

Motor Legal Assistance

Policy Booklet

Terms & Conditions, and
Arrangement & Administration Contract

For new policies taken out on or
after 5th September 2013

Welcome to AA Insurance Services

A warm welcome and thank you for choosing to buy AA Motor Legal Assistance. Our aim at AA Insurance Services (AAIS) is to combine value for money with peace of mind. The following information includes everything you need to know about your AA Motor Legal Assistance.

Alternatively, you can always contact our experienced customer services agents who are there to help you. If you're unfortunate enough to have to use AA Motor Legal Assistance, call us and our experienced claims staff will be there to guide and assist you through every step of the claims process.

The AA is able to offer great deals on many types of insurance. Either call us or visit us at theAA.com.

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Part 1. AA Motor Legal Assistance
– Your contract with the insurer(s)

About Your Motor Legal Assistance Policy

What's included in your Motor Legal Assistance Policy

1. AA Motor Legal Assistance Insurance, which includes:

Uninsured Loss Recovery

Our experts will examine your claim and, if they feel that you have a valid claim against another driver, they will work hard to get the claim settled in full, fast. We can help with the legal costs if you claim for out of pocket expenses such as, your policy excess, essential alternative transport or loss of earnings.

Personal injury

If you or any passenger in your insured vehicle is injured in an accident, you should report this to the AA Motor Legal Assistance Claimline on 08702 432 343 as soon as possible. This service will then help you and your passengers to claim compensation for your injuries if another driver was at fault. We will do this by providing cover for a legal representative to act for you in respect of the claim.

2. Driver Confidence lessons

Costs to cover a maximum of two hours Driver Confidence lessons with AA Driving School qualified instructors to help you get back onto the road should you suffer a personal injury in an accident in the vehicle that you have specified to be covered under this Motor Legal Assistance policy.

Additional Services

There are some additional services only available to AA Motor Legal Assistance policyholders, which are listed below, their conditions of use are detailed at the end of this policy. These additional services will no longer be available if the Motor Legal Assistance policy is cancelled or not renewed.

- Access to a 24/7 Legal Advice helpline; and
- Access to a range of motoring related Legal Documents.

Who these additional services are provided by

- The Legal Advice Helpline is administered on behalf of AAIS by DAS Legal Services Limited.
- The Legal Document Download Service is provided by AAIS, using qualified solicitors.

Your Motor Legal Assistance Cover

Insurance has been arranged with Acromas Insurance Company Limited (the Insurer). The Insurer has agreed to insure you subject to the terms, conditions and exclusions contained in this certificate against such liability, loss or damage that may occur during any period of insurance for which you have paid or agreed to pay the premium.

The contract of insurance is between the Insurer and the Insured. Save for the rights granted to AAIS under this contract any person or company who is not 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.

Applicable Contract Law

Unless the Insurer has agreed otherwise, this contract will be governed by English Law.

Applicable language

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.

AA Motor Legal Assistance Definitions

Certain words and expressions used in this policy have a specific meaning. To help identify these we have printed them in **bold** and *italics* throughout.

AAIS - Automobile Association Insurance Services Limited or its duly appointed agents, acting as the agent of the **Insurer** with its full authority.

Appointed Representative - A solicitor, lawyer or appropriately qualified person, firm or company.

Authorised Legal Costs - **Appointed Representative's** fees and expenses properly incurred and proportionate to the value of the **Insured Person's** claim or incurred under any fixed recoverable costs scheme, whichever is the lesser

1. (a) that result from the pursuit of a successful claim for **Uninsured Losses**, and
(b) are not capable of being recovered from the **Other Party**, or
2. (a) that result from the pursuit of an unsuccessful claim for **Uninsured Losses**, and
(b) are subject to assessment by the court or by agreement, and/or
3. The legal costs of the **Other Party**, subject to assessment by the court or by agreement, if the **Insured Person** becomes legally liable for them.

Car Insurance Policy - The motor insurance policy issued for the vehicle registration number described in **Your** welcome letter.

