

AA Van Hire Insurance Policy Summary

This summary does not describe all the terms and conditions of your policy, so please take time to read the policy document to make sure you understand the cover it provides. When reviewing Your policy it should be read in conjunction with Your policy schedule.

Provided you have paid the required premium, this cover runs concurrently with your Van insurance policy. In the event of cancellation/non-renewal of your Van insurance all cover under this insurance will cease.

Insurer: Acromas Insurance Company Limited (AICL).

What are the main features/benefits of AA Van Hire?

We will cover the hire charges for the hire of a Hire Vehicle (obtained from the hire vehicle supplier nominated by the AA and at the supplier's standard rates) provided to an Insured person following:

- (a) a road traffic accident or theft which renders the vehicle insured under your AA Van Insurance policy a total loss
- (b) a theft of the insured vehicle where it remains unrecovered

Holders of Comprehensive AA van policies will receive a single period of up to 21 days continuous cover. Holders of AA third party fire and theft AA van policy will receive a single period of up to 14 days continuous cover.

The Hire Vehicle will be similar to the Insured vehicle as determined by the provider up to a maximum permissible weight of 3.5 tonnes.

Significant limitations

Only one hire vehicle is provided per incident.

Certain occupations, driving licences, convictions, claims or age may result in your claim for hire costs i) being declined or ii) requiring you to pay for additional insurance for the hire vehicle.

The hire vehicle must be returned no later than 48 hours after the total loss payment under your AA van insurance policy is issued by your insurer or no later than 48 hours after your vehicle has been returned to you and no later than the period agreed between you and the car hire provider (whichever is earlier).

The vehicle hirer's own terms and conditions will apply to any hire.

Claims under this policy reported more than 30 days after an incident in which your vehicle is stolen or more than 14 days after the vehicle was declared a total loss are excluded.

The hire must commence within 30 days after the claim under this policy has been notified to AAIS.

This policy covers full UK driving licence holders, between 21 and 78 years of age at the date of purchase of this policy and who is insured under a valid AA van insurance policy.

Hire vehicles are only provided in Northern Ireland and the Isle of Man where the driver is 23 years and over.

Sea transit charges involved in the delivery or collection of the hire vehicles are excluded.

Any other charges incurred by you in relation to the Hire vehicle (e.g. fuel, fares, fines, fees and excess waivers, additional insurance premium or hire period extensions etc.) must be paid by you and are not covered by this policy.

Territorial Limits

Only charges of vehicles hired from the suppliers in Great Britain, Isle of Man and Northern Ireland nominated by AA Insurance services and used within these territorial limits are covered.

Vehicles configured or adapted for specialist use are not available, including but not limited to refrigerated vehicles.

Refer to Policy Booklet

What is covered: section b
General Conditions: section d

What is covered: section d

General Conditions: section d
General Exclusions: section h

General Exclusions: section i

Definitions section: definitions of Insured Person

General Conditions: section f

General Exclusions: section j
General Exclusions: section a

Definitions section:
Territorial Limits

General Exclusions: section m

Making a Claim Helpline

0844 836 1127 Calls cost up to 7p (incl. VAT) per minute, plus your phone company's access charge.

If a claim occurs you must report it to us as soon as possible – (see details under General Exclusions above)

What if I want to cancel my AA Van Hire?

You have the right to cancel Van Hire within a 14 day 'cooling-off period', commencing either from the agreement of the contract, or your receipt of the Van Hire documents, whichever happens later. Should you exercise your right to cancel during this period, you will be entitled to a full refund of the premium you have paid unless a claim has been made where any refund will be subject to a charge.

Subject to any other statutory rights you may have, there will be no refund due following the cooling-off period.

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,
Exchange Tower,
London,
E14 9SR

Tel: 0800 023 4567 or 0300 1239 123

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

For full details about how to complain, please see the policy wording.

Financial Services Compensation Scheme (FSCS)?

Acromas Insurance Company Limited ('AICL'), which underwrites AA Van Hire Insurance is covered by the FSCS. You may be entitled to compensation from the scheme if AICL cannot meet its obligations in relation to that cover. This depends on the type of business and the circumstances of the claim. General insurance provided by a regulated insurer such as AICL is covered for 90% of the claim, without any upper limit. For compulsory insurance (eg third-party motor) the claim is covered in full, without any upper limit.

Further information about the compensation scheme arrangements is available from the FSCS at www.fscs.org.uk or 020 7892 7300.