



# Caravan Insurance

Terms & Conditions for Value policy

**Insurance**



*Your 4th  
Emergency  
Service*

Please read this Policy and the Schedule and make sure they meet your requirements.  
The Schedule, which is part of this Policy, details the Insured and the insurance protection provided.

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## Welcome to our Value policy

This document, the schedule, any statement of fact or proposal and any endorsements set out the terms of the contract between you and us. Please read the policy, schedule and any endorsements to make sure they provide the cover you require. If they are not correct, or do not meet your needs, please immediately return this policy document to the person who arranged this insurance for you.

### Misrepresentation

In arranging your insurance We will have asked a number of questions which you were required to answer. You must take reasonable care to ensure that you have answered all these questions honestly, to the best of your knowledge, and have provided full answers and all relevant details. If questions are not answered honestly and to the best of your knowledge then your policy may be cancelled or your claim rejected or not fully paid. You may also have difficulty in obtaining insurance in the future or experience extra cost in doing so.

### Our agreement

In return for your premium we will insure you during the period of insurance, under the terms set out in this policy document, the schedule and any endorsement we have issued.

Please keep your policy wording in a safe place. You may need to read it if you need to make a claim or if you need help.

### Changing your details

You must tell us as soon as possible about any changes that may affect your policy cover. If we are not advised of any changes to your circumstances, then your policy may be cancelled, or your claim rejected or not fully paid.

The changes that you should tell us about are:

- If you change your caravan
- If you change your storage address or any changes in security are made to your storage address;
- If you change your name;
- If you change your occupation(s), or the trade in which you work;
- If you or your family intend to use your caravan for any purpose other than for personal holiday use
- If you or your family are convicted of a criminal offence (other than motoring offences);
- If you or your family are declared bankrupt;
- If your contents sum insured changes
- If you make any changes to the security on your caravan
- If you have any other insurance policy refused, declined, cancelled or voided;

When you tell us about a change, we will reassess the premium and the terms of your policy. You will be informed of any revised premium or terms and asked to agree before any change is made. In some circumstances we may not be able to continue your policy following the changes. If this is the case, you will be notified and the policy will be cancelled in line with the cancellation rights detailed on page 11.

## Definitions

Certain words in your policy wording are printed in **bold** type and these words and expressions have been given specific meanings as follows:

### **AAIS**

Automobile Association Insurance Services Limited  
Ellenborough House  
Cheltenham  
Glos  
GL50 1XZ  
Tel: 0800 197 3254  
Fax: 01242 253990

### **Caravan**

The structure of the touring **caravan** described in the **schedule** together with an awning, fixed motor mover, fixtures and fittings included in the manufacturer's original specification or supplied with the touring **caravan** or fitted by the manufacturer at a later date.

### **CaSSOA**

The Caravan Storage Site Owners' Association.

### **Contents**

Standard caravanning equipment and all additional items **you** would reasonably take with **you** when using **your caravan** including pedal cycles, and portable motor movers.

### **Geographical limits**

United Kingdom (England, Scotland, Wales, Northern Ireland, the Isle of Man and the Channel Islands) and for cover in the European Union, Norway and Switzerland for the number of days as shown in **your schedule** of insurance, in any one **period of insurance**.

### **Home**

Within the boundaries of **your** permanent place of residence or **your immediate family** permanent place of residence but excluding communal parking areas and any public road or highway.

### **Immediate family**

Mother, step-mother, father, step-father, son, step-son, daughter, step-daughter, brother, step-brother, sister, step-sister, grandmother and grandfather, aunts and uncles.

### **In use**

When **you** or **your immediate family** are using or visiting **your caravan** for holiday purposes or when the **caravan** is attached to a towing vehicle. This includes a 24 hour period immediately prior to and returning from **you** or **your immediate family** using or visiting **your caravan** for holiday purposes provided the caravan is kept at **your home** during this 24 hour period.

