

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 Certificate of Motor Legal Protection Insurance.

Significant benefits

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

- a) the AA Car Insurance Policy excess
- b) the cost of essential alternative transport
- c) loss of earnings
- d) reasonable out of pocket expenses
- e) the cost of repairing the insured vehicle or its market value where the motor insurance policy is not insured on a Comprehensive basis
- f) 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

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

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

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

AAIS 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

The insured must first report the accident to AA Claimline

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

If you need to cancel contact AAIS on 0870 1600 137

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 your Certificate of AA Motor Legal Protection Insurance.

What if I need to make a claim?

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

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

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

Phone: 0870 1600 137

Email: Custcare@TheAA.com

Post: Customer Support

Acromas Insurance Company Limited

Fanum House

Basing View

Basingstoke

Hampshire

RG21 4EA

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

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

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

You can learn more about this scheme at www.fscs.org.uk and by phoning 020 7892 7300

Policyholder Name:

Mr A Sample

Policy Number:

T1608000001

AA Motor Legal Protection

Period of Cover:

9 September 9999 -

9 September 9999

Policy Validation Number:

1245 1000 0229 2

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. Registered Number 88716 (Gibraltar)

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

www.fsa.gov.uk/register or telephone 0845 606 1234.

