Silver Membership
Essential Terms & Conditions

March 2018

Important information: Please read and retain
Welcome

Welcome to your Silver AA Membership. You are now entitled to an enhanced level of breakdown cover and other benefits in addition to the breakdown cover provided under your Membership. This booklet outlines the Essential Terms and Conditions that you need to know about the great benefits that are available with Silver Membership. Please ensure you read the Terms and Conditions of each benefit to understand where these are eligible.

Please note this booklet only provides information relating to the additional breakdown benefits which are available with Silver Membership. This does not include the full Terms and Conditions of the AA breakdown service. These can be found in the AA Membership Terms and Conditions booklet which can be viewed online at theAA.com/policy. Or, to receive a copy in the post, call us on 0343 316 4444.

The Essential Terms and Conditions are split into two sections. Part one gives the Essential Terms and Conditions of the available Silver insurance benefits and their associated offers. Part two gives the Essential Terms and Conditions of Silver benefits which do not relate to insurance.

For European Breakdown Cover you will receive a copy of the full Terms and Conditions booklet in the post with your confirmation pack after you choose to register for the benefit.

Text Phone users can contact us using Next Generation Texting by prefixing any of our numbers with 18001. Information is also available in large print, Braille and audio on request. Please call for details on 0800 262 050.
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Part One: Silver Membership

Essential Terms and Conditions – Insurance Benefits
AA European Breakdown Cover – Conditions of the offer

- The AA European Breakdown Cover policy must be in the name of the main UK Membership policyholder (not any other associates on the Membership).
- This offer is available on single trip policies, annual policies and for renewing customers.

Silver Membership entitles the main Member to use the discount equivalent to:

- 1 day of AA European Breakdown Cover applied up to 3 times within the UK Membership policy year
- 5% off AA European Breakdown Cover for one annual policy during the UK Membership policy year

This benefit is only available by calling 0800 316 9977 to activate AA European Breakdown Cover before travelling overseas and you will need to provide us with your intended dates of travel. The offer can be applied to take a trip of 1 day for zero premium, or alternatively discounted against the price of a longer trip.

Key exclusions

- This offer is not available on AA European Breakdown Cover – Lite or AA European Breakdown Cover – Short Break or any policies sold online.
- The discount is applied to the base price of the policy only. If the optional benefit of Parts and Labour and/or the option to cover a towed caravan or trailer is added to the policy, these supplements will be paid in full.
- The discount can be used a maximum of 3 times within the UK Membership policy year (once for annual policies) and no element of this can be transferred to the following year.
- With the exception of the UK Membership discount, this offer can not be used in conjunction with any other offer.

Please note: if You wish to use this benefit, You must call to purchase and/or activate an AA European Breakdown – Full Cover policy before travelling overseas. We cannot provide assistance for a breakdown in Europe if You have not done this.
AA European Breakdown Cover – Policy Summary

Full Terms and Conditions will be sent to you if you take out a policy.
This policy summary provides you with the key details of your AA European Breakdown Cover. This is not a statement of the full Terms and Conditions of your cover, which can be found in your policy wording, located in the full Terms and Conditions and should be read together with your Statement of Insurance.

AA European Breakdown Cover will arrange roadside assistance for you and your party following a breakdown or accident when you are travelling within the geographical limits (as defined on page 13 of the policy booklet).
AA European Breakdown Cover is not motor vehicle insurance. It is your responsibility to check with your motor insurers to extend your motor vehicle insurance to provide comprehensive overseas cover. (Failure to do so may reduce your cover to the national legal minimum level of motor insurance in the countries you are visiting). If you have a Road Traffic Accident, you must supply your motor vehicle insurance details to us when we ask for this information. You must report the accident to the insurer as instructions for the repair or recovery of the vehicle can only be taken from them.
Your AA European Breakdown Cover is underwritten by Acromas Insurance Company Limited.
Please ensure that you review your cover periodically to ensure that it remains suitable to your needs.

1. Features and benefits of AA European Breakdown Cover

Types of insurance and cover
The table below is a summary of the key features, benefits and claim limits of your policy. Full details of cover, showing restrictions and limitations are shown in the separate full policy booklet.
All claims limits are inclusive of any VAT.

