

About our insurance services -

Automobile Association Insurance Services Limited ('AAIS')



1. The Financial Conduct Authority

The Financial Conduct Authority is the independent watchdog that regulates financial services. It requires us to give you this document. 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.
- We offer products from AXA Insurance plc and International Passenger Protection.

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 for travel insurance. 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.

4. What will you have to pay for our service?

- A fee of £1.99 applies to customers buying online who request a printed policy and certificate.
- No fee.

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

5. Who regulates us?

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 or by contacting 0800 111 6768. The registration number is 310562.

6. What to do if you have a complaint

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

in writing Member Relations, The Automobile Association, Lambert House, Stockport Road, Cheadle, SK8 2DY

by phone 0844 209 0556

by email customersupport@theAA.com

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

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 100% of the first £2,000 and 90% of the remainder of the claim, without any upper limit.

Further information about the compensation scheme arrangements is available from the FSCS.

AA Travel Insurance Policy Cover

Thank you for reading this summary of your AA Travel Insurance policy, underwritten by AXA Insurance UK plc, except for the Financial Failure Holiday Protection cover which is provided by International Passenger Protection and underwritten by Lloyds.

It does not contain the full terms and conditions of cover but highlights the main benefits and significant exclusions to help you decide if the policy meets your needs. Full details are in the policy you if you choose to take out a policy. It is important you read the booklet carefully when you receive it.

Types of Insurance and Cover

Your travel insurance certificate will show if you have an Annual Multi Trip cover, Single Trip or Winter Sports cover. Other options such as sports and activities, Golf cover, Wedding/Civil Partnership cover and the Travel Disruption Extension will also be shown on your travel insurance certificate if you have selected any of these.

Conditions

- It is essential that you refer to the General Exclusions relating to health section on page 16 in the policy booklet as failure to comply with these conditions may jeopardise your claim or cover.
- You must tell us as soon as possible of any changes to your circumstances that may affect your travel insurance policy. If you do not tell us about relevant facts or changes, your policy may not be valid.
- If you are travelling to Australia and you require medical treatment you must enrol with a local Medicare office.
- Special conditions apply to each section of your policy; please refer to the policy wording for further details.

Policy excesses

Your policy has an excess which applies to each claim, per section, per insured person for each separate incident. The policy excess, applicable to the cover purchased is shown in the schedule of benefits below and on page 2 of the booklet.

Significant or unusual exclusions and limitations

Please refer to 'What is not covered' under each section of the policy wording for further details.

Section 1 - Cancellation or curtailment

- Redundancy caused by misconduct, resignation, voluntary redundancy or where notification of redundancy was given prior to the application for this policy.
- Any circumstances known to you before you purchased this insurance or at the time of booking any trip that could reasonably be expected to result in a claim.

Section 2 - Emergency medical or other expenses

- Treatment or surgery which in the opinion of the medical practitioner in attendance and the Emergency assistance service can be delayed until your return to your home area.
- Expenses incurred as a result of a tropical disease where the recommended inoculations have not been undertaken.
- Medication which prior to departure is known to be required.

Section 3 - Hospital benefit

- Treatment or surgery which in the opinion of the medical practitioner in attendance and the Emergency assistance service can be delayed until your return to your home area.
- Expenses incurred as a result of a tropical disease where the recommended inoculations have not been undertaken.

Section 5 - Baggage, baggage delay & passport

- Valuables or your passport left unattended at any time (including in a vehicle or in the custody of carriers) unless deposited in a hotel safe or safety deposit box. Business goods, samples or tools used in connection with your occupation.

Baggage contained in an unattended vehicle between 9pm and 8am or between 8am and 9pm unless it is in a locked boot or covered from view in a locked car.

Contact or corneal lenses, hearing aids, dental or medical fittings, mobile telephones, smart phones, ski equipment and other items are excluded – please refer to your policy booklet for the full list.

Baggage left unattended in a place to which the general public has access.