### **Money**

Cash, bank or currency notes, cheques, money and postal orders, postage stamps, savings stamps and savings certificates, premium bonds, luncheon vouchers, traveller's cheques, phone cards, season tickets, gift tokens or vouchers, documents, promotion vouchers and air-miles vouchers.

### **Period of insurance**

The period of time covered by the policy as shown in the **schedule**.

### **Permanent residence**

Any **caravan** not occupied by **you** or **your immediate family** for holiday purposes, but occupied by **you** or **your immediate family** as a main domestic residence whether temporary or permanent.

### Schedule

The document **we** give **you** which makes the policy valid and shows **your** name, details of **your** address, the **caravan**, the sums insured, the **caravan storage address** and the policy number along with the excess amount and period of cover in the European Union.

### Storage address

**Your home** or an address **you** have given **us** and which **we** have accepted.

### Unattended

When the **caravan** is **in use** and **you** have temporarily moved away from the **caravan**.

### Valuables

Any article made from precious metal, china, glass, porcelain, jewellery, fur, watches, video or photographic equipment, computers, binoculars, telescopes, phones, pictures, works of art, antiques, stamp, medal and coin collections, sporting equipment and portable audio equipment.

### We, Us, Our, Company

The insurer(s) named in your schedule.

### You, Your, Policyholder

The person(s) named in the **schedule**.

## Policy Cover

1. **We** will cover **you** against loss or damage to the **caravan** and its **contents** caused by an insured peril.

### Insured perils

- 1 fire, explosion, lightning and earthquake;
- 2 theft or attempted theft.

### Excluding

- a Damage caused by storm or flood, accidental damage, malicious acts or vandalism.
- b Theft of contents whilst outside the **caravan**.
- c Theft of or loss or damage to **money, valuables**, firearms, wines, spirits and tobacco goods.
- d Theft of **contents** unless there is evidence of forcible or violent entry or exit to or from the **caravan**.
- e Theft of **contents** unless there is evidence of forcible or violent entry or exit to or from the **caravan**.
- f Theft of electronic or electrical equipment whilst left in the **caravan** when it is not in use.
- g Accidental damage to **contents** and **valuables**.
- h **We** will not pay for loss or damage to caravan generators or damage to the **caravan** resulting from using generators.

### Additional extensions

**We** will pay the extra costs of the following after loss or damage insured by this policy.

#### a Emergency removal

If **your caravan** cannot be moved as a result of an insured peril while **in use**, **we** will pay the extra costs **you** reasonably have to pay to:

- 1 remove the **caravan** from the premises of a recovery company to the secure premises of **our** nearest approved repairer;
- 2 re-deliver the **caravan** to **you** at **your home** or **storage address** as shown in the **schedule**.

**b Loss of use**

If **you** cannot stay in **your caravan** as a result of loss or damage while **in use** and **you** decide to continue with **your** holiday, **we** may pay the extra costs **you** reasonably have to pay for:

- 1 hotel accommodation costs (not including food and drink) up to £50 a day for up to 14 days; or
- 2 hire costs for a replacement caravan up to £50 a day for up to 14 days.

**c Additional contents cover**

When the **caravan** is **in use** only, as long as the sum insured is enough to cover the **contents**, **we** will cover outside furniture kept in an awning.

**2. Public liability**

**We** will insure any amounts which **you** legally have to pay for causing accidental bodily injury, death or disease, accidental loss or damage to property arising out of **you** owning, possessing or using the **caravan** or the **contents** which happens within the **geographical limits**.

**We** will also insure defence costs **you** pay or agree to pay with **our** permission as well as the limit of liability for this section. **We** will cover **your** personal representatives entitled to cover under this section for any liability **you** or they may have. However **you** and they must keep to the terms, conditions and exclusions of this section.

**We** will also cover **you** or **your immediate family** for any legal liability as owner or occupier of the caravan to compensate others if, following an accident during the **period of Insurance**, someone dies, is injured, falls ill or has their property damaged.