<table>
<thead>
<tr>
<th>Features and benefits</th>
<th>Single Trip, Single Trip Group, Annual Multi Trip and Annual Long Stay Trip Policies</th>
</tr>
</thead>
<tbody>
<tr>
<td>Duration of trip</td>
<td>Unlimited number of trips for an Annual Multi-trip policy (Each individual trip must not exceed 90 days). Annual Long stay Multi trip policies are from 90-350 days. Single trip and group single trip policies are from 1 to 364 days.</td>
</tr>
<tr>
<td>Overall Claim Limit (excluding unaccompanied vehicle recovery, legal benefit and, if purchased, optional Parts and Labour benefit)</td>
<td>There is no overall claim limit per party per Trip. Please note that although there is no overall claim limit, there are separate limits for some individual benefits that will apply. There is no limit to the number of claims made on any Single trip policy. Up to 3 claims may be made per year for any Annual policy.</td>
</tr>
<tr>
<td>24 hour English Speaking Assistance</td>
<td>Access to a 24 hour English speaking call centre and translation service 7 days a week, 365 days a year.</td>
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</tbody>
</table>
### 2. What's covered

<table>
<thead>
<tr>
<th>Benefit type and limit</th>
<th>Section in the booklet</th>
<th>Cover</th>
</tr>
</thead>
<tbody>
<tr>
<td>Unlimited Roadside Assistance.</td>
<td>Section 1.</td>
<td>Roadside Assistance in the UK, Channel Islands or Isle of Man up to 72 hours prior to the planned departure date of your trip.</td>
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<td></td>
<td>Section 3.</td>
<td>Roadside Assistance in Europe for the duration of your trip.</td>
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<td></td>
<td>Section 6.</td>
<td>Parts location and despatch to Europe (cost of parts not covered).</td>
</tr>
<tr>
<td>Onward Transport. Up to £1,500* for single trip, Annual Multi Trip and Annual long stay policies.</td>
<td>Section 2.</td>
<td>Emergency car hire in the UK, Channel Islands or Isle of Man for up to 72 hours prior to the planned departure date of your trip (max £120 per day, £150 per day for group cover policies).</td>
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<tr>
<td></td>
<td>Section 4.</td>
<td>Alternative travel arrangements in Europe. A contribution towards the costs of either or a combination of the following:</td>
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<tr>
<td></td>
<td></td>
<td>• Hire vehicle costs (max £120 per day, £150 per day for group cover policies).</td>
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<tr>
<td></td>
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<td>• Economy air fares</td>
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<td>• Standard class rail tickets</td>
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<td></td>
<td></td>
<td>• Other transport costs (such as local taxi fares)</td>
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<td></td>
<td></td>
<td>Missed Connection cover.</td>
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<td></td>
<td>Section 8.</td>
<td>Up to 48 hours Hire car on return to the UK, Channel Islands or Isle of Man if your car is being recovered under section 7 (max £120 per day, £150 per day for group cover policies).</td>
</tr>
<tr>
<td></td>
<td>Section 11.</td>
<td>*Any claims made from sections 2, 4, 8 or 11 are part of these limits.</td>
</tr>
<tr>
<td>Accommodation. Up to £500 for emergency accommodation in Europe.</td>
<td>Section 5.</td>
<td>Up to £500 per party (£1,080 for group cover policies), limit of £60 per person, per night.</td>
</tr>
<tr>
<td>Accommodation. £1,080 for single trip group cover policies (9-15 persons).</td>
<td>Section 7.</td>
<td>To recover your vehicle to your home or repairer in the UK, Channel Islands or the Isle of Man or onward to your original destination (But only where cost of recovery does not exceed your vehicle’s current market value). Up to £120 vehicle storage charges.</td>
</tr>
<tr>
<td>Vehicle recovery home or to your original destination within the geographical zone as shown on your Statement of insurance.</td>
<td>Section 9.</td>
<td>Vehicle collection.</td>
</tr>
<tr>
<td>£200 Break-in benefit.</td>
<td>Section 10.</td>
<td>One person’s pre-agreed travel and accommodation costs to collect your vehicle where the vehicle has remained in Europe for the completion of repairs. Up to £200 towards the cost of emergency repairs to locks and windows following an attempted theft of or from your vehicle. This benefit is on a pay and claim basis.</td>
</tr>
<tr>
<td>Up to £50,000 Legal Costs Benefit.</td>
<td>Section 12.</td>
<td>Up to £50,000 for costs of help and advice after a road traffic collision. Bail bond guarantee up to £1,500.</td>
</tr>
<tr>
<td>Parts and Labour cover (optional benefit).</td>
<td>Section 13.</td>
<td>Up to a maximum claim limit of £500 (including VAT) for parts and labour required, following the breakdown of your vehicle.</td>
</tr>
<tr>
<td>Message relay service.</td>
<td>Section 14.</td>
<td>If your vehicle cannot be driven because of a breakdown or accident, messages can be relayed via the AA to your family or close business associates.</td>
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</tbody>
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3. Significant and Unusual Exclusions or Limitations

