

Terms and Conditions Booklet

Issue 8, 6th July 2016



Home Membership

AA

Welcome to AA Home Membership

A warm welcome and thank you for choosing AA Home Membership, which provides repair services around the home. Your Home Membership Statement shows the level(s) of cover you have purchased;

- Home Emergency Response
- Home Response Plus
- Central Heating Emergency Response
- Central Heating Response Plus

Please read this booklet and your Home Membership Statement carefully as they contain important information and together form your Home Membership. You should keep these documents in a safe place so you can refer to them if you should need to call the AA for assistance.

In particular, please ensure you have read the terms relating to the level(s) of cover you have purchased as these determine the extent of service you will receive.

If you have any queries about your AA Home Membership or would like to amend your cover please call our customer services team on 0800 197 4676.

The companies who arrange and provide your cover.

Your AA Home Membership has been arranged by the Automobile Association Insurance Services Limited (AAIS), which is an insurance intermediary, authorised and regulated by the Financial Conduct Authority. Registered Office: Fanum House, Basing View, Basingstoke, Hampshire RG21 4EA. Registered in England number 2414212.

The AA Home Membership cover service will be handled and delivered by the Automobile Association Insurance Services Limited.

AA Home Membership is underwritten by Acromas Insurance Company Limited (AICL) 57-63 Line Wall Road, Gibraltar. Registered Number 88716 (Gibraltar). UK branch address: Enbrook Park Sandgate, Folkestone CT20 3SE. Acromas Insurance Company Limited is authorised by the Financial Services Commission, Gibraltar and is a member of the Association of British Insurers.

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Your Home Membership Statement will show which level(s) of cover you have purchased. Please ensure you read the sections of this booklet which apply to you.

AA Home Membership – Your contract with AAIS

Summary of Cover

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This summary is intended to provide you with basic details of your AA Home Membership, and levels of cover available. Please check your Home Membership Statement which will show the levels of cover you hold.

Please note – this is not a statement of the full terms and conditions of your AA Home Membership, these are shown later in this booklet.

Who is AA Home Membership provided by?

Your AA Home Membership service is provided by Automobile Association Insurance Services Limited and underwritten by Acromas Insurance Company Limited.

What are the main features and benefits of AA Home Membership?

Full details can be found further in this booklet.

| Cover level | Benefits |
|------------------------------------|---|
| Home Emergency Response | <ul style="list-style-type: none"> • Provides 24 hour emergency assistance to make your home safe, secure and habitable • Cover for plumbing, drainage, internal electrics, glazing, locks, wasps and hornets, water supply pipe and gas supply pipe emergencies • All parts and labour (incl VAT) • Unlimited number of incidents • Available with a choice of excess levels |
| Home Response Plus | <p>As Home Emergency Response shown above PLUS:</p> <ul style="list-style-type: none"> • 24 hour assistance for other routine repairs around the home. • Repairs to faults which occur within your home which are not an emergency, but require resolution, including plumbing, drainage, internal electrics |
| Central Heating Emergency Response | <ul style="list-style-type: none"> • Provides emergency assistance where the boiler, controls or central heating system has failed completely resulting in your home having no heating and/or hot water • Provides 24 hour emergency assistance to repair the boiler and/or central heating system • All parts and labour (incl VAT) included • Unlimited number of incidents • Available with a choice of excess levels |
| Central Heating Response Plus | <p>As Central Heating Emergency Response shown above PLUS:</p> <ul style="list-style-type: none"> • Provides assistance for routine repairs of the boiler and/or central heating system which cause partial, intermittent or complete failure to provide heating and/or hot water safely to your home. • Unlimited number of incidents • Includes an Initial Inspection of your system and an Annual Boiler Service |

Are there any significant exclusions or limitations to AA Home Membership?

Full details of the restrictions which apply to AA Home Membership can be found further in this booklet; however the key restrictions are;

- Any faults which happen within 14 days of the start of your cover
- Any faults which you were aware of prior to taking out this cover
- Any excess applicable (as shown on your Home Membership Statement)
- Faults which occur outside of the boundary of your property
- Any incidents that have not been reported to us first on 0800 316 3983, we will not pay charges for engineers or tradesmen you arrange yourself who have not been approved by the AA
- Any loss or damage to systems that have been poorly maintained or incorrectly installed
- Upgrades or improvements to your appliances or system
- Incidents related to plumbing where the pipes are shared
- Incidents relating to drainage problems where the blockage is located outside the boundaries of your home or within any shared pipes
- Cover for parts or labour if the equipment or facility has a manufacturer fault
- Any repair or replacement of underfloor heating systems
- Damage to window(s) that are over 2 storeys high
- Any boiler inspections or servicing or any other routine or emergency repairs where asbestos may be disturbed

Additional restrictions for Flats

Any shared or communal facilities are not covered under your AA Home Membership policy. This includes;

- Shared pipes and drains
- Keys and locks for communal doors
- Glazing for windows in communal or shared areas
- Water supply pipes

Where you have cover for emergencies only i.e. not including routine repairs

- Any faults that do not create an emergency situation where your home has become uninhabitable, insecure or unsafe
- Digging and investigation work within your drainage system using cameras
- Any faults caused by collapsed drains or tree roots within the boundaries of your property

Additional restrictions for Landlords

Central Heating Emergency Response and Central Heating Response Plus do not include either a CP12 Gas Safety Record or a Carbon Monoxide detector. It remains your responsibility to make sure you keep to your legal obligations and The AA will not be responsible for any failure on your part to carry out these checks.

How long is AA Home Membership valid for?

The duration of your AA Home Membership cover is 12 months, unless stated otherwise on your Home Membership Statement.

What if I want to cancel my AA Home Membership?

If you need to cancel contact AA Insurance Services on 0800 197 4676.

For 14 days from the date you receive your AA Home Membership documentation (28 days following an automatic renewal) you will have a right to cancel this policy and receive a refund. However, if you have made a claim and/or we have carried out a service of your boiler you will not be entitled to a refund.

Beyond this time you will still be entitled to cancel this policy but no refund will be provided to you. If you are paying by instalments you must continue to pay your monthly instalments, or pay the balance in full.

What if I need to call for assistance?

Please call 0800 316 3983 for assistance.

What if I need to make a complaint?

If you wish to register a complaint about Acromas Insurance Company Limited or about the service you have received from the Automobile Association Insurance Services Limited you can contact us by:

Phone: 0344 209 0556

Email: customersupport@theAA.com

Post: Member Relations
The Automobile Association
Lambert House
Stockport Road
Cheadle, Cheshire
SK8 2DY

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 AA Home Membership covered by the 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 insurers, you are covered for 90% of the claim, without any upper limit. Further information about compensation schemes arrangement is available at www.fscs.org.uk or telephone 0800 678 1100 or 0207 741 4100.

