

## About AAIS

### Welcome to Automobile Association Insurance Services Limited

Thank you for choosing to insure your motorcycle with us. Your policy booklet, schedule and statement of insurance include everything you need to know about your motorcycle insurance cover. Alternatively, you can always contact our experienced customer service agents who are there to help you.

The AA is able to offer you more than just great deals on motorcycle insurance. If you want more information on our other products, we can help you. Either call us or visit our website on theAA.com.

#### 1. Who regulates AAIS?

AAIS is authorised and regulated by the Financial Conduct Authority. The Financial Conduct Authority is an independent body that regulates the financial services industry in the UK. AAIS's permitted business is that of an insurance intermediary dealing in and arranging contracts of general insurance. You can check this information on The Financial Services Register by visiting their website [www.fca.org.uk](http://www.fca.org.uk) or by contacting 0800 111 6768. The registration number is 310562.

#### 2. Which companies do we deal with?

Please note when receiving your premium and making a refund to you, we act as agent for your insurer.

We deal with products from a range of insurers to provide a fair analysis of the market for Motorcycle Insurance. If you have selected to purchase any of the following additional products (for which separate terms and conditions apply) we have chosen to deal exclusively with:

- AmTrust Europe Limited for Legal Expenses cover
- Equity Red Star for Personal Accident/Road Rage cover
- Equity Red Star for Helmet and Leather cover

#### 3. What service do we provide?

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. The extent of your insurance policy cover is based on the requirements you specify and the answers you provide to the questions during the application process. If you feel your needs have not been met, please contact us as soon as possible.

#### 4. What will you have to pay for our services?

In order to cover the costs incurred, we charge £12 each time a cheque or payment is unpaid. If you know you will not have funds to meet a payment, call us at least five days prior to the payment date and we will be pleased to delay presentation to assist. You should also note that we will not be responsible for any fines or costs that you incur resulting from late delivery of, or incorrect information on, any documentation relating to your insurance. We charge for payment by instalments – please refer to your payment options. We make a charge of £25 for mid-term adjustments and duplicate documents.

An administration charge of £25 is required for policies cancelled within the first 14 days, this will increase to £50 after the 14 day 'cooling off' period. We reserve the right to apply an administration fee for retrieval and copying of recorded telephone conversations.

#### 5. 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 1239 123. Email: [complaint.info@financial-ombudsman.org.uk](mailto:complaint.info@financial-ombudsman.org.uk)

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

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

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

## 7. Automatic renewals

If you are paying by instalments via Premium Funding Ltd, the policy (Motorcycle Insurance and where applicable Legal Expenses, Personal Accident/ Road Rage and Helmet and Leather cover) will be renewed automatically to the insurer on the AA panel offering the lowest premium. We will send you an important notice of any changes that apply to your policy. We will advise you of the annual amount and the new monthly instalments that you will have to pay.

## 8. Legal representation

If, as a result of an accident that was not your fault, you require legal representation, AAIS will arrange for their preferred solicitors to act for you. The solicitors have been chosen as experts in this particular field and regular preferred supplier status payments are made by the solicitors to AAIS. We comply with the rules on Referrals of Business as set down by the Solicitors Regulation Authority. The solicitors to whom we refer you are independent professionals from whom you will receive impartial and confidential advice.