Injury - any physical harm or damage to somebody's body caused by an accident.

Inquiry - An inquest held in the coroner's court into the **Insured Person's** death.

Insured - The person to whom this Motor Legal Assistance policy is issued.

Insured Person -

- (i) The **Insured** and/or
- (ii) Any person authorised and covered to drive under the **Car Insurance Policy** or a passenger in the **Insured Vehicle** and who at the time of the accident is travelling in, or getting into or out of the **Insured Vehicle**.

Insured Vehicle - The motor vehicle with the vehicle registration number described in **Your** welcome letter.

Insurer - Acromas Insurance Company Limited 57-63 Line Wall Road, Gibraltar. Registered Number 88716 (Gibraltar). Acromas Insurance Company Limited is authorised by the Financial Services Commission, Gibraltar. Acromas Insurance Company Limited is a member of the Association of British Insurers.

Legal Proceedings - Action to be taken in a court when efforts to settle the **Insured Person's** claim by way of negotiation have failed.

Motor Vehicle Insurer - the insurer underwriting the **Car Insurance Policy**.

Other Party - The party(ies) including their insurer(s) or legal representative(s) who the **Insurer** considers is responsible for the losses being claimed.

Reasonable Prospects - where **We** consider there is a 51% and above chance of succeeding with the **Insured Person's** claim and enforcing any award and that in the same circumstances any private paying client would be advised to pursue the claim.

Service - Assistance in the recovery of **Uninsured Losses**.

Territory - the United Kingdom, Isle of Man and Channel Islands.

Uninsured Losses - One or more of the following arising directly out of an accident:

- (i) the **Car Insurance Policy** excess;
- (ii) the cost of essential alternative transport;
- (iii) loss of earnings;
- (iv) essential out of pocket expenses;
- (v) the cost of repairing the **Insured Vehicle** or its market value, where the **Car Insurance Policy** is not on a Comprehensive basis; or
- (vi) damages for personal injuries sustained in the accident by the **Insured Person**

We/Us/Our - the **Insurer**.

You/Your - the **Insured**.

1. The Legal Assistance Service

1.1 The **Service** is provided subject to:

- (a) the terms of this Certificate;
- (b) the **Car Insurance Policy** being in force; and
- (c) the losses occurring during the period of cover of the Motor Legal Assistance policy.

1.2 **We** will provide the **Service** to the **Insured Person**

These losses must have been incurred as

- (a) a result of a motor accident involving the **Insured Vehicle** and
- (b) where the **Other Party** is to blame.

The **Service** includes:

- (a) providing advice;
- (b) negotiations with the **Other Party**; and
- (c) the payment of **Authorised Legal Costs** by **Us**.

How to obtain the Service

1. You must first report the accident to the AA Motor Legal Assistance Claimline on telephone number 08702 432 343.
2. Documentary evidence must be supplied in support of the claim. Freedom to appoint a representative of the **Insured Person's** choice
 - (a) The **Insured Person** may appoint a representative to act on their behalf in any **Inquiry** or **Legal Proceedings** or
 - (b) The **Insured Person** may appoint a representative to act on their behalf whenever a conflict of interest arises with a representative appointed by **Us**.

2. Driver Confidence Lessons

We will pay the cost of a two-hour Driver Confidence lesson provided by an AA Driving School franchised instructor for up to four **Insured Persons** in the event that:

- (i) a road traffic accident has occurred involving the **Insured Vehicle**;
- (ii) the accident has been reported to the AA Motor Legal Assistance Claimline as set out below; and
- (iii) the persons claiming the Driver Confidence lessons have each suffered **Injury** in the same accident in the **Insured Vehicle**.