Your AA Home Membership Cover in full

Calling for assistance

Where cover is available

Cover is available throughout mainland UK for domestic properties including houses and flats (this does not include park homes or caravans), Including;

- Home owners where the home is their permanent address
- Tenants where the home is their permanent residence excluding tenants who are students or who do not have a rental agreement directly with the landlord of at least 6 months
- Landlords where the home(s) is rented directly to private tenants with a rental agreement of at least 6 months excluding when the home(s) is rented to students.

How to contact the AA

Please contact the AA as soon as you require assistance on 0800 316 3983.

How the AA will identify that you are entitled to assistance

When you require assistance in your home we will need you to provide your Home Membership number & the postcode of the property where you require assistance.

If you are a landlord and the cover is for your rental property, with your permission, your tenant may contact us for assistance. If you give your tenant permission to call us on your behalf you must provide them with the policy number to quote when they call.

Repairers will only be able to attend the property if there is an adult of 18 years or older present, proof of identity may be requested.

If you don't hold the relevant level of cover

If you are not entitled to the level of cover you require, at the time of the incident the AA may still be prepared to provide assistance. However, if so, in addition to paying the relevant premium for the necessary AA Home Membership cover, a supplementary payment will be required. The amount of this payment will be confirmed to you at the time of purchase.

Levels of cover

AA Home Membership is not designed to replace your buildings and contents insurance policies and the Emergency levels of cover will not provide assistance unless you have an emergency situation that requires action to make your home safe, secure or habitable.

Your Home Membership Statement will show the cover level(s) you have purchased, and you should refer to the later sections of this booklet to understand the detail of applicable features and exclusions.

| | Home Emergency Response | Home Response Plus |
|---|------------------------------------|-------------------------------|
| Emergency Repairs only: those faults which require action to make your home safe, secure and habitable | | |
|  Emergency repairs to plumbing Restoring flow to drains | ✓ | ✓ |
|  Complete failure of internal electrics | ✓ | ✓ |
|  Security (ie glazing and locks) | ✓ | ✓ |
|  Wasps and hornets | ✓ | ✓ |
|  Water Supply pipe* | ✓ | ✓ |
|  Gas supply pipe | ✓ | ✓ |
| Other Routine Repairs: which require action in order to function as they were designed | | |
|  Routine repairs to plumbing and drains | ✗ | ✓ |
|  Partial failure of internal electrics | ✗ | ✓ |
|  Routine repairs to external door locks | ✗ | ✓ |
| | Central Heating Emergency Response | Central Heating Response Plus |
|  Complete failure of boiler and/or central heating system | ✓ | ✓ |
|  Intermittent or partial failure of boiler and/or central heating system | ✗ | ✓ |
|  Annual Boiler Service | ✗ | ✓ |

*Please note that where a flat has shared facilities these are excluded from cover under Home Emergency Response or Home Response Plus.

Some faults you may encounter at home are listed below to help explain the extent of the cover you have purchased. This is by no means an exhaustive list of faults covered, but is provided here to demonstrate real life examples of how cover levels compare.

| Examples faults you may encounter | Home Emergency Response | Home Response Plus |
|--|-------------------------|--------------------|
| You have a burst pipe and water is pouring through your kitchen ceiling | ✓ | ✓ |
| You have no power to the entire property | ✓ | ✓ |
| The lock on your front door has broken and you cannot secure your property | ✓ | ✓ |
| You have an active wasps nest in your loft | ✓ | ✓ |
| You have found a gas leak between your meter and your gas cooker (for your safety please call the National Grid before calling us) | ✓ | ✓ |
| Your downstairs toilet won't flush but you have a 2nd toilet in the property which all residents can use | ✗ | ✓ |
| The overflow pipe has water flowing out of it but all your facilities seem to be working | ✗ | ✓ |
| You have a drip under the sink when water drains | ✗ | ✓ |
| The bath is not draining away but the shower is working and all residents can use it | ✗ | ✓ |
| A single plug socket in the kitchen is not working | ✗ | ✓ |

| Examples faults you may encounter | Central Heating Emergency Response | Central Heating Response Plus |
|---|------------------------------------|-------------------------------|
| You have no heating and/ or hot water throughout your property | ✓ | ✓ |
| The radiator in your living room is not coming on when all others in the property are working | ✗ | ✓ |
| The boiler is not always coming on when it should do | ✗ | ✓ |
| The thermostat is not working properly meaning you cannot control the temperature of your heating | ✗ | ✓ |

About Your Cover

Keeping your policy up to date

You will need to notify us as quickly as possible if any of your details change. The changes you should tell us about are:

- a change to your address or the address of the property that cover has been arranged for;
- a change in occupancy from owner occupied to rental property and vice versa
- a change to your name
- if you change your boiler or central heating system (if Central Heating Emergency Response or Central Heating Response Plus are held)

If you hold Central Heating Response Plus cover and you change address we will need to undertake an initial inspection of your boiler and central heating system at the new address to make sure we are able to support it and that it is in good working order (see page 25 for full details).

Renewing your cover

Automatic Renewal

If you are paying annually or on instalments by Direct Debit or continuous card payment your Home Membership will automatically renew at the end of the policy, for a further 12 months, unless you contact us to tell us otherwise. We will write to you at least three weeks before your renewal to confirm renewal terms.

If you are paying by continuous credit or debit card and your card details change, your card provider may provide us with updated details which we will use at renewal.

If you do not wish your policy to renew, please call our customer services team on 0800 197 4676.

If you are paying through our instalment account (by either Direct Debit or card payments) over 12 months, at the end of each 12-month period we will write to confirm premium and the new monthly instalments that you will have to pay and any changes to cover that will take effect at renewal.

If your policy is automatically renewed you are entitled to a full refund of any monies paid (unless you have called us for assistance) up to 28 days after the date you receive your policy documentation or the date you enter into the contract (whichever is the later).

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

Single Annual Payment

If you have chosen to pay by single annual payment will write to you at least three weeks before your renewal is due. Please call our customer services team on 0800 197 4676 once you have received your documents to renew your AA Home Membership.

Renewal helpline

You can contact us by:

Phone: 0800 197 4676

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

Any other questions?

Please call our customer services helpline on 0800 197 4676.

We will be happy to explain any part of your AA Home Membership and, answer your questions.

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

Demands and Needs

Home Membership enables you to choose from a range of cover levels designed to meet your demands and needs. Your statement shows the cover level(s) you have selected.