**We** will pay up to £2,000,000 in connection with any one incident.

**Excluding**

- a **We** will not cover public liability arising directly or indirectly while **you** are towing the **caravan**.
- b **We** will not cover loss or damage to property you own or are looking after or if it is more specifically insured elsewhere.
- c **We** will not pay if the liability that arises from death, injury or illness of **you** or **your immediate family**; loss of or damage to any property **you**, **your immediate family** or **your** domestic employees own or that **you** or they are responsible for.

## Settling Claims

### 1. The caravan

In the event of an insured peril **we** will either pay the cost of repairing the **caravan** or, if the **caravan** is lost or damaged beyond economical repair, **we** may settle the claim as follows:

#### a **Market value**

**We** may pay the retail value of the **caravan** at the time of the loss or damage by an insured peril (as shown in the current edition of Glass's Guide to Caravan Values), less a deduction to reflect pre-accident condition.

### 2. The contents

**We** will pay the cost of repairing damaged by an insured peril or:

- a pay the cost of replacing lost or damaged items by items of similar quality;
- b replace lost or damaged items with items of similar quality.

**We** may take off an amount for wear, tear, and loss in value.

If the sums insured on the **caravan** and **contents** at the time of loss or damage by an insured peril are less than the cost of replacement less an amount for wear, tear and loss in value, **you** shall be considered as being **your** own insurer for the difference and shall bear a rateable share of the loss accordingly.

## General Exclusions

We will not pay for loss or damage:

- 1 To tyres unless caused by an insured peril;
- 2 To generators or resulting from using generators;
- 3 Or any legal liability or bodily injury directly or indirectly caused by or arising from:
  - a ionising radiation or radioactive contamination from any nuclear fuel or any nuclear waste from burning nuclear fuel;
  - b the radioactive, toxic, explosive or other dangerous properties of any explosive nuclear equipment or any part of it.

We will not pay for loss or damage caused by:

- 1 Faulty workmanship, faulty design or using faulty materials;
- 2 Repairing, restoring, renovating, cleaning or dyeing;
- 3 Electrical or mechanical failure or breakdown;
- 4 Wear, tear or loss of value or any expense or costs that are indirectly caused by the insured peril;
- 5 Wet or dry rot, frost, vermin, insects, fungus or anything which happens gradually;
- 6 Water damage or resulting from water leaking in through windows, doors, ventilators, body joints or seals;
- 7 Chewing, scratching, tearing or fouling by animals;
- 8 Deception, unless deception is used only to gain access or entry to the **caravan**;
- 9 Any loss or damage or liability caused by war, invasion, revolution, terrorism or any similar event;
- 10 Pressure waves from aircraft or other flying objects travelling at or above the speed of sound;
- 11 **You** towing **your caravan** if **your caravan** weighs in excess of 100% of the towing vehicle's kerb weight.



We will not pay for:

- 1 The excess amount shown in the **schedule** on each and every claim, unless the loss or damage occurred whilst the **caravan** was stored or permanently parked at a **CaSSOA** site;
- 2 More than £250 for any one single item insured under the **contents** section;
- 3 The cost of replacing any undamaged item or parts of items forming part of a set, suite, carpet or of a matching colour or design if the remaining item or items can still be used and the loss or damage happens within a clearly definable area or to a special part and replacements cannot be matched;
- 4 Loss or damage by an or legal liability directly or indirectly arising from the **caravan** being loaned, leased or hired to any other person other than **immediate family** members;
- 5 Loss or damage if the **caravan** is being used as a **private residence**;
- 6 Loss or damage or legal liability occurring while the **caravan** is being used in connection with any trade, business or profession;
- 7 Loss or damage which happens before the start of this policy;
- 8 Loss or damage caused deliberately by **you**;
- 9 Loss or damage if **you** have not notified **us** of any changes to the storage location or security arrangements of the **caravan**.