We will not cover costs:

- (a) for more than four **Insured Persons**, including **You**;
- (b) for Driver Confidence lessons arising out of more than one road traffic accident in each policy year;
- (c) where **You** have not obtained the prior approval of the AA Motor Legal Assistance team to the booking of the Driver Confidence lesson (as set out below); or
- (d) for rebooking the Driver Confidence lesson(s) if the eligible person fails to attend the arranged lesson(s) without prior notification, or cancels the lesson(s) with less than 48 hours notice to the AA Driving School on the phone number provided below.

You must notify the AA Motor Legal Assistance Claimline (on telephone number 08702 432 323) that an eligible person wishes to take advantage of this benefit within three months of the date of the road traffic accident and the lessons must be taken in the United Kingdom and within one year of the road traffic accident. **We** reserve the right to ask for evidence of **Injury** in respect of the claim.

If the claim is accepted, the AA Motor Legal Assistance team will arrange for the AA Driving School to make direct contact to arrange the Driver Confidence lesson(s) with one of their franchised instructors at a time and date to be mutually agreed. The instructor will be a self-employed franchisee of Automobile Association Developments Limited (the 'AA Driving School') and will provide the lesson(s) subject to the terms and conditions of the lessons as set by AA Driving School (copies available on request).

Conditions of the Policy

1. Notification

You must contact **AAIS** to request the **Service** or the Driver Confidence lessons as soon as possible. All requests must be received no later than three months from the road traffic accident date. The claims department may require evidence that the **Insured Person** is covered under the **Car Insurance Policy**.

2. Uninsured Loss Claims, Investigation and Prospects of Recovery

- (a) **We** or the **Appointed Representative** will investigate the circumstances of the accident to decide whether there are **Reasonable Prospects**.
- (b) If at any time **We** or the **Appointed Representative** consider the **Insured Person** does not have **Reasonable Prospects**, **We** will not commence or continue the claim.
- (c) **AAIS** will notify the **Insured Person** in writing, giving reasons for **Our** decision to discontinue handling the claim. There will be no further entitlement to receive the **Service** in respect of the road traffic accident in question.

3. Pursuit of Claim and Co-operation in relation to the **Service**

- (a) The **Insured Person** and **Appointed Representative** must co-operate fully with **Us**, **AAIS** and/or the **Motor Vehicle Insurer**. This may include the disclosure of the **Insured Person's** contact information to the **Other Party**, where such disclosure is deemed beneficial to the progress of the claim.
- (b) **The Insured Person** will be liable to reimburse **Us** for all costs, fees, hire charges, Driver Confidence lessons and other expenses incurred by **Us** if they fail to co-operate with **Us**, **AAIS** or the **Motor Vehicle Insurer** in pursuit of the claim.

4. Negotiations and Settlement

- (a) All offers of settlement received from the **Other Party** will be communicated to the **Insured Person**.
- (b) If the **Insured Person** does not wish to accept an offer which **We** consider to be realistic, **We** will not be under any obligation to continue to provide the **Service** in respect of the claim concerned.
- (c) If **We** consider that there is unlikely to be a realistic settlement from the **Other Party**, **We** may discontinue and terminate the pursuit of the **Insured Person's** claim. See also Condition 2(c).
- (d) **We** may, at **Our** absolute discretion, make a payment to the **Insured Person** in lieu of the **Uninsured Losses Service**, of a sum representing the likely compensation from the **Other Party**.

5. Representation

If **Your** claim has **Reasonable Prospects** **We** will choose an **Appointed Representative** to act on **Your** behalf.

You may choose another representative if there is a conflict of interest, or there is an **Inquiry** or **Legal Proceedings** are about to be commenced.

If **You** do exercise **Your** right to choose a representative:

- i. the representative **You** choose will become the **Appointed Representative**.
- ii. **You** must notify **us** as soon as possible of the name, address and contact details of the **Appointed Representative**.
- iii. **You** will be required to ensure that the **Appointed Representative** complies as appropriate with the terms of this policy on **your** behalf by:
 - a) keeping **Us** updated regularly with the progress of **Your** claim;
 - b) keeping **Us** informed regularly of **Legal Costs** incurred;
 - c) informing **Us** of any settlement offers made to or by **You**; and
 - d) keeping **Us** regularly updated and informed of other things regarding the conduct of **Your** legal claim which may lead to an outcome or a cost that is not anticipated at the commencement of **Your** claim.