The choices you have made will depend on your personal circumstances and therefore please check your statement to ensure that the cover you have chosen will meet your needs.

| Cover level | Customer needs |
|------------------------------------|--|
| Home Emergency Response | Customers who need help with emergencies that require immediate attention to make their home safe, secure and habitable. |
| Home Response Plus | Customers who need assistance with common faults that occur in the home, as well as emergencies that require immediate attention. |
| Central Heating Emergency Response | Customers who need help with gas boiler or central heating emergencies that require immediate attention, because they have no heat or hot water. |
| Central Heating Response Plus | Customers who need assistance with common faults with their gas boiler or central heating system, as well as emergencies that require immediate attention, and the reassurance of an annual boiler safety check. |

How to make a complaint

If you need to complain

We aim to provide you with a high level of service at all times. However, there may be a time when you feel that our service has fallen below the standard you expect. If this is the case and you want to complain, we will do our best to try and resolve the situation.

a) There are several ways you can contact us:

Phone: 0344 209 0556

Email: customersupport@theAA.com

Post: Member Relations
The Automobile Association
Lambert House
Stockport Road
Cheadle, Cheshire
SK8 2DY

Text Relay is available for deaf, hard of hearing or speech-impaired customers.

We will either acknowledge your complaint within 5 working days of receipt, or offer you our final response if we have concluded our investigations within this period.

If we acknowledge your complaint, we will advise you who is dealing with it and when we expect to respond. We aim to respond fully within 8 weeks. However, if we are unable to provide a final response within this period we will write to you before this time and advise why we have not been able to offer a final response and how long we expect our investigations to take.

If you remain unhappy with our final response, or we have not managed to provide a final response within 8 weeks of your complaint, you may be entitled to refer your complaint to the Financial Ombudsman Service for help and advice.

b) There are several ways you can contact them:

Phone: 0800 023 4567 or 0300 123 9 123

Website: www.financial-ombudsman.org.uk

Email: complaint.info@financial-ombudsman.org.uk

Post: The Financial Ombudsman Service
Exchange Tower
London E14 9SR

AA Home Membership – Your contract with the insurer

Acromas Insurance Company Limited has agreed to insure you for the costs of assistance provided under the cover level shown on your Home Membership Statement and subject to the terms, conditions and exclusions in this AA Home Membership booklet and for which you have paid or agreed to pay the required premium.

Your Home Membership Statement and booklet should be read together as one document to form your assistance cover. Acromas Insurance Company Limited has relied on the information and statements you provided to the Automobile Association Insurance Services Limited when agreeing to provide indemnity. Please read your documents carefully to make sure the information provided is correct and that the cover level meets your needs.

Definition of words and phrases used in this policy

Some common terms are used to make this policy easier to understand. Wherever the following words or phrases appear in **bold italics** they will always have the meaning set out below;

| | |
|----------------------------------|---|
| AA | Automobile Association Insurance Services Limited, who are responsible for handling and delivering the AA Home Membership assistance service for all levels of cover. |
| Boiler | The domestic gas boiler, within your home , whose output does not exceed 70kw. There are a number of heating systems we are currently unable to support with this cover, such as solar heating systems, geothermal systems, thermal stores and warm air heating. |
| Beyond Economic Repair | When your boiler is 10 years old or more and the cost of parts (including VAT) required to repair it exceeds its current value based on age and condition; or where parts are no longer readily available from our suppliers, regardless of the age of your boiler . The age of your boiler will be determined from our records or relevant paperwork supplied by you . |
| Central Heating System | The boiler and radiators, valves, thermostats and heating/hot water controls (including smart heating control components), central heating pumps, hot water cylinders, feed and expansion tanks as well as the pipes which connect them. |
| Emergency | A sudden and unexpected event which from the details you provide requires immediate attention to; a) prevent further damage to your home ; or b) make your home safe, secure and or habitable |
| Excess | Amount of money you must pay towards every attended incident. |
| Insurer | Acromas Insurance Company Limited (AICL) |
| Intermittent fault | A fault which occurs at inconstant and/or unpredictable intervals or circumstances. |
| Home | The private dwelling (excluding detached outbuildings and garages, sheds and communal areas) shown on your Home Membership Statement , occupied by you, your immediate family, any lodger (as long as you are also resident in the home) or your tenant. Your home must be a single self-contained unit with its own front door. If you are the Landlord you must also own the home . |
| Home Membership Statement | The document which gives details of you, your home and the cover level(s) which you are entitled to call the AA for assistance. |
| Landlord | Someone who lets out properties. For the purpose of this cover this is limited to no more than five let properties and where this activity is not their main source of income. |
| Member | The person named on the Home Membership Statement . |
| Membership Period | Period of cover during which you are entitled to request assistance as shown in your Home Membership Statement . |
| Partial failure Property | Faults which affect part of your home rather than throughout the property. The home and land within its boundary excluding any shared or communal areas. |
| Routine Repair | Faults which occur within your home which require resolution but are not an emergency . This does not include any loss or damage resulting from a lack of proper maintenance. |
| We, us, our | Automobile Association Insurance Services Limited. |
| You, your | The member , their spouse or partner, or your tenant living in the home . |

Home Emergency Response

Your Home Membership Statement will show if your AA Home Membership policy includes this level of cover and any **excess** applicable. The **excess**, where applicable, must be paid for any **emergency** attended.

| What is covered | What is not covered |
|--|---|
| <p>24 hour assistance, 365 days a year for emergency repairs to your home.</p> <p>Charges for labour, materials and parts are included for an unlimited number of incidents per membership period.</p> | <p>Any excess shown in your Home Membership Statement.</p> <p>General exclusions which apply to all cover levels can be found on page 27.</p> |
| Plumbing | |
| <p>We will repair or replace components to resolve an emergency relating to any of the following areas of internal plumbing of your home;</p> <p>a) The internal hot and cold water pipes between the main internal stopcock and the internal taps.</p> <p>b) The cold water storage tank. If it is of non-standard material (e.g. metal) we may replace it, where space allows, but will not remove the old tank from your home.</p> <p>c) The failure of the toilet to function where it is the only toilet in your home you can use.</p> <p>We will isolate a leak which cannot be contained from:</p> <ul style="list-style-type: none"> • your toilet cistern; • shower fixtures and fittings which cannot be controlled; • the internal section of the overflow pipe; • your central heating water pipes; or • non plastic cold water storage tanks. | <ul style="list-style-type: none"> • Sections of pipe that are shared. • Frozen pipes that have not resulted in confirmed damage. • Damage to water pipes to and from and in detached outbuildings, fountains, swimming pools, ponds, other decorative garden features, garden taps, treatment plants, roofs, or other external property. • Repair or replacement to: <ul style="list-style-type: none"> - cylinders; - mains cold water stopcock; - central heating header tank; - immersion heaters; - water circulating and pressure pumps; - radiators and radiator valves; - steel or lead pipes; - shower units and fittings, trays or enclosures and associated pumps; - heated towel rails; - washers or taps; or - Saniflo systems and sanitary ware and associated pumps. • A leaking central heating radiator where you or your tenant are able to turn off the radiator and stop the leak. |

