

Car Insurance

AA Motor Accident Plan Policy Summary



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

Provided you have paid the required premium, your cover will start on the date indicated in your Statement of Insurance accompanying this policy summary and will terminate concurrently with your AA Car Insurance Policy.

What does AA Motor Accident Plan cover me for?

If an Insured Person sustains Bodily Injury during the Effective Time and within the Territorial Limits, the Underwriters agree to pay the Benefit to the Insured Person provided that such Bodily Injury is sustained during the Period of Cover.

Table of Benefits

Bodily Injury	Amount Payable
1. Accidental Death	£20,000
2. Loss of limb or limbs	£20,000
3. Loss of eye or eyes	£20,000
4. Loss of hearing	£20,000
5. Loss of speech	£20,000
6. Permanent Total Disablement	£20,000

Payment of Benefits

- Only one of the Benefits 1 to 6 will be payable in connection with one Insured Person in respect of any one Accident.
- If an Insured Person is under 16 years of age, Benefit 1 - Accidental death, will be £7,500.
- The Benefit payable may be reduced to take account of any disability which existed prior to an Insured Person sustaining Bodily Injury.

Significant Exclusions or Limitations

The Underwriters shall not be liable in respect of any claim:

- Directly or indirectly resulting from:
 - War, invasion, act of foreign enemy, hostilities (whether war be declared or not), civil war, rebellion, insurrection or military or usurped power and any act of terrorism.
 - The Insured Person committing, or attempting to commit suicide or intentional self-injury.
 - Childbirth or pregnancy
 - Motor racing, rallies, competitions, speed tests or the like.
 - The Insured Person being under the influence of, or being affected by alcohol or drugs, other than drugs taken under the direction of a qualified medical practitioner.
- Where the Insured Person has attained the age of 81 years on or before the date of the Accident or Assault.
- Involving the Insured Person's use of vehicles other than the Insured Private Car.

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

If you need to cancel your policy contact AAIS on 0870 1600 137 or write to AA Insurance Services, PO Box 2AA, Newcastle NE99 2AA.

You will, for a period of 14 days from the date You receive the Policy documentation or the start date of the Policy (whichever is later), have a right to cancel this Policy and receive a refund of the premium paid. Such refund will be subject to a charge for the Period of Cover You have received plus Our reasonable administrative expenses. Where cover has not commenced prior to the end of this 14 day period, You will be entitled to a full refund. No refund will be allowed if a claim has been made or has arisen under this insurance.

Beyond the 14 day period. You may cancel this Policy at any time. You will receive a refund subject to a charge for the Period of Cover You have received plus Our reasonable administrative expenses. No refund will be allowed if a claim has been made or has arisen under this insurance.

How do I make a claim under my AA Motor Accident Plan?

- first check Your policy carefully to make sure that Your claim is valid. Remember to check the detailed exclusions which apply to Your Motor Accident Plan;
- then phone **0870 241 4539**
- You will then be contacted in writing for further information relating to Your claim. You will be required to respond to the Underwriters in writing as soon as reasonably possible and in any event within 60 days of the date of the Accident. You must at Your expense, provide any certificates, information and evidence that may from time to time be required by the Underwriters and in the form prescribed by them. The Underwriters shall be allowed, at its own expense and upon reasonable notice to You, to have a medical examination of the Insured Person. If any claim submitted under this policy is deemed to be in any respect false or fraudulent, the Underwriters shall be under no liability to make any payment in respect of such a claim.

What do I do if I am unhappy at the service I receive?

If you are unhappy with the level of service received, please see your AA Motor Accident Plan Policy Wording for full details of how to complain.

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.

Would I receive compensation if Ultimate Insurance Solutions Limited were unable to pay a claim?

In the event that Ultimate Insurance Solutions Limited is unable to pay a claim you may be entitled to compensation from the Financial Services Compensation Scheme. This would depend on the type of business, and your claim. Further information about the Compensation Scheme is available from the FSCS at www.fscs.org.uk or telephone 020 7892 7300.

Policyholder Name:
Mr A Sample

Policy Number:
T1608000001

Motor Accident Plan Period of Cover:
9 September 9999 -
9 September 9999

Policy Validation Number:
1245 1000 0229 2

Motor Accident Plan Insurer Details:

The Underwriter is: **Ultimate Insurance Solutions Limited**

Registered Office:

Ultimate Insurance Solutions Limited on behalf of certain underwriters at Lloyd's, The Connect Centre, Kingston Crescent, Portsmouth, Hampshire PO2 8DE.

This insurer is authorised and regulated by the Financial Services Authority.
www.fsa.gov.uk/register or telephone 0845 606 1234.

