

# Car Insurance

## AA Motor Legal Protection Policy Summary



This summary is intended to provide you with basic details of your AA Motor Legal Protection Insurance. This is not a statement of the full terms and conditions of your insurance, which can be found in a separate document which you will receive. Provided you have paid the required premium, your cover will start on the date indicated in your Statement Of Insurance accompanying this policy summary and will terminate concurrently with your AA Car Insurance Policy.

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

The AA Motor Legal Protection Insurance cover will assist the customer to recover uninsured losses that were incurred as a result of a motor accident involving the insured vehicle and where the other party is clearly to blame. Cover provides up to £50,000 of legal costs to recover these uninsured losses.

The insurer of your Motor Legal Protection is Acromas Insurance Company Limited (AICL).

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

These are explained in detail in your Motor Legal Protection policy wording.

### **Significant benefits**

The insurer will assist the Insured Person to recover uninsured losses such as:

- the AA Car Insurance Policy excess
- the cost of essential alternative transport
- loss of earnings
- reasonable out of pocket expenses
- the cost of repairing the insured vehicle or its market value where the motor insurance policy is not insured on a Comprehensive basis
- damages for personal injuries sustained in the accident where the loss occurred during the period of motor insurance insured by an AA Car Insurance Policy and where losses have been incurred as a result of a motor accident and where the other party is clearly to blame

### **Significant exclusions or limitations**

The Insurer's maximum liability for legal expenses shall not exceed £50,000 (including VAT) per claim

The insured must first report the accident to AA Claimline

Where necessary the Insurer will appoint a solicitor to act on behalf of the Insured Person

The Insurer may appoint a solicitor of the Insured's choice but the solicitor must agree to accept the Insurer's terms and conditions.

The Insurer will not support a claim where the Insured Person does not have a good prospect of recovery

Documentary evidence must be supplied in support of the claim

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

If you need to cancel contact Automobile Association Insurance Services (AAIS) on 0844 412 4684

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

Beyond the above period, you will still be entitled to cancel this policy, however further terms and conditions will apply in these circumstances.

Full details of the action you need to take and the conditions upon which this right applies are included within Section 11 of your AA Motor Legal Protection policy wording.

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

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

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

We hope you'll be completely happy with our service, but if something does go wrong, we'd like to know about it. We'll do our best to resolve the situation and make sure it doesn't happen again.

- If your complaint is about AA Insurance Services

There are several ways you can contact us.

Phone: 0844 412 4684

Email: [Custcare@TheAA.com](mailto: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 5 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.

- If your complaint is about an underwriting matter or claim under your Motor Legal Protection policy

Phone: 0844 412 4684

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

Post: Underwriting Manager

Acromas Insurance Company Limited

Fanum House

Basing View

Basingstoke

Hampshire

RG21 4EA

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

### **Is there any protection for me if AICL is unable to meet its liabilities?**

AICL is covered by the Financial Services Compensation Scheme (FSCS). You may be entitled compensation from the scheme if AICL cannot meet its obligations. This depends on the type of business and the circumstances of the claims. For Insurance you are covered for 90% of the claim, without any upper limit. For compulsory insurance (eg third-party motor) the claim is covered in full, without upper limit.

Further information about compensation scheme arrangements as available at [www.fscs.org.uk](http://www.fscs.org.uk) or telephone **0800 678 1100 or 0207 741 4100**

**Policyholder Name:**  
Mr Test Five

**Policy Number:**  
UAA0018675

**AA Motor Legal Protection Period of Cover:**  
20 July 2011 - 20 July 2012

### **AA Motor Legal Protection Insurer Details:**

The Authorised Insurer is:  
**Acromas Insurance Company Limited**

Registered Office:  
Acromas Insurance Company Limited, 57-63 Line Wall Road, Gibraltar.

UK branch address: Acromas Insurance Company Limited, Enbrook Park, Sandgate, Folkestone, Kent, CT20 3SE

Registered Number 88716 (Gibraltar).