| What is covered | What is not covered |
|---|--|
| Drainage | |
| <p>An emergency relating to the blockage to the waste pipe or drains within the boundaries of your property, where the flow is being prevented.</p> <p>Restoring flow of waste pipes and drains, using conventional methods such as rodding and jetting to overcome the emergency, up to the boundary of your property where you are solely responsible for this.</p> | <ul style="list-style-type: none"> • Repair or replacement of: <ul style="list-style-type: none"> - soakaways, cesspits, treatment plants and their overflow pipes; - Saniflo systems or sanitary ware and associated pumps; - shower trays or enclosures; or - rainwater pipes or guttering attached to the exterior of your home. • Vacuum drainage systems or the cost of draining down where no appropriate drainage facility is available. • Claims relating to blockages which are in external pipes that are outside the boundaries of your property. • Pipes that are shared. • Repairs to damaged drains caused by a collapse or by tree roots; or to soil stacks that are leaking. • Digging, and investigatory work using cameras. |
| Electrics | |
| <p>An emergency which results in the complete failure of all internal lighting or all power sockets within your home.</p> <p>We will repair the failure provided the wiring system is up to the minimum standards permissible for work to be carried out.</p> | <ul style="list-style-type: none"> • Partial failure of the electrical supply within your home (for example a single socket not working or no lighting in one room of your home). • Repair or replacement of: <ul style="list-style-type: none"> - electrical appliances; - spotlights and decorative floor lights; - security systems; - external fittings such as TV aerials and satellite dishes. • Failure of electrical supply to the exterior of your home. • Upgrade or enhancement to internal electrical wiring system. |
| Windows | |
| <p>An emergency as a result of broken or cracked window pane(s) which result in you being unable to secure your home.</p> <p>We will board up the window(s) to secure your home and resolve the immediate emergency.</p> | <ul style="list-style-type: none"> • Replacement of the glass in the window(s). • Damage to window(s) that are: <ul style="list-style-type: none"> - over 2 storeys high; or - shared/communal and are not part of your home |

| What is covered | What is not covered |
|--|---|
| Keys and Locks | |
| <p>An emergency relating to an external door or key which results in you or your tenant having no access to your home and there is no other access available, or you are unable to secure your home due to:</p> <ul style="list-style-type: none"> • lost, stolen or damaged keys; • the failure of the lock mechanism; or • damage to locks or the door caused by vandalism, theft or attempted theft. <p>We will ensure the key operated lock on your external door is operational or at least that the door is temporarily secure.</p> | <ul style="list-style-type: none"> • Locks and/or keys for internal doors, outbuildings, sheds, garages or communal doors which are not part of your home. • Replacement of damaged keys where another key or set of keys is available or you have other means of access to your home. • Provision of multiple duplicate keys. • Repair or replacement of complete multi point locking mechanisms. • Non key operated lock mechanisms e.g. bolts. |
| Wasps and Hornets | |
| <p>Removal of wasps or hornets from your home where evidence of an infestation has been found within, or attached to the main structure of, your home.</p> | <ul style="list-style-type: none"> • Removal of wasps or hornets from outside, unless attached to, or impeding your access to your home. • Infestation which is known to exist prior to the start of the cover. |
| Mains Water Supply pipes | |
| <p>An emergency involving the leakage, collapse or blockage of the mains water supply pipe that requires immediate attention to restore the mains water supply to your home.</p> <p>You must be solely responsible for the failed pipe work which must be within the boundary of your property.</p> | <ul style="list-style-type: none"> • Damage to water pipes to or from or in detached outbuildings, fountains, swimming pools, ponds, other decorative garden features, garden taps, treatment plants, roofs, or other external property. • Sections of pipe that are shared. • Frozen pipes that have not resulted in confirmed damage. |
| Internal mains domestic gas supply | |
| <p>Any suspected gas leaks should be reported immediately to the National Gas Emergency Service on 0800 111 999.</p> <p>Following attendance by the National Gas Emergency Service, an emergency as a result of damage to the internal domestic gas supply pipe, between the meter (inside or attached to your home) and the gas appliance, which had resulted in the reported leak.</p> | <ul style="list-style-type: none"> • Leaks resulting from the appliance itself. • Repair or replacement of gas appliances. • Servicing or repair of your boiler or central heating system resulting from the gas supply failure. |

| What is covered | What is not covered |
|--|--|
| Overnight Accommodation | |
| <p>Where your home is uninhabitable, for 48 hours or more, due to an emergency where we are providing assistance, we will reimburse overnight accommodation costs up to £150 per night (including VAT) for up to 3 nights.</p> <p>The accommodation MUST be pre-authorized by us, you MUST provide a VAT receipt and accommodation can only be claimed for the following persons who reside in your home:</p> <p>a) You and your immediate family; or b) if you are a landlord, your tenant and their immediate family.</p> | <ul style="list-style-type: none"> • Any costs which have not been pre-authorized by us. • Any costs where you have not provided a VAT receipt. • More than £150 (including VAT) per night. • More than 3 nights' accommodation per membership period. • Costs for meals (including drinks), parking or any other extra costs that exceed the basic room rate. |

Home Response Plus

Your Home Membership Statement will show if **your** AA Home Membership policy includes this level of cover and any **excess** applicable. The **excess**, where applicable, must be paid for any incident attended.