With **Your** prior agreement **We** will be entitled to contact **Your Appointed Representative** to discuss, and if possible agree, the rates that will be paid by **Us** to the **Appointed Representative** for acting on **Your** behalf.

The amount that **We** will pay in respect of **Authorised Legal Costs** shall not in any circumstances exceed hourly rates in line with those published in the Senior Courts Cost Office Guide for Summary Assessments of Costs which **Your Appointed Representative** will have readily available and which **You** should ask to see. The rate applicable will be the guideline rate at the time the work was conducted, for the location in which **Your Appointed Representative** carries on business or on **Your** home address (whichever is the lower) and for the grade of fee earner which is appropriate for the nature or complexity of the case or task being performed.

If **Your Appointed Representative** refuses to accept the guideline rates **You** will be liable to pay the **Appointed Representative** any difference between what **We** pay and the amount sought by the **Appointed Representative**.

6. Financial Limit of **Authorised Legal Costs**

The maximum amount payable by **Us** per claim for **Authorised Legal Costs** shall not exceed £50,000 (inclusive of VAT).

7. Supervision of **Legal Proceedings**

- (a) **We** shall have direct access to the **Appointed Representative** at all times and be entitled to receive full details of all negotiations and legal proceedings undertaken, together with all documents relating to the claim, (including the original file of the **Appointed Representative**).
- (b) The **Insured Person** or **Appointed Representative** shall notify **Us** of any offer or payment in settlement of the claim. If **We** consider that any such offer or payment is realistic and notifies the **Appointed Representative** in writing with **Our** opinion, **We** shall not be liable to pay any **Authorised Legal Costs** incurred thereafter.
- (c) If **We** or the **Appointed Representative** decide at any time that the **Insured Person's** claim no longer has **Reasonable Prospects**, **We** shall notify the **Insured Person** and the **Appointed Representative** in writing to that effect. The **Appointed Representative** shall try to negotiate settlement of the claim on the best terms possible. If settlement has not been reached within 28 days of **Our** notification, **We** shall not be liable to pay any **Authorised Legal Costs** incurred thereafter.
- (d) To the extent that any claim for **Authorised Legal Costs** is increased because of the failure of the **Appointed Representative** to diligently and effectively pursue the claim for **Uninsured Losses** then **We** shall not be liable to contribute to that increase.
- (e) Except by agreement, **We** will not pay for any **Authorised Legal Costs** until after the conclusion of the claim for **Uninsured Losses**.

We reserve the right to request that all such accounts be submitted for assessment by the Court, or for certification by any relevant professional body.

8. Subrogation

The **Insured Person** agrees that where **We** make any payment to the **Insured Person** in respect of recoverable **Uninsured Losses**, the **Insured Person** gives **Us** authority to recover those losses on behalf of the **Insured Person**, in **Our** own name and for **Our** benefit.

9. Cancellation

Procedures are explained below dependent on who invokes cancellation

The Insured

If **You** need to cancel this AA Motor Legal Assistance contact the AA on 0843 316 4444. Where **You** cancel the AA Membership then this AA Motor Legal Assistance will also be cancelled on the same date.

You will have the right to cancel **Your** Motor Legal Assistance policy within a 14 day 'cooling off period', commencing either from the agreement of the contract (which is the renewal date for renewing Annual Membership) or the receipt of the relevant Motor Legal Assistance policy documents, whichever happens later. Regardless of whether or not **You** purchased AA Membership already requiring assistance or not already requiring assistance, **You** will receive a full refund of the Motor Legal Assistance premium paid if cancelling within the cooling off period. Please note that there will be no separate or additional cooling off period(s) during the Membership year, regardless of any changes that are made to **Your** AA Membership.