## General Conditions

- 1 **You** must keep to the terms and conditions of this policy.
- 2 It is a condition of this policy that whenever the **caravan** is left **unattended** and detached from the towing vehicle, **you** will make sure it cannot be moved by fitting a wheel clamp and a hitchlock. If left **unattended** while attached to the towing vehicle **you** must fit a wheel clamp.
- 3 **You** must take all reasonable steps to prevent or reduce loss or damage to the **caravan** and **contents**.
- 4 **You** must maintain the **caravan** in a sound, roadworthy condition and keep it in good repair.
- 5 **You** must not leave awnings up and attached to the **caravan** unless it is **in use**.
- 6 **We** will not pay for any claim which is in any way fraudulent or exaggerated. **We** may also make this insurance invalid and get back any money we have paid to **you** or **your** representative.
- 7 If **your caravan** is deemed beyond economical repair during the **period of insurance** of this policy, all cover will end from the date of the loss and **we** will take premiums **you** owe from any amount **we** pay as **your** claim.
- 8 Under UK law **you** and **we** can choose the law that will apply to this contract. Unless **you** and **we** have agreed otherwise, this contract will be governed by English law.

# Claims Procedure and Conditions

## How to Claim:

In the event of a claim, please contact Towergate Insurance on Tel. 0844 892 1416 or send an email to [claimsenquiries@towergate.co.uk](mailto:claimsenquiries@towergate.co.uk)

When submitting a claim form **you** must give **your** policy number. When **you** become aware of an event which is likely to result in a claim under this policy:

### 1. You must:

- a Provide in writing full details of injury or loss or damage as soon as possible and in any event within:
  - seven (7) days if caused by riot or civil commotion; or
  - thirty (30) days if from any other cause.
- b Tell the police immediately if loss or damage has been caused by theft or malicious act or vandalism and help **us** get back and identify the property;
- c Immediately send **us** every letter, claim, writ or summons without answering them;
- d Supply at **your** own expense, all reports, certificates, plans, specifications, quantities information and help **we** ask for;
- e Give **us** all information and evidence, including written estimates and proof of ownership and value, that **we** ask for. **You** must pay any costs involved in doing this.

### 2. You must not:

- a Leave any property for **us** to deal with;
- b Dispose of any damaged items until **we** have had the chance to inspect them;
- c Repair any damaged items until **we** have had the chance to inspect them;
- d Admit liability or promise to make a payment without **our** permission.

### 3. We may do the following:

- a Keep the insured property and deal with the salvage in a reasonable way;
- b Negotiate, defend or settle (in **your** name and on **your** behalf) any claim made against **you**;
- c Prosecute (in **your** name for **our** own benefit), any other person in respect of any amount **we** have paid or must pay;
- d Appoint a loss adjuster to deal with the claim;
- e Arrange to repair the damage to the insured property.

### 4. You may do the following:

- Carry out temporary emergency repairs to make good the **caravan** following damage caused by an insured peril. This is limited to the following without prejudicing **your** position:
- a Necessary boarding up following damage to windows, doors, fan lights and skylights to make the **caravan** secure.

**Our** acceptance of liability for any such temporary repair will always be subject to the terms and conditions of the policy.

### 5. Our rights:

- a **We** may take, or ask **you** to take, any action necessary to get back, from anyone else, any costs **we** have to pay under this policy. **We** may do this before or after **we** pay **your** claim;
- b **We** may take over the defence or settlement of a claim against **you** by another person.

### 6. Contribution – other insurances

If **you** have any other insurance policies which cover the same loss, damage or liability as this policy, **we** will pay only **our** share of the claim.

## Cancellation

- 1. We** may cancel the policy by writing to **you** at **your** last known address confirming that all cover will end 14 days after the date of **our** letter (or seven days after the date of **our** letter if **we** are cancelling the policy because a premium has not been paid where **you** are paying by instalments).