| What is covered | What is not covered |
|--|--|
| <p>24 hour assistance, 365 days a year for an emergency as well as other routine repairs around your home.</p> <p>Charges for labour, materials and parts are included for an unlimited number of incidents per membership period.</p> | <p>Any excess, as shown in your Home Membership Statement.</p> <p>General exclusions which apply to all cover levels – found on page 27.</p> |
| Plumbing | |
| <p>We will repair or replace components to resolve an emergency or routine repair relating to any of the following areas of internal plumbing of your home;</p> <p>a) the internal hot and cold water pipes between the main internal stopcock and the internal taps.</p> <p>b) the cold water storage tank. If it is of non standard material (e.g. metal) we will replace if space allows but will not remove the old tank from your home.</p> <p>c) the failure of a toilet to function.</p> <p>d) a leak from:</p> <ul style="list-style-type: none"> - your toilet cistern; - the overflow pipes; or - your central heating pipes, where a system drain is not required. Where a system drain is required we will only isolate the leak. <p>A leak from your shower and its associated fittings will be resolved by isolating the leak only.</p> | <ul style="list-style-type: none"> • Sections of pipe that are shared. • Frozen pipes that have not resulted in confirmed damage. • Damage to water pipes to and from and in detached outbuildings, fountains, swimming pools, ponds, other decorative garden features, garden taps, treatment plants, roofs, or other external property. • Repair or replacement for: <ul style="list-style-type: none"> - cylinders; - mains cold water stopcock; - immersion heaters; - water circulating and pressure pumps; - radiators and radiator valves; - steel or lead pipes; - shower units and fittings, trays or enclosures and associated pumps; - heated towel rails; - washers or taps; or - Saniflo systems and sanitary ware and associated pumps. |

| What is covered | What is not covered |
|--|--|
| Drainage | |
| <p>An emergency or routine repair relating to the blockage or damage to the waste pipe or drains within the boundaries of your property, where the flow is being prevented. Includes collapsed drains.</p> <p>Locating, unblocking and repairing of pipes and drains upto the boundary of your property where you are solely responsible for this.</p> | <ul style="list-style-type: none"> • Repair or replacement of: <ul style="list-style-type: none"> - soakaways cesspits, treatment plants and their overflow pipes; - Saniflo systems or sanitary ware and associated pumps; - shower trays or enclosures; or - rainwater drainage pipes or guttering attached to the exterior of your home. • Vacuum drainage systems or the cost of draining down where no appropriate drainage facility is available. • Claims relating to blockages which are in external pipes that are outside the boundaries of your property. • Pipes that are shared. |
| Electrics | |
| <p>An emergency which results in the complete failure of all internal lighting or all power sockets within your home.</p> <p>A routine repair following the partial failure of your electricity supply (for example a single power or light socket or switch or pull cord not working in your home).</p> <p>An intermittent fault of your electrical supply.</p> <p>We will repair the failure provided the wiring system is up to minimum standards permissible for work to be carried out safely.</p> | <ul style="list-style-type: none"> • Repair or replacement of: <ul style="list-style-type: none"> - electrical appliances; - spotlights and decorative floor lights; - security systems; - external fittings such as TV aerials and satellite dishes. - light bulbs, batteries, or door bells • Failure of electrical supply to the exterior of your home. • Upgrade or enhancement to internal electrical wiring system. |
| Windows | |
| <p>Broken or cracked window pane(s) which result in you being unable to secure your home.</p> <p>We will board up the window(s) to secure your home and resolve the immediate emergency.</p> | <ul style="list-style-type: none"> • Replacement of the glass in the window(s). • Damage to window(s) that are: <ul style="list-style-type: none"> - over 2 storeys high; or - shared/communal and are not part of your home. |

| Keys and Locks | |
|--|--|
| <p>An emergency or routine repair to locks for any external door or external door key which results in you or your tenant having no access to your home via that external door, or you are unable to secure your home due to;</p> <ul style="list-style-type: none"> • lost, stolen or damaged keys; • the failure of the lock mechanism that makes your external door completely unusable or insecure; or • damage to locks or the door caused by vandalism, theft or attempted theft. <p>We will ensure your key operated lock on your external door is operational.</p> | <ul style="list-style-type: none"> • Locks and/or keys for internal doors, outbuildings, sheds, garages or communal doors which are not part of your home. • Replacement of damaged keys where another key or set of keys is available. • Provision of multiple duplicate keys. • Repair or replacement of complete multi point locking mechanisms. • Non key operated lock mechanisms e.g. bolts. |
| Wasps and Hornets | |
| <p>Removal of wasps or hornets from your home where evidence of an infestation has been found within, or attached to the main structure of, your home.</p> | <ul style="list-style-type: none"> • Removal of wasps or hornets from outside, unless attached to, or impeding your access to your home. • Infestation which is known to exist prior to the start of the cover. |
| Mains Water Supply pipes | |
| <p>An emergency involving the leakage, collapse or blockage of the mains water supply pipe that requires immediate attention to restore the mains water supply to your home.</p> <p>You must be solely responsible for the failed pipe work which must be within the boundary of your property.</p> | <ul style="list-style-type: none"> • Damage to water pipes to or from or in detached outbuildings, fountains, swimming pools, ponds, other decorative garden features, garden taps, treatment plants, roofs, or other external property. • Sections of pipe that are shared. • Frozen pipes that have not resulted in confirmed damage. |
| Internal mains domestic gas supply | |
| <p>Any suspected gas leaks should be reported immediately to the National Gas Emergency Service on 0800 111 999.</p> <p>Following attendance by the National Gas Emergency Service, a home emergency as a result of damage to the internal domestic gas supply pipe, between the meter (inside or attached to your home) and the gas appliance, which had resulted in the reported leak.</p> | <ul style="list-style-type: none"> • Leaks resulting from the appliance itself. • Repair or replacement of gas appliances. • Servicing or repair of your boiler or central heating system resulting from the gas supply failure. |

| What is covered | What is not covered |
|---|---|
| Overnight Accommodation | |
| <p>Where your home is uninhabitable, for 48 hours or more, due to an emergency or routine repair where we are providing assistance, we will reimburse overnight accommodation costs up to £150 per night (including VAT) for up to 3 nights.</p> <p>The accommodation MUST be pre-authorized by us, you MUST provide a VAT receipt and accommodation can only be claimed for the following persons who reside in your home.</p> <p>c) You and your immediate family; or</p> <p>d) if you are a landlord, your tenant and their immediate family.</p> | <ul style="list-style-type: none"> • Any costs which have not been pre-authorized by us. • More than £150 per night. • More than 3 nights accommodation per membership period. • Costs for meals (including drinks), parking, or any other extra costs that exceed the basic room rate. |

Central Heating Emergency Response

Your Home Membership Statement will show if **your** AA Home Membership policy includes this level of cover and any **excess** applicable. The **excess** must be paid for any **emergency** attended.