AA European Breakdown Cover will not cover

- Parts and Labour (other than labour costs incurred at the roadside) unless the optional benefit has been purchased.
- Additional costs incurred as a consequence of an animal travelling with you or your party.
- Any claim for loss, damage or loss of use of personal effects, goods, vehicles, boats or other waterborne craft on or in your vehicle and/or trailer.
- The cost of recovery to your home or to your original destination where this exceeds the current market value of your vehicle.

Any further recovery assistance for the full duration of that trip, if you choose to have your vehicle recovered onward to your original destination.

Vehicle recovery is not AA Relay and vehicles will usually be brought back unaccompanied.

AA Mechanics (that is ‘AA’ branded mechanics who are employed by The Automobile Association Limited) do not generally operate in Europe. Roadside assistance will usually be provided through a garage or, if you are visiting a country where a motoring organisation operates, we may arrange for a mechanic of a local organisation to assist. (Please see General Condition 16 on page 25 of the policy booklet for full details).

European garage mechanics and mechanics are unlikely to speak English. Your AA European Breakdown Cover will provide a translation service for you. If you need help, ring the 24-hour AA European Operations Centre on 00 800 88 77 66 55.

4. What if I need to claim?

If your vehicle is stranded on the highway as a result of Breakdown or Accident, within the duration of your trip, you should call 00 800 88 77 66 55 for assistance. For ongoing assistance and claims under the remaining sections of your policy call 01256 493 730.

5. What if I want to cancel my AA European Breakdown Cover?

You have the right to cancel your AA European Breakdown Cover policy and the optional Parts and Labour benefit within 14 days (‘the cooling off period’) commencing either from the agreement of the contract (which is the renewal date when renewing Annual Multi Trip and Annual Long Stay policies) or the receipt of the policy documents, whichever happens later. The following refund policy will apply for cancellations within the cooling off period:

a) If you cancel during the cooling off period and before the stated departure date you will be entitled to a full refund of your premium.

b) If you cancel during the cooling off period, but on or after the stated departure date, you will:
   i) If you have purchased a policy of more than one month’s duration, be entitled to a refund of your premium, less our administration charge.
   ii) If you have purchased a policy of less than one month’s duration, have no right to a refund.

If you wish to cancel after the cooling off period has expired, subject to any relevant statutory rights you may have, we will not be obliged to give refunds for any unexpired portions of cover.

If you would like to cancel your policy, please phone us on 0344 209 0081 and return your policy documents to:
AA European Breakdown Cover
Lambert House
Cheadle SK8 2DY

6. What if I want to make a complaint?

If you wish to register a complaint, there are several ways you can contact us:

Phone: 0344 209 0556

Email: customersupport@theAA.com

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

Fax: 0161 488 7544

Text Phone users can contact us using Next Generation Texting by prefixing any of our numbers with 18001. If you remain unhappy with our final response, you may be entitled to refer your complaint to the Financial Ombudsman Service for help and advice.

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. The amount of compensation depends on the type of business. General insurance provided by a regulated insurer such as Acromas Insurance Company Limited is covered for 90% of the claim, without upper limit.

Further information about compensation scheme arrangements is available from the FSCS at www.fscs.org.uk or telephone 0800 678 1100 or 0207 741 4100.
This offer applies only to Personal Membership (Single, Joint or Family). Family Associates cover is not applicable to Vehicle based cover policies. Members with Vehicle based policies can call 0343 316 4444 to discuss upgrading to Personal cover to become entitled to this benefit.

This cover provides Membership cover for up to 3 nominated people living at the Member’s Home address, so long as they are under the age of 17.

To activate your Family Associates cover, you will be required to nominate up to 3 persons living at the same residential address as the main AA Membership who are under the age of 17 at the time of nomination. You can do this by calling us on 0343 316 4444.