**You** have the right to cancel **your** Policy during a period of 14 days commencing the day of purchase of the contract or the day on which **you** receive **your** policy documentation, whichever occurs the later.

If **you** wish to do so, and the insurance cover has not yet commenced, **you** will be entitled to a full refund of the premium paid.

Alternatively, if **you** wish to do so, and if the insurance cover has already commenced, **you** will be entitled to a refund of the premium paid, subject to a deduction for the time for which **you** have been covered. This will be calculated on a pro-rata basis for the period in which **you** have received cover.

To exercise **your** right to cancel **your** policy, please send written notice to:  
Automobile Association Insurance Services Ltd, Ellenborough House, Wellington Street,  
Cheltenham, Glos GL50 1XZ.

If **you** are paying by instalments, **you** should also instruct **your** bank to cancel **your** Direct Debit.

If **you** wish to cancel **your** policy after 14 days, short period rates will apply to any mid term cancellation, other than for reasons of sale of property or death of insured.

The rates are:

- Up to 2 months from inception or renewal: 25% of annual premium
- Up to 3 months from inception or renewal: 35% of annual premium
- Up to 4 months from inception or renewal: 40% of annual premium
- Up to 5 months from inception or renewal: 50% of annual premium
- Up to 6 months from inception or renewal: 60% of annual premium
- Up to 7 months from inception or renewal: 65% of annual premium
- Up to 8 months from inception or renewal: 75% of annual premium
- After 8 months from inception or renewal: 100% of annual premium.

In the event of a claim no return will be given.

If **you** do not exercise your right to cancel **your** Policy, it will continue in force for the term of the policy subject to the terms and conditions of the policy and **you** will be required to pay the premium as stated.

- 2. If you pay by an annual premium:**

**We** may cancel the policy by writing to **you** at **your** last known address confirming that all cover will end 14 days after the date of our letter or you may cancel the policy by giving **us** written instructions.

- 3. If you pay your premium by monthly instalments:**

**We** may cancel the policy by writing to **you** at **your** last known address confirming that all cover will end seven days after the date of our letter (if **we** are cancelling the policy because a premium has not been paid); or 14 days after the date of **our** letter (if **we** are cancelling the policy for any other reason).

**You** may cancel the policy by giving **us** written instructions, **you** should also instruct **your** bank to cancel **your** Direct Debit.

If **you** or **we** cancel the policy, and **you** have not made a claim during the current period of insurance, **we** will refund the premium for any remaining period of cover.

**You** may cancel this Policy by sending written notice to **AAIS**.

## Complaints Procedure

### If you need to complain

AA Insurance Services aim to provide you with a high level of service at all times. However, there may be a time when you feel that our service has fallen below the standard you expect. If this is the case and you want to complain, we will do our best to try and resolve the situation.

#### a) There are several ways you can contact us:

Phone: 0844 209 0556  
Email: [customersupport@theAA.com](mailto:customersupport@theAA.com)  
Post: Member Relations  
The Automobile Association  
Lambert House  
Stockport Road  
Cheadle  
Cheshire  
SK8 2DY

We will either acknowledge your complaint within 5 working days of receipt, or offer you our final response if we have concluded our investigations within this period.

If we acknowledge your complaint, we will advise you who is dealing with it and when we expect to respond. We aim to respond fully within 8 weeks. However, if we are unable to provide a final response within this period we will write to you before this time and advise why we have not been able to offer a final response and how long we expect our investigations to take.

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.

#### b) There are several ways you can contact them:

Phone: 0800 023 4567 or 0300 123 9123  
Website: [www.financial-ombudsman.org.uk](http://www.financial-ombudsman.org.uk)  
Email: [complaint.info@financial-ombudsman.org.uk](mailto:complaint.info@financial-ombudsman.org.uk)  
Post: Insurance Division Financial Ombudsman Service  
South Quay Plaza  
183 Marsh Wall  
London E14 9SR

## The Financial Services Compensation Scheme (FSCS)

Your insurer is covered by the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from the scheme if your insurer cannot meet their obligations. This depends on the type of business and the circumstances of the claim. 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.