| What is covered | What is not covered |
|--|---|
| <p>24 hour assistance, 365 days a year for an emergency involving your gas boiler and/or central heating system following complete failure to provide heating and/or hot water to your home.</p> <p>Charges for labour, materials and parts for an unlimited number of incidents per membership period.</p> <p>If your boiler is deemed beyond economic repair we will give you £250 towards a replacement boiler.</p> <p>This can be claimed by providing a copy of your receipt for your replacement boiler within 60 days of the incident.</p> | <p>Any excess shown in your Home Membership Statement.</p> <p>General exclusions which apply to all cover levels – found on page 27.</p> <ul style="list-style-type: none"> • Any non-functional decorative parts, trim or casing. • Adjustments to the controls, including relighting the pilot light/flame where you have not known how to operate the system. • Descaling or desludging • Maintenance of an in line magnetic scale or sludge filter, unless installed by us. • Any work arising from damage caused by hard water scale or sludge. • Refilling the central heating system with additives such as corrosion inhibitor. • Isolation, repair or replacement of; <ul style="list-style-type: none"> - pipes, tanks, radiators or towel rails to stop a leak; - flues which are not part of your boiler; - parts that are specifically designed for piped or electric underfloor heating; - shower fittings and taps; or - cold water storage tanks or unvented or primatic hot water cylinders. • Boiler service and safety check. • Any repairs where asbestos may be disturbed. • Electrical sockets and power points that are not part of your boiler • Any issues with smart heating control components relating to WIFI, broadband, router or a smart device that has the heating control app installed, or the app itself. |

Overnight Accommodation

Where **your home** is uninhabitable, for 48 hours or more, due to an **emergency** where **we** are providing assistance, **we** will reimburse overnight accommodation costs up to £150 per night (including VAT) for up to 3 nights.

The accommodation MUST be pre-authorized by **us**, **you** MUST provide a VAT receipt and accommodation can only be claimed for the following persons who reside in **your home**:

- a) **You** and **your** immediate family; or
- b) if **you** are a **landlord**, **your** tenant and their immediate family.

- Any costs which have not been pre-authorized by **us**.
- More than £150 per night (including VAT)
- More than 3 nights accommodation per **membership period**.
- Costs for meals (including drinks), parking, or any other extra costs that exceed the basic room rate.

Central Heating Response Plus

Your Home Membership Statement will show if **your** AA Home Membership policy includes this level of cover and any **excess** applicable. The **excess**, where applicable, must be paid for any incident attended.

What is covered

24 hour assistance, 365 days a year for repairs following an **intermittent fault** or a fault which causes **partial** or complete **failure** of the heating and/or hot water in **your home**, including repair to or replacement of component parts that have failed including **boiler** and **central heating system** pumps, valves, pipes, tanks, radiators or towel rails, or hot water cylinder.

Charges for labour, materials and parts for an unlimited number of incidents per **membership period**.

As a condition of the cover **we** will carry out an initial inspection of **your boiler** and **central heating system** for **you** to ensure **you** are eligible for this level of cover.

We will service **your boiler** once in each full **membership period**.

If **your boiler** is deemed **beyond economic repair** we will:

- If **your boiler** is less than 7 years old, give **you** £500 towards a replacement **boiler**.
- If **your boiler** is 7 years old or more, give **you** £250 towards a replacement **boiler**.

This can be claimed by providing a copy of **your** receipt for **your** replacement **boiler** and must be claimed within 60 days of the incident.

What is not covered

Any **excess** shown in **your Home Membership Statement**.

General exclusions which apply to all cover levels – found on page 27.

- Any non-functional decorative parts, trim or casing.
- Adjustments to the controls, including relighting the pilot light/flame where **you** have not known how to operate the system.
- Descaling or desludging.
- Maintenance of an in line magnetic scale or sludge filter unless installed by **us**.
- Any work arising from damage caused by hard water scale, or sludge.
- Refilling the heating system with additives such as corrosion inhibitor.
- Repair or replacement of;
 - flues which are not part of **your boiler**;
 - parts that are specifically designed for piped or electric underfloor heating;
 - shower fittings and taps; or
 - cold water storage tanks or unvented or primatic hot water cylinders.
- Any repairs or servicing where asbestos may be disturbed.
- Electrical sockets and power points that are not part of **your boiler**.
- Any issues with smart heating control components relating to WIFI, broadband, router or a smart device that has the heating control app installed, or the app itself.

Overnight Accommodation

Where **your home** is uninhabitable, for 48 hours or more, due to an incident where **we** are providing assistance, **we** will reimburse overnight accommodation costs up to £150 per night (including VAT) for up to 7 nights. The accommodation MUST be pre-authorised by **us**, **you** MUST provide a VAT receipt and can only be claimed for the following persons who reside in **your home**:

- a) **You** and **your** immediate family; or
- b) if **you** are a **landlord**, **your** tenant and their immediate family

We will also pay up to £30 per night (including VAT) for the cost of accommodation for **your** domestic pet(s) up to a maximum of 7 nights.

- Any costs which have not been pre-authorised by **us**.
- Any more than £150 per night (including VAT) for hotel accommodation.
- Any more than £30 per night (including VAT) for **your** domestic pet(s) accommodation.
- More than 7 nights accommodation per **membership period**.
- Costs for meals (including drinks), parking, or any other extra costs that exceed the basic room rate.

Initial Inspection and Annual Boiler Service for Central Heating Response Plus members only

Initial Inspection – first year of cover

We will carry out an inspection of **your boiler** and **central heating system** within 42 days of **you** taking out cover, or if **you** change **your** address, to make sure **we** are able to support it and that it is in good working order. The appointment for the initial inspection will normally be booked at the time of purchase, but is subject to the availability of **our** engineers. **We** will provide **you** with full details of the work completed as well as any important information relating to **your** specific make/model.

If **you** add Central Heating Response Plus part way through **your membership period** the initial inspection may not be carried out until after **your** renewal date.

If **we** identify a problem at the initial inspection, remedial work will need to be carried out to bring **your boiler** and/or **central heating system** up to a standard **we** can support. Any remedial work will be at **your** cost. **We** will provide **you** with an itemised quotation for any remedial work. If **you** do not want to carry out the remedial work **we** and/or the **insurer** reserve the right to cancel **your** policy and will provide **you** with a refund of **your** premium, less the cost of the initial inspection.

If **you** do agree to the remedial work being carried out by the **AA**, **we** will arrange a convenient appointment to complete the work.

You may use another supplier to complete the work, but this will be under a separate contract between **you** and the supplier and does not form part of this agreement. Any remedial work should be completed within 14 days of the initial inspection.

If **your** system develops a fault prior to the initial inspection **we** will provide assistance but, if **your boiler** and/or **central heating system** requires underlying remedial work to bring it to a standard **we** can support, this will need to be carried out at **your** cost and prior to **us** providing assistance under this policy.

Annual Boiler Service – second year of cover onwards

Annual services will normally be carried out between April – September.