Outside of any relevant cooling off period, (on joining or renewal), the following will apply:

- a) for Members with Annual cover: subject to any other statutory rights **You** may have, **You** may cancel this insurance at any time but no refund will be provided to **You**.
- b) for those with a Continuous monthly Membership: Members paying monthly can cancel their cover at any time by giving a minimum of 30 days notice but no refund will be provided to **You**.

Insurer and AAIS

AAIS (Continuous monthly membership)

If **You** are paying by monthly payments **You** authorise **AAIS**, as **Your** agent, at **AAIS'** discretion to cancel this insurance immediately if any month's Continuous Membership monthly premium or other related charge is overdue.

Please note where a claim has arisen under this insurance and the policy is cancelled under this paragraph, no refund will be available from the Insurer.

AAIS (excluding Continuous monthly membership)

We or **AAIS** 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 and a refund will be allowed regardless of whether a claim has been made under AA Motor Legal Assistance.

If **AAIS** cancel the AA Membership then this AA Motor Legal Assistance will also be cancelled on the same date. Please see **Your** AA Membership policy booklet for full details of cancellation of **Your** AA Membership policy.

Any such cancellation by **You**, **Us** or **AAIS** will not affect any rights and responsibilities arising before cancellation takes place.

10. Fraud, misrepresentation and non-disclosure

If **We** find that **You**, anybody insured by this policy or anyone acting for **You** has:

- knowingly failed to answer **Our** questions correctly, or has misrepresented the answer to **Our** questions or any information given, or has misrepresented any answers provided to online questions by manipulating an answer, and these answers would have:
 - influenced **Our** decision to provide **You** with cover, or
 - influenced the terms and conditions of cover required, or
 - prevented **Us** receiving the correct premium

(This includes information provided in respect of the age and identity of the drivers, claims and no claim bonus entitlement, driving licences, motoring convictions and fixed penalty offences, vehicle modifications and use);

- misled **Us** in any way for the purpose of obtaining insurance, or obtaining more favourable terms, or obtaining a reduced premium or influencing **Us** to accept a claim;
- made a fraudulent or false claim in full or in part, misrepresented any answers to **Our** questions or any information given in order to influence **Us** to accept a claim, exaggerated the amount of the claim or provided false or invalid documents in support of a claim; or
- following an allegation or suggestion of fraud by **Us** or another insurer, withdrawn a claim, had a claim refused or declined or had a policy cancelled or made void.

We or **AAIS** will apply one of the following sanctions proportionate to the fraud, misrepresentation or non-disclosure found:

- cancel or void **Your** policy and all other policies which **You** hold with **Us**, from the date of the fraud, misrepresentation or non-disclosure and retain any premium **You** have paid for these policies;
- 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** have incurred;
- amend **Your** policy details to record the correct information, collect any additional premium due and charge administration costs.

11. Exclusions

We will not be liable to provide the **Services** or costs for the Driver Confidence lessons for claims:

- (a) arising out of any deliberate and/or criminal act and/or omission of any **Insured Person**;
- (b) arising from an accident if at the time of the accident the person driving the **Insured Vehicle** does not hold a valid and current licence to drive;
- (c) arising from an accident occurring at a time when for whatever reason the **Car Insurance Policy** is not in force in accordance with its terms;
- (d) arising from an accident outside the **Territory**;
- (e) for losses covered under the **Car Insurance Policy**;
- (f) directly or indirectly caused by or contributed to or arising from:
 - (i) ionising radiation or contamination by radioactivity from an irradiated nuclear fuel or from any nuclear waste from the combustion of nuclear fuel;
 - (ii) the radioactive toxic explosive or other hazardous properties of any nuclear assembly or nuclear component thereof;
 - (iii) war invasions, act of foreign enemies hostilities (whether war be declared or not), civil war rebellion, revolution, insurrection, military or usurped power;
- (g) for any costs or expenses other than **Authorised Legal Costs**;
- (h) all claims arising out of or alleging professional negligence;
- (i) **Your Appointed Representative's** costs where the amount in dispute relates to credit hire charges or credit repair costs.

