers, payments into court and proposed settlement of the claim

You must let **us** know about any offer **you** receive to settle the claim or of any payment made into court. **You** must not agree to any settlement without **our** written permission unless **your** opponent also offers to pay all costs and expenses arising from the claim.

Failure to advise **us** of any offer, could result in withdrawal of **our** support of **your** claim.

7 Appointed solicitors' costs, witness costs and other expenses

- **We** will not pay any costs or expenses which **you** incur before **we** have accepted **your** claim. And **we** will not pay any costs and expenses which **you** incur without **our** permission or which are higher than the amounts **we** have approved.
- **We** will not pay any costs or expenses as a result of **your** failing to provide instructions or information to the **appointed solicitor**. And **we** will not pay any costs and expenses as a result of **you** acting against **your**

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appointed solicitor's advice or in a way which may prejudice the settlement of the claim.

- The **appointed solicitor**, will, at **our** request, prepare a bill of costs for assessment by the relevant authorities.

8 Appeals

It is at **our** absolute discretion whether to support an appeal. **We** can only consider a request to support an appeal if **you** give **us** written notice that **you** are planning to appeal at least six days before the time for lodging the appeal expires. **You** should tell **us** without delay if **you** want **us** to consider supporting **your** appeal.

9 Conflict of interest

If **your** claim is against someone who is also covered by an AA Home Insurance policy, then provided **we** have previously decided it is necessary for an **appointed solicitor** to be retained by **you**, then **we** may choose to instruct another solicitor of **our** choice to act for **you**.

10 Arbitration

If there is a dispute between **you** and **us**, the matter may be referred to an arbitrator who **you** and **we** agree to. If **we** cannot agree on an arbitrator, one will be chosen by the President of the Law Society or by the Chairman of the Bar Council.

The person the arbitrator's decision goes against will pay all the costs of arbitration. If the decision is not clearly made against either **you** or **us**, the arbitrator will decide how **you** and **we** will share the costs of arbitration.

General exceptions and general conditions that apply to the whole policy

What are they?

You should pay particular attention to these general exceptions and general conditions.

General exceptions give details of the incidents or items which your Home Legal Expenses policy does not cover. They are not listed anywhere else in this policy wording.

General conditions give details of how you can cancel this policy and what we expect you to do, and notify us of, throughout your period of insurance. For example, this includes taking adequate care of your property and notifying us as soon as possible of any changes which may affect this insurance.

It is important you read the general exceptions and general conditions so that you understand the basis of which you have undertaken this insurance. If you have any questions, please phone our **Customer Services Helpline** on **0870 160 0139**.

The notes on this page are for your benefit and information. They do not form part of your policy.

General exceptions

This policy does not insure the following:

- 1 Loss or damage to property owned used or held in trust in connection with any business, profession or trade other than what is covered by Section 1 of your AA Contents Insurance policy.
- 2 Any property or liability insured under a more specific policy.
- 3 Any fall in market value as a result of repairs or reinstatement.
- 4 Loss or damage as a result of delay, confiscation or detention by order of any government or public authority.
- 5 Loss where property is obtained by any person using any form of payment which proves to be counterfeit, false, fraudulent, invalid, uncollectable, irrecoverable or irredeemable for any reason.
- 6 Any liability arising directly or indirectly from the transmission of:
 - Human Immunodeficiency Virus (HIV) and/or any HIV related illness including Acquired Immune Deficiency Syndrome (AIDS) and/or any mutant derivative or variations thereof however caused; or
 - any communicable disease by **you**.
- 7 Incidents which took place before the start of this insurance.
- 8 Any consequence of war, invasion, act of foreign enemy, hostilities (whether war be declared or not), civil war, rebellion, revolution, insurrection or military or usurped power.
- 9 Damage caused by pressure waves from aircraft and other aerial devices travelling at sonic or supersonic speeds.

10 Any legal liability, loss or damage to any property, or any resulting loss or expense or any consequential loss:

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.

11 Loss or damage directly or indirectly caused by riot or civil commotion outside Great Britain, Isle of Man, Channel Islands or Northern Ireland.

12 Loss, damage, consequential 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.

13 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.

14 Loss or damage arising from gradually operating causes including deterioration, wear and tear, corrosion, rot or similar causes.

15 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.

General conditions

1. Cancellation

Procedures are explained below dependent on who invokes cancellation

The Policyholder

If the **policyholder** needs to cancel this policy contact **AA Insurance Services** on 0870 160 0139.

Where the **policyholder** cancels the **AA Contents Insurance** policy then this Home Legal Expenses policy will also be cancelled on the same date.

The **policyholder** will, for a period of 14 days from the date the **policyholder** receives the policy documentation or the date the **policyholder** enters into the contract (whichever is 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 the **policyholder** has received plus **AA Insurance Services'** reasonable administrative expenses, except where cover has not commenced prior to the end of this 14-day period, in which case the **policyholder** will be entitled to a full refund of the premium the **policyholder** has paid.

Beyond the above period, the **policyholder** may cancel this insurance at any time. No refund will be allowed if a claim has been made or liability has arisen under this insurance prior to such cancellation during the current period of insurance. Any return of premium due would depend on how long the insurance has been in force and will be subject to **AA Insurance Services'** reasonable administration charges.

Authorised Insurer and AA Insurance Services

The **authorised insurer** or **AA Insurance Services** 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 commission and a refund will be allowed regardless of whether a claim has been made under the policy.

Any such cancellation by **You**, the **authorised insurer** or **AA Insurance Services** will not affect any rights and responsibilities arising before cancellation takes place.

2 You must do all that **you** can reasonably do to avoid injury, loss or damage and protect **your** property. **You** must make sure other people do the same.

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3 The **policyholder** must contact **us** as soon as possible about any change which may affect this insurance, this includes any changes concerning the **policyholder**, their spouse/partner, relatives and domestic employees, normally living at **your** home. If **you** are not sure if a change is relevant, contact **AA Insurance Services**. When **you** renew **your** policy, **you** must also tell **us** if the **policyholder**, their spouse/partner, relatives and domestic employees, normally living at **your** home have been declared bankrupt or convicted of any criminal offence.

4 To safeguard the interest of the **policyholder** under this policy the **policyholder** irrevocably appoints **AA Insurance Services** to act for the **policyholder** to cancel this policy if **AA Insurance Services** believes it is in the best interest of the **policyholder** to do so.

5 The **policyholder** 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 the **policyholder** resides at the inception of the contract (or, in the case of a business, the law of the country in which the registered office or principal place of business is situated) will apply. If the **policyholder** is 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, Channel Islands or the Isle of Man the law which will apply is the law of England and Wales.

6 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.

7 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.