AA Family Associates cover will afford the same breakdown entitlements to the nominated Associates as is available under the main AA Membership, no matter what vehicle they are travelling as passengers in at the time of the breakdown. It will also offer the same entitlements to the Accident Management service, Enhanced Breakdown App and Legal and Vehicle Helplines. However the nominated associate is not automatically entitled to European Breakdown Cover which must be registered in the name of the main Member.

**Limitations and Exclusions**

1. AA Family Associates cover is only applicable to associates where the main AA Membership is Personal based cover (Personal; Single, Joint or Family). Family Associates cover is not applicable to Vehicle based cover policies. Members with Vehicle based policies must upgrade to Personal cover to be entitled to this benefit.
2. For the avoidance of doubt, the availability of this cover is limited to the maximum number of people entitled to cover on your policy. No Membership can exceed a maximum of four people.
3. This cover is limited to breakdown services including AA Roadside Assistance, AA Relay, AA Home Start and AA Stay Mobile (depending on entitlement of main AA Membership).

Please note that all general Terms and Conditions of AA Membership apply to the cover extended to nominated Associates.
Part Two: Silver Membership
Essential Terms and Conditions –
Non-Insurance Benefits
• The Legal Assistance Helpline is provided by Lyons Davidson Limited, Victoria House, 51 Victoria Street, Bristol, BS1 6AD, using qualified legal professionals.
• Legal advice is free to AA Members by calling 0345 850 1130.
• Lines are open 24 hours a day, 7 days a week.
• Please note that this service provides legal assistance only 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 Assistance Helpline is available to Silver AA Membership and Gold AA Membership policyholders only. You will be required to provide your 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 Assistance line however Automobile Association Developments Limited (trading as AA Breakdown Services) reserve the right to withdraw the service if in our reasonable opinion we consider it is being misused and/or abused.

Vehicle Helpline and Garage Quote Checker conditions of use

• Advice is provided by the AA Vehicle Specialist help team to assist you regarding all motoring matters, service and repair queries.
• Vehicle Helpline and the Garage Quote Checker are provided by Automobile Association Developments Limited (trading as AA Breakdown Services).
• To use these services, please call 0330 102 7094, lines are open 7 days a week, 8am-6pm.
• Vehicle Helpline and the Garage Quote Checker are available to AA Membership policyholders only. You will be required to provide Your Membership number at the start of the call to verify Your Membership status.
• There are no restrictions to the number of times you can call, however Automobile Association Developments Limited (trading as AA Breakdown Services) reserve the right to withdraw the service if in our reasonable opinion we consider it is being misused and/or abused.

AA Enhanced Breakdown App conditions of use

• The app can only be used on iPhone or Android phones. The app is not available for other devices.
• All members have access to the following features: Fuel, Parking, Charging Points, Member Benefits, Garages, Traffic, Vehicle Management, Breakdown reporting and Route Planner.
• Fuel prices are limited to 5 searches every 24 hours.
• Some data is provided by third party suppliers. The AA cannot be held responsible for the accuracy of the information.
• Members with Hearing Impairments can activate the Text option in the App settings.

Company details

Automobile Association Developments Limited, trading as AA Breakdown Services, is an insurer of breakdown assistance services cover that is exempt from authorisation under the Financial Services and Markets Act 2000. Registered office: Fanum House, Basing View, Basingstoke RG21 4EA. Registered in England and Wales Number: 01878835.

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 and is a member of the Association of British Insurers.

<table>
<thead>
<tr>
<th>Useful contact information</th>
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<tr>
<td>AA European Breakdown Cover</td>
<td>0800 316 9977</td>
</tr>
<tr>
<td>AA Junior Associate Cover</td>
<td>0343 316 4444</td>
</tr>
<tr>
<td>Legal Assistance Helpline</td>
<td>0345 850 1130</td>
</tr>
<tr>
<td>theAA.com/Silver</td>
<td></td>
</tr>
<tr>
<td>Vehicle Helpline</td>
<td>0330 102 7094</td>
</tr>
<tr>
<td>Garage Quote Checker</td>
<td>0330 102 7094</td>
</tr>
<tr>
<td>AA Enhanced Breakdown App</td>
<td>Download from</td>
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<tr>
<td></td>
<td>theAA.com/apps</td>
</tr>
<tr>
<td>Breakdown Assistance in the UK</td>
<td>0800 88 77 66</td>
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