## Governing Law

In respect of policies issued in England and Wales, these Terms and Conditions of Trading will be governed by, and construed in accordance with, the Laws of England and Wales and the parties submit to the exclusive jurisdiction of the courts of England and Wales. In respect of policies issued in Scotland, these Terms and Conditions of Trading will be governed by, and construed in accordance with the Laws of Scotland and the parties submit to the exclusive jurisdiction of the courts of Scotland. terms and conditions, and any information, we are required to supply to you, before and during the duration of the contract.

## Language Used

The English language will be used for all communications, the contractual terms and conditions, and any information, we are required to supply to you, before and during the duration of the contract.

## Your Policy

Should you mislay your policy booklet a replacement will be issued upon request. As and when we feel it is appropriate we may review your policy and look to enhance and/or extend the cover offered.

## Use of Personal Information

1.1. The Acromas Holdings group of companies, of which the AA group of companies\* (including Automobile Association Developments Limited, The Automobile Association Limited, AA Media Limited, AA Limited, AA Financial Services Limited and Automobile Association Insurance Services Limited) forms a part, ("we") will use your personal information for the following purposes:

- (a) to identify you when you contact us;
- (b) to allow us to give you a quote and assess which payment options we can offer you;
- (c) to help identify accounts, services and/or products which you could have from us or selected partners from time to time. We may do this by automatic means using a scoring system, which uses the information you have provided, any information we hold about you and information from third party agencies (including credit reference agencies who will keep a record of your enquiry);
- (d) to help administer, and contact you about improved administration of, any accounts, services and products we have provided before, or provide now or in the future;
- (e) to carry out marketing analysis and customer profiling (including with transactional information), conduct research, including creating statistical and testing information;
- (f) to help to prevent and detect fraud or loss; and
- (g) to contact you in any way (including mail, email, telephone, text or multimedia messages) about products and services offered by us and/or selected partners unless you have previously asked us not to use the relevant personal data for such purposes.

\*A list of companies forming the AA group of companies is available from The AA Data Protection Compliance Manager at the address given in point 1.5 below.

See the AA privacy policy at [theAA.com/termsandconditions/privacy\\_policy.html](https://www.aa.com/termsandconditions/privacy_policy.html)

1.2. We may allow other people and organisations to use information we hold about you for the purpose of providing services you have asked for, as part of the process of selling one or more of our businesses, or if we have been legitimately asked to provide information for legal or regulatory purposes or as part of legal proceedings or prospective legal proceedings. From time to time, these service providers and organisations may be outside the European Economic Area in countries that do not have the same standards of protection for personal data as the UK. We will, however, always use every reasonable effort to ensure sufficient protections are in place to safeguard your personal information.

1.3. We may monitor and record communications with you (including phone conversations and emails) for quality assurance and compliance reasons.

1.4. We may check your details with credit reference and fraud prevention agencies. If you provide false or inaccurate information and we suspect fraud, we will record this and details will be passed to fraud prevention agencies. Law enforcement agencies may access and use this information. We and other organisations may access and use from other countries the information recorded by fraud prevention agencies. We and other organisations may use and search these credit reference and fraud prevention agencies records, for example, to:

- (a) help make decisions about credit related services for you and members of your household including assessing what quote and which payment options we can offer you for particular services;
- (b) help make decisions on motor, household, credit, life and other insurance proposals and insurance claims for you and other members of your household;
- (c) trace debtors, recover debt, prevent fraud, and to manage your accounts or insurance policies;
- (d) check your identity to prevent financial crime unless you give us other satisfactory proof of identity; and
- (e) check the details of job applicants and employees.

