



## Policy Summary

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

Please review the separate Policy Booklet periodically to ensure the cover provided by your Motor Legal Assistance remains adequate. If you would like to discuss this with us 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.

### 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](http://www.fscs.org.uk) or telephone 0800 678 1100 or 0207 741 4100.

### Type of insurance and cover

The AA Motor Legal Assistance Insurance cover provides:

- Assistance with recovering 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.
- Two hours of Driver Confidence lessons with AA Driving School qualified instructors should you and/or any insured persons suffer a personal injury from a motor accident which leads to a claim on the car insurance policy. The insurer of this element of your Motor Legal Assistance is Acromas Insurance Company Limited (AICL).
- Access to the additional services below (conditions of use for these additional services are detailed in the full Motor Legal Assistance Policy Booklet):
  - Legal Advice Helpline available 24 hours a day, 7 days a week on 0845 070 0933
  - AA Legal Document Download service - A range of motoring related legal letter templates

### Significant features and benefits and significant and unusual exclusions or limitations of the AA Motor Legal Assistance policy

These are explained in detail in your Motor Legal Assistance Policy Booklet.

#### Significant benefits

##### Uninsured Loss Recovery

The insurer will assist you or the driver of your vehicle to recover uninsured losses such as:

- a) the car insurance policy excess;
- b) the cost of essential alternative transport;
- c) loss of earnings;
- d) essential out of pocket expenses;
- e) the cost of repairing the insured vehicle or its market value where the insured vehicle is not insured on a Comprehensive basis;

##### Personal Injury

- Damages for personal injuries sustained in the accident where the loss occurred during the period of motor insurance and where losses have been incurred as a result of a motor accident and where the other party is clearly to blame.

##### Driver Confidence lessons

- Insured persons are entitled to two hours of Driver Confidence lessons with AA Driving School qualified instructors in the event of an injury sustained as a result of an accident in the insured vehicle that you are claiming for under the car insurance policy

##### Legal Advice Helpline

- The Legal Advice Helpline is available 24 hours a day 7 days a week
- Legal advice is available to Motor Legal Assistance customers by calling 0845 070 0933

## Legal Document Download service

- Motor Legal Assistance customers have access to a range of motoring related Legal Document templates supplied by solicitors

## Significant exclusions or limitations

### Uninsured Loss Recovery

- 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 the AA Motor Legal Assistance Claimline on 08702 432 343
- The insurer will only support a claim if it is more likely than not the claim will be successful
- The insurer will not be liable to provide the service for losses covered under the car insurance policy
- Documentary evidence must be supplied in support of the claim

### Driver Confidence lessons

- Limited to a maximum of two hours Driver Confidence lessons per insured person in any policy year
- We will not cover costs for more than four insured persons, including you
- We reserve the right to request evidence of the personal injury suffered prior to providing the Driver Confidence lessons

## Legal Advice Helpline

- Please note that this service provides general legal assistance in relation to personal and non commercial situations and does not provide any level of legal representation
- This service will not be able to give legal assistance regarding any medical condition or matter
- The Legal Advice helpline is available to Motor Legal Assistance policyholders only. You will be required to provide your AA Membership number at the start of the call to verify your entitlement to use this service
- There are no restrictions to the number of times you can call the AA Legal Advice Helpline however the Automobile Association Limited reserve the right to withdraw the service if in our opinion we consider it is being misused and/or abused

## Legal Document Download service

- The templates are only available and free to AA Motor Legal Assistance customers for their own personal and non-commercial use
- Your AA Membership number will be required to be able to access the templates
- 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 in our opinion we consider it is being misused and/or abused. We reserve the right to withdraw the service from you or generally at any time without notice

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

If you need to cancel contact Automobile Association Insurance Services (AAIS) on 0843 316 4444. 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, 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 9 on page 11, of your AA Motor Legal Assistance Policy Booklet.

## What if I need to make a claim?

If you wish to make a claim please telephone 08702 432 343

## What do I do if I am unhappy with the service I receive?

If you wish to complain please contact us using the address below.

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

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 at Insurance Division, Financial Ombudsman Service, South Quay Plaza, 183 Marsh Wall, London, E14 9SR.

Tel: 0800 023 4567 or 0300 123 9123.

Email: [complaint.info@financial-ombudsman.org.uk](mailto:complaint.info@financial-ombudsman.org.uk)

For full details about how to complain, please see the Motor Legal Assistance Policy Booklet.