About your additional services

AA Motor Legal Assistance policyholders are also entitled to the following services provided by AAIS. **They do not form part of the insurance cover underwritten by Acromas Insurance Company Limited.**

Legal Advice Helpline

A team of legal experts including qualified solicitors is on hand to take your call about personal legal matters, anytime. There is no limit to the number of calls you can make, or to the time your calls take. The advice is available 24 hours a day, 365 days a year, and can be confirmed in writing if requested. Our team cover United Kingdom law as well as Channel Islands and Isle of Man but unfortunately do not cover the Republic of Ireland. To contact the team please call 0845 070 0933, local call charges apply.

The Legal Advice helpline is administered on our behalf by DAS Legal Services Ltd. Please note that the legal team do not have access to your car Insurance policy records, and cannot offer advice or assistance on matters relating to your policy, or to a claim being made on a policy. The Legal Advice helpline provides basic guidance to customers on any personal legal matter (excluding any matters relating to the customer's insurance, any products or services provided by any subsidiary of Acromas Holdings Limited or disputes with any Acromas Holdings Limited subsidiary).

Any information provided through the Legal Advice Helpline is given as a general preliminary guide only and should not be relied upon as a substitute for formal legal advice given in the context of full information (including documentation) provided by you in a properly defined engagement. It is sometimes difficult to cover all relevant aspects by telephone and as each situation is dependent on the exact nature of the facts, a personal consultation with a solicitor (which is not covered by the terms of this policy and would be at your own cost) may be the only way by which an accurate analysis of individual circumstances can be made.

AA Insurance Services reserve the right to withdraw the service if it is being misused and/or abused

AA Legal Document Download Service

The Legal Document templates are provided by AA Insurance Services who have engaged qualified solicitors to assist in their content. The templates are available and free to AA Motor Legal Assistance customers for their own personal non-commercial use. The templates are provided for your benefit alone and not for the benefit of family, friends and other parties.

Your AA Membership number will be required to access the templates. You should consider the associated guidance notes before using the templates. The templates have been drafted as a starting point on the basis of certain assumed scenarios and will need to be adapted to take account of your particular circumstances, your needs and your legal rights and duties. The templates should not be used as a substitute for formal legal advice or documents drafted by a lawyer specifically for you on your instructions. There are no set restrictions to the number of times you can access and use the legal document templates however we reserve the right to withdraw the service for a particular user if it is being misused and/or abused.

Please note that these additional services will no longer be available to you if your AA Motor Legal Assistance policy is cancelled or is not renewed.

How to make a complaint

If you need to complain

AA Insurance Services 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: 0844 209 0556

Email: customersupport@theAA.com

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

Fax: 0161 488 7544

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 9123

Website: www.financial-ombudsman.org.uk

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

Post: Insurance Division Financial Ombudsman Service
South Quay Plaza
183 Marsh Wall
London
E14 9SR

This complaints procedure doesn't affect your statutory rights.

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 insurance **You** are covered for 90% of the claim, without any upper limit. Further information about compensation scheme arrangements is available at www.fscs.org.uk or telephone 0800 678 1100 or 0207 741 4100.

Part 2. Your AA Motor Legal Assistance Arrangement & Administration Contract – Your contract with Automobile Association Insurance Services Limited (AAIS)

AA Motor Legal Assistance Arrangement & Administration contract - Your contract with Automobile Association Insurance Services Limited

Set out below are the Terms and Conditions of your contract with Automobile Association Insurance Services Limited (“AAIS”) relating to AAIS’s arrangement and administration of your Motor Legal Assistance Policy.

Please note that some sales are not arranged through AAIS and if this applies to your cover, you will be issued with a separate document identifying the company which arranged your cover, and giving the required information about that company.