Information held about you by these agencies may be linked to records relating to other people living at the same address with whom you are financially linked. These records will also be taken into account in credit and fraud prevention checks. Information from your application and payment details of your account will be recorded with one or more of these agencies and may be shared with other organisations to help make credit and insurance decisions about you and members of your household with whom you are financially linked and for debt collection and fraud prevention. This includes those who have moved house and who have missed payments.

1.5. If you need details of those credit reference and fraud prevention agencies from which we obtain and with which we may record information about you, please write to The AA Data Protection Compliance Manager at The AA, Fanum House, Basing View, Basingstoke, Hampshire RG21 4EA.

1.6. Where you give us information on behalf of someone else, you confirm that you have provided them with the information set out in these provisions, and that they have not objected to such use of their personal information. Where you give us sensitive data about yourself or another person (such as health details or details of any criminal convictions) you agree (and confirm that the other person has agreed) to our processing such information in the manner set out in these provisions.

### **Credit Reference Agencies**

To assess your insurance application and the terms on which cover may be offered (including the quote and payment methods we are able to offer you), we may obtain information about you from a number of sources, including credit reference agencies, to check your credit status and identity. The credit reference agencies will keep a record of the search; this may be reflected in your credit score.

## **Insurers: fraud prevention, regulatory etc**

Insurers pass information to the Claims and Underwriting Exchange Register, run by Insurance Database Services Ltd (IDSL), the Motor Insurance Anti-Fraud and Theft Register, run by the Association of British Insurers (ABI) and to other fraud prevention databases.

The aim is to help check information provided and also to prevent fraudulent claims. When insurers deal with your request for insurance, they may search these registers. Under the conditions of your policy, you must tell the Insurer about any incident (such as an accident or theft) which may or may not give rise to a claim. When you tell the Insurer about an incident, the Insurer will pass information relating to it to the registers.

Information relating to your insurance policy will be added to the Motor Insurance Database ("MID") managed by the Motor Insurers' Bureau ("MIB"). MID and the data stored on it may be used by certain statutory and/or authorised bodies including the Police, the Driver and Vehicle Licensing Agency ("DVLA"), the Driver and Vehicle Licensing Northern Ireland ("DVLNI"), the Insurance Fraud Bureau and other bodies permitted by law for purposes not limited to but including (i) Electronic Vehicle Licensing, (ii) Continuous Insurance Enforcement, (iii) Law Enforcement (prevention, detection, apprehension and/or prosecution of offenders) and (iv) the provision of government services and/or other services aimed at reducing the level and incidence of uninsured driving. If you are involved in a road traffic accident in the UK, the EEA and certain other territories, insurers and/or MIB may search MID to obtain relevant information. Persons (or their representatives) pursuing a claim in respect of a road traffic accident (including citizens of other countries) may also obtain relevant information which is held on MID. It is vital that MID holds your correct registration. If it is incorrectly shown on MID you are at risk of having your vehicle seized by the Police. You can check that the correct registration number is shown on MID at [www.askmid.com](http://www.askmid.com). You can find out more about this at [www.mib/org.uk](http://www.mib/org.uk). You should show this notice to anyone insured to drive the vehicle covered under the policy. Insurers may also use your information for the same reasons and in the same ways as we do as referred to in paragraph 1.4 above.

## **Your Electronic Information**

If you contact us electronically, we may collect your electronic identifier e.g. Internet Protocol (IP) address or telephone number supplied by your service provider. This is to identify any repeat website visits, fraudulent behaviour or mystery shoppers using our websites.

## Call to find out more about:

### Insurance

- Car Insurance
- Motorcycle Insurance
- Van Insurance
- Classic Car Insurance
- Home Insurance
- Home Membership
- Travel Insurance
- Life Insurance
- Pet Insurance
- Holiday Homes Insurance
- Personal Injury Claims
- Overseas Car Insurance
- Business Insurance

### Breakdown

- Breakdown Cover
- European Breakdown Cover

### Financial Services

- Personal Loans
- Credit Cards
- Savings
- Travel Currency Cards

### Other Services

- Driving School
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