You will receive one **boiler** service per **membership period**, which may be carried out at the same time as a repair visit.

When **your** annual **boiler** service is due **we** will contact **you** to arrange an appointment. The Annual Service is a safety and efficiency check which will include:

- **Boiler** combustion test;
- Visual inspection of flue route and termination;
- Checking for water leaks, signs of heat stress and mechanical deterioration;
- Checking pipe work and ventilation;
- Carrying out a leak detection check;
- The disassembly and cleaning of key components where they are found to be not performing to the manufacturer's recommended specification.

The Annual Service does not include the following;

- removal of sludge or hard-water scale from the main heating system; or
- chemical flush.

Following the annual service **our** engineer will provide **you** with paperwork explaining what work has been completed. **You** will be advised if the repair of any faults identified are not eligible for cover under **your** Central Heating Response Plus policy.

In the unlikely event of **your boiler** being categorised as immediately dangerous, then **our** engineer (with **your** permission) will disconnect the **boiler** and cap off the supply and label it "Do not use". If **your** permission is not granted **we** are required by law to inform the National Gas Emergency Service call centre.

Gaining access to your property

We will send **you** a reminder letter or contact **you** to arrange **your** annual service.

If the agreed date is no longer convenient please contact 0800 316 3983 as soon as possible to rearrange.

Our usual servicing and inspection hours are Monday-Friday 0900-1700. On occasions, at **our** discretion, **we** may be able to offer weekend or evening appointments during the summer months as sufficient daylight is required for the inspection.

If **you** rearrange **your** inspection or service appointment less than 24 hours prior to **your** appointment, or **you** are not at the **property** at the appointment time, **you** may be charged an attendance fee.

Our engineers will require clear and unobstructed access to **your boiler** and **central heating system** components to complete inspections or services. If this is not provided **we** may not be able to complete the work and **you** may be charged an attendance fee.

Where access may only be gained by the removal of kitchen cupboards, furniture or other fixtures or fittings **we** will not be liable for any damage which occurs provided **we** have taken care in removal or **you** may be asked to sign a disclaimer regarding the same.

General Exclusions applicable to all AA Home Membership levels

1. Any incident which happens before the start of **your** cover as shown on **your** Home **Membership Statement** or within the first 14 days of **your** cover. This restriction only applies at the start of your cover, not following the renewal of your AA Home Membership.
2. If **you** have upgraded **your** cover during the **membership year** to include additional levels of cover there is a 14 day exclusion period for the additional levels of cover only.
3. Any loss or damage arising from;
 - a. Circumstances that **you** were aware of or,
 - b. Which existed before the start of this insurance policy or,
 - c. Which occur during the first 14 days of **your** cover.Note: This includes any loss or damage arising from circumstances that **you** were aware of at the time of upgrading **your** policy to include additional levels of cover.
4. Any cost, including the cost of parts or services, relating to work carried out by **your** own contractor unless it has been agreed by **us**, prior to work commencing through the 24-hour assistance number.
5. Any loss or damage resulting from a lack of proper maintenance, including that caused by or to a **boiler** or **central heating system** which has not been properly maintained in accordance with manufacturer's instructions.
6. Any incident relating to the failure of appliances, equipment or facilities which is a result of them being incorrectly installed, repaired or modified.
7. Any incident relating to the failure of appliances, equipment or facilities which is caused by a design fault which makes them inadequate or unfit for use.
8. Any **boiler** that has not been correctly installed to current legislation and manufacturer's instructions.
9. Cover for parts or labour if the equipment or facility has a manufacturer fault.
10. The malfunction or blockage of septic tanks, cess pits or fuel tanks or blockages due to the failure to empty such items.
11. Any cost relating to **us** gaining access to **your** system or appliance in order to make a repair, including where a siphon unit is in a cistern that is partially or fully concealed behind any form of wall, casing or covering, with the exception of a plumbing **emergency** where there is escape of water.
12. Any cost relating to **us** gaining access to an appliance or system where: the system is inaccessible due to design fault.
13. Any associated costs in relation to **us** making good or redecoration for any damage incurred in gaining access to **your** appliance, **boiler** or main heating system.
14. Any damage to the fabric of the property and any contents, fixtures, fitting or other item of equipment, not directly causing the **emergency** or fault.
15. Any incidents arising out of subsidence, landslip or heave.
16. Damage to boundary walls, gates, hedges or fences and any damage to detached garages or outbuildings.
17. If it is necessary to dig on **your property**, the ground will be left level but **we** will not cover the cost of replacing the original surface, fittings, construction or plants (including shrubs, trees and vegetables), turf and lawns.
18. Descaling and any work arising from hard water scale or from damage caused by excessive water or sludge resulting from corrosion.
19. Any claim relating to the interruption, failure or disconnection of the mains utility supplies. This includes non-payment or failure to purchase and provide sufficient supply.

20. Replacing or repairing any steel or lead pipes.
21. The removal of asbestos.
22. Any repair or replacement of domestic appliances.
23. Any repair or replacement of underfloor heating systems.
24. Any fall in market value as a result of repairs or reinstatement.
25. Any repair involving pipes or wires that are inaccessible because they are buried in or under concrete.
26. 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.
27. 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.
28. 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 **membership period** at the **property**; and reported to **us** within 30 days of the end of the **membership period**. In which case, all such pollution or contamination will be considered to have happened at the time of such accident.
29. 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.
30. Any losses that are not directly associated with the **emergency** or **routine repair** unless expressly stated in this policy.
31. Damage caused by a malicious act by **you**, **your** tenant or anyone else living in **your home**.
32. Any fixtures where its replacement is solely necessary as a result of changes in legislation or health and safety guidelines.
33. Any loss or damage caused by **us**, **our** employees, agents or sub-contractors where a) there is no breach of legal duty owed to **you** by **us** or **our** employees, agents or sub-contractors or by the **insurer**; b) such loss or damage is not a 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**.
34. Any 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.
35. Any incidents relating to shared facilities where **you** don't have sole responsibility.
36. Any cover where **you** are not the owner, occupier or private tenant of the **property**.
37. Any costs involved in obtaining necessary consents and authorisations (including but not limited to consent from the relevant planning authority and/or listed building consent) required for **us** to perform any repairs.
38. Any improvements or enhancements to **your** appliances or system. For example Powerflush or rewiring of **your** internal electrics.
39. Any repair or incident where conditions mean that there is a health or safety risk to the engineer.