The minimum duration of your arrangement and administration contract with AAIS is the duration of your Motor Legal Assistance Policy and your contract with AAIS will terminate simultaneously with the termination of the related Motor Legal Assistance Policy (whatever the reason for such termination).

Who regulates us?

Automobile Association Insurance Services Limited (We) are an insurance intermediary which is authorised and regulated by the Financial Conduct Authority, registration number 310562. You can check this on The Financial Services Register by visiting their website www.fca.org.uk or by contacting 0800 111 6768. Automobile Association Insurance Services Limited, registered office: Fanum House, Basing View, Basingstoke, Hampshire RG21 4EA. England and Wales. Company registration number 2414212.

Which companies do we deal with?

We have chosen to deal with Acromas Insurance Company Limited who insure the elements of your Motor Legal Assistance that assist with the recovery of uninsured losses following an accident and for the costs of the Driver Confidence lessons.

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 you 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 page 11, Section 9. Cancellation) 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.

Renewing your cover

We will write to you at least three weeks before your renewal to confirm renewal terms. These may include renewing to a different insurer if the insurer of new policies of AA Motor Legal Assistance has changed during the year.

If you don’t want to renew your policy, please call our customer services team on 0843 316 4444.

Automatic renewal

If you are paying for your AA Membership and AA Motor Legal Assistance through continuous monthly membership, we will send you an important notice of any changes that apply to your policy, every 12 months. We will advise you of the premium and the new monthly amount that you will have to pay and any changes to AA Motor Legal Assistance that will affect your cover.

If you are paying by continuous annual payment authority then unless we hear from you, and as long as your AA Membership is also being renewed, we’ll renew your AA Motor Legal Assistance policy automatically at the end of the 12-month period. Prior to doing this we will send a written reminder of the premium that you will have to pay and an important notice of any changes that apply to your policy wording. If you are paying by continuous annual payment and your card details change, your card provider may provide us with updated details which we will use at renewal.

If your policy is automatically renewed you are entitled to a full refund of any monies paid (unless you have made a claim on the policy) up to 14 days after the date you receive your policy documentation or the date you enter into the contract (whichever is the later).

Single annual payment

If you have chosen to pay by single annual payment we will write to you at least three weeks before your renewal is due. To renew, please call our customer services team on 0843 316 4444 once you have received your renewal documents.

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.

You can contact us by:

Phone: 0843 316 4444

Monday to Friday 8am-8pm, Saturday 9am-5pm and Sunday 10am-2pm.

Post: The Automobile Association

Lambert House

Stockport Road

Cheadle

Cheshire SK8 2DY

Please remember that you will need your AA Membership number each time you contact us.

Any other questions?

Please call our customer services helpline on 0843 316 4444. We'll be happy to explain any part of this policy, answer questions and make changes to your personal details.

USE OF YOUR PERSONAL INFORMATION

Please refer to the wording in your AA Membership Terms and Conditions booklet for information on the use of your personal data

AA COMPANY DETAILS

Acromas Insurance Company Limited 57-63 Line Wall Road, Gibraltar. Registered Number 88716 (Gibraltar). Acromas Insurance Company Limited is authorised by the Financial Services Commission, Gibraltar. Acromas Insurance Company Limited is a member of the Association of British Insurers.

Automobile Association Insurance Services Limited is an insurance intermediary authorised and regulated by the Financial Conduct Authority. Registered office: Fanum House, Basing View, Basingstoke, Hampshire RG21 4EA. England and Wales. Company registration number 2414212.

USEFUL CONTACT INFORMATION

Motor Legal Assistance Claims Line: 08702 432 343

Breakdown Assistance in the UK: 0800 88 77 66

Enquiries or Policy changes: 0843 316 4444

SMS text messaging is available for use by deaf, hard of hearing or speech impaired Members in a breakdown situation by sending an SMS to 07900 444 999.

Information is available in large print, audio and Braille on request. Please call 0800 262 050 for details.

Deaf, hard of hearing or speech-impaired Members may contact us using Text Relay.

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