

about our insurance services

Automobile Association Insurance Services Limited

1. The Financial Services Authority (FSA)

The FSA is the independent watchdog that regulates financial services. Use this information to decide if our services are right for you.

2. Whose products do we offer?

- We offer products from a range of insurers.
- We only offer products from a limited number of insurers. Ask us for a list of insurers we offer insurance from.
- For life insurance, we only offer products from Friends Life and Pensions Limited.

3. Which service will we provide you with?

- We will advise and make a recommendation for you after we have assessed your needs.
- You will not receive advice or a recommendation from us. We may ask 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. It is your responsibility to read the policy documents prior to completing your purchase to ensure that the policy meets your needs.

4. What will you have to pay us for this service?

- A fee.
- No fee.

You will receive a quotation which will tell you about any other fees relating to any particular insurance policy.

5. Who regulates us?

Automobile Association Insurance Services Limited, Fanum House, Basing View, Basingstoke, Hampshire, RG21 4EA, England, is authorised and regulated by the Financial Services Authority. Automobile Association Insurance Services Limited's FSA number is 310562.

Automobile Association Insurance Services Limited's permitted business is advising on and arranging regulated non-investment insurance contracts.

You can check this on the FSA's Register by visiting the FSA's website www.fsa.gov.uk or by contacting the FSA on **0845 606 1234**.

6. What to do if you have a complaint

If you wish to register a complaint, please contact us:

Write to: AA 50 Plus Life Insurance, PO Box 1128, St Albans AL1 9TY.

Telephone: 0845 026 0521

If you cannot settle your complaint with us, you may be entitled to refer it to the Financial Ombudsman Service.

7. Are we covered by the Financial Services Compensation Scheme (FSCS)?

We are covered by the FSCS. You may be entitled to compensation from the scheme if we cannot meet our obligations. This depends on the type of business and the circumstances of the claim.

Insurance advising and arranging is covered for 90% of the claim, without any 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**.