General conditions

Calling for assistance

- 1) Both Home Emergency Response and Central Heating Emergency Response provide cover for **emergencies** only and do not apply in respect of any repair that is not an **emergency**.
- 2) The **insurer** is entitled to:
 - take over, defend or settle any legal action in **your** name;
 - take legal action at their expense and for their benefit, but in **your** name, to recover any payment they have made under the policy; and
 - receive from **you** any help and information they may need.
- 3) Where replacement parts are required basic standard fittings will be fitted that comply with current regulations. **We** will not replace with decorative fittings or pay for repairing and/or replacing any undamaged item in a matching set.
- 4) **You**, **your** tenant or **your** representative (who must be an adult of 18 years or older) must be at the **property** when the repairers attend, and should be able to provide proof of identity if requested. If **you** or **your** representative are not at the **property** at the time arranged with **us** **we** will charge **you** an attendance fee to cover the cost of the call out.
- 5) 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 reporting an incident, confirm that **you** have the registered owner's consent to allow **us** or **our** representatives to deal with the incident, remedial work and/or service (as applicable) in the **property** **you** are renting. If these conditions are not fulfilled then **we** and/or the **insurer** reserve the right not to provide service and/or cover under the terms of **your** AA Home Membership.
- 6) In instructing **us** to perform any repairs, **you** warrant that **you** have obtained all necessary consents and authorisations (including, but not limited to, consent from the relevant planning authority and/or listed building consent) and **we** and/or the **insurer** accept no liability where **you** have failed to do so. **You** will be responsible for any losses, costs or damages which **we** and/or the **insurer** incur as a result of any claims against **us** for repairs carried out without the necessary consents.
- 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 aim to complete the services within the time estimates given to **you**. **We** will inform you of any delay as quickly as possible.
- 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 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.
- 9) If **we** have replaced a hot water cylinder **we** will reinstall the existing immersion heater, unless it is incompatible with the new hot water cylinder. If that is the case **we** will install an alternative immersion heater of comparable quality.

Cancellation

Procedures are explained below dependent on who invokes cancellation.

Cancellation by You

If **you** need to cancel **your** AA Home Membership contact AA Insurance Services on 0800 197 4676 or write to

AA Insurance Services, PO Box 2AA, Newcastle NE99 2AA.

You will, for a period of 14 days (28 days following an automatic renewal) from the date **you** receive **your** policy documentation or the date cover commences (whichever is the later), have a right to cancel this policy and receive a refund if;

- **you** have not made a claim and/or
- **we** have not carried out a service of **your boiler**.

You will not be entitled to a refund if **you** have made a claim and/or **we** have carried out a service of **your boiler**.

Beyond the above period, **you** may cancel this policy at any time but no refund will be provided to **you**. If **you** are paying by instalments **you** must continue to pay **your** monthly instalments, or pay the balance in full.

Please note there will be no additional cooling off periods during the membership year regardless of any changes that are made to the membership.

Cancellation by us or the insurer

AA (instalment defaults)

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

The AA or the insurer (excluding instalment defaults)

The **AA** or the **insurer** may cancel this policy 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 regardless of whether a claim has been made under the policy.

The **AA** or the **insurer** may cancel this policy 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 **the AA** become insolvent then the **insurer** may either, at its option appoint an administrator to take over the role of collecting premium from **you** and passing such premium to the **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 **insurer** may contact **you** to offer **you** a replacement policy directly with the **insurer**. The **insurer** shall ensure that the offer of a replacement policy is on no worse terms than **your** existing policy and the **insurer** agrees to waive **your** duty of disclosure in relation to the replacement offer.

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

Fraud, misrepresentation or non-disclosure

If **we** and/or the **insurer** discover that **you**, anybody insured by this policy or anyone acting for **you** has knowingly:

- made a fraudulent or false claim in full or in part or exaggerated the amount of the claim;
- misrepresented any answers to **our** questions or withheld any relevant information in order to influence **us** and/or the **insurer** to accept a claim;
- provided false or invalid documents in support of a claim; or
- following an allegation or suggestion of fraud by the **insurer**, **us** or another insurer, withdrawn a claim, had a claim refused or declined or had a policy cancelled or made void

We and/or the **insurer** will

- investigate the claim and this could result in legal action by **us** or the **insurer**.

We and/or the **insurer** may:

- treat **your** policy as if it never existed from the date of the fraud or misrepresentation and retain any premium **You** have paid for these policies;
- serve **you** with a 7 day notice of cancellation on all other policies that **you** hold with **us** and/or the **insurer**; and
- pass details to the Police and fraud prevention agencies

or

- refuse to pay the whole of **your** claim if any part is in any way fraudulent, false or exaggerated and recover from **you** any costs that **we** and/or the **insurer** have incurred.

The law and language which applies to the policy

You and the **insurer** are free to choose the law applicable to this cover but in the absence of agreement to the contrary, the law of the country in which **you** reside at the inception of the cover 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, Wales, Scotland or Northern Ireland, the law which will apply is the law of England and Wales.

The Terms and Conditions and all other information concerning this cover are supplied in the English language and **we** and the **insurer** undertake to communicate in this language for the duration of the cover. Save for the rights granted to the **AA** under this policy 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.

Using your personal information

1.1 The AA Group of companies (being AA plc, together with any entity in which AA plc directly or indirectly has at least a 50% shareholding*). (“We”) 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/or selected partners unless you have previously asked us not to use the relevant personal data for such purposes.

*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 opposite.

See the AA privacy policy at theAA.com/termsandconditions/privacy_policy.html

1.2 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 service providers 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 every reasonable effort to ensure sufficient protections are in place to safeguard your personal information.

1.3 We may monitor and record communications with you (including phone conversations and emails) for quality assurance and compliance reasons.

1.4 We may check your details with credit reference and fraud prevention agencies. If you provide false or inaccurate information and we suspect fraud, we will record this and details will be passed to fraud prevention agencies. Law enforcement agencies may access and use this information.

We and other organisations may access and use from other countries the information recorded by fraud prevention agencies. We and other organisations may use and search these credit reference and fraud prevention agencies records, for example, 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;

(d) check your identity to prevent financial crime unless you give us other satisfactory proof of identity; and

(e) check the details of job applicants and employees.

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.

Credit Reference Agencies

To assess your AA Home Membership 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 be reflected in your credit score.

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. This is to identify any repeat website visits, fraudulent behaviour or mystery shoppers using our websites.

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

Breakdown

- Breakdown Cover
- European Breakdown Cover

Other Services

- Driving School
- Maps, Guides and Atlases

Financial Services

- Loans
- Credit Cards
- Savings

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

You may contact us using Text Relay.
Information is available in large print, audio and Braille on request.
Please call **0800 262 050** for details.

Telephone calls may be monitored or recorded for quality assurance and compliance.

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