Section 6 - Personal money

- Personal Money left unattended at any time unless in a hotel safe or safety deposit box.
- Loss or theft of travellers cheques where you haven't complied with the issuing agent's conditions

General exclusions and limitations

- Sports and activities listed grade 2 and above in the policy booklet are excluded unless shown in your travel insurance certificate.
- War risks, civil commotion, terrorism, (except under section 2 - Emergency medical and other expenses, Section 3 - Hospital benefit and Section 4 - Personal accident unless caused by nuclear, chemical or biological attack) and radioactive contamination.
- Travelling to a country, specific area or event to which the Travel Advice Unit of the Foreign and Commonwealth Office or the World Health Organisation has advised the public not to travel to.
- Wilful, self inflicted injury, solvent abuse, alcohol abuse and the use of drugs not prescribed by a medical practitioner.
- You drinking too much alcohol resulting in a claim.
- Climbing on or jumping from vehicles, buildings or balconies regardless of the height.
- Unlawful actions and any subsequent legal proceedings brought against you.

Duration of the policy

Single Trip policies – This will be from the date you arrange cover until your return to the UK, but not in any case exceeding the period shown on the travel insurance certificate.

Annual Multi Trip policies – This will be from the start date of the policy stated on the travel insurance certificate and continues for 12 months from that date. The maximum trip duration on an annual policy is 45 days (90 days if you have selected the extended stay option and this is shown on your travel insurance certificate).

Winter Sports on an Annual policy – Winter sports cover is limited to 17 days for each period of insurance (where the appropriate premium has been paid and is shown on your travel insurance certificate).

Section 7 - Personal liability

- Pursuit of any trade, business or profession, or the ownership, possession or use of any vehicles, aircraft or mechanically operated watercraft.

Section 8 - Delayed departure

- Strike or industrial action existing or publicly declared by the date this insurance is purchased by you or the date your trip was booked, whichever is the latter.
- Claims arising directly or indirectly from volcanic eruptions and/or volcanic ash clouds.

Section 9 - Holiday abandonment

- Strike or industrial action existing or publicly declared by the date this insurance is purchased by you or the date your trip was booked, whichever is the latter.
- Claims arising directly or indirectly from volcanic eruptions and/or volcanic ash clouds.

Section 10 - Missed departure

- Strike or industrial action existing or publicly declared by the date this insurance is purchased by you or the date your trip was booked, whichever is the latter.
- Claims arising directly or indirectly from volcanic eruptions and/or volcanic ash clouds.

Section 18 - Overseas legal expenses and assistance

- Claims against a carrier, Travel Agent, Tour Operator, Us, Automobile Association Insurance Services Limited, Healix Group or someone you were travelling with.

Section 19 to 23 – Winter sports cover (optional cover on payment of an additional premium)

- Ski equipment contained in or stolen from an unattended motor vehicle between 9pm and 8am or between 8am and 9pm unless it is in a locked boot or covered from view in a locked car.
- Ski equipment left unattended in a place to which the general public has access.
- Deductions for wear and tear will be made – see policy wording for full details.

Section 24 to 26 – Golf cover (optional cover on payment of an additional premium)

- Golf equipment contained in or stolen from an unattended motor vehicle between 9pm and 8am or between 8am and 9pm unless it is in a locked boot or covered from view in a locked car.
- Golf equipment left unattended in a place to which the general public has access.
- Deductions for wear and tear will be made - see policy wording for full details.

Section 27 – Wedding/Civil Partnership cover (optional cover on payment of an additional premium)

- Valuables left unattended at any time (including in a vehicle or in the custody of carriers) unless deposited in a hotel safe or safety deposit box.
- Baggage contained in an unattended motor vehicle between 9pm and 8am or between 8am and 9pm unless it is in a locked boot or covered from view in a locked car.
- Baggage left unattended in a place to which the general public has access.

Section 28 to 31 – Travel Disruption Extension (optional cover on payment of an additional premium)

- Costs for accommodation, charges and expenses where the operator has offered reasonable alternative travel arrangements.
- Any costs for normal day to day living such as food and drink which you would have expected to pay during the trip.
- Claims arising within 7 days of the date you purchased this insurance or the time of booking any trip, whichever is later.

Cancellation Period

You are free to cancel this policy at any time. If you wish to cancel within 14 days of receipt of the policy documents, you may by writing to us for a full refund providing you have not travelled and no claim has been made or is intended to be made and no incident

likely to give rise to a claim has occurred. If you cancel after the first 14 days of receipt of the policy documents then no premium refund will be made. See General conditions applicable to the whole policy on page 14 of your policy wording for more details.

Making a claim

For all claims except Legal Expenses and Financial Failure Holiday Protection call us on 0845 0920747.

For Legal Expenses claims call 023 8085 7423.

For Financial Failure Holiday Protection Claims call 020 87763752
Notification of any claim must be within 31 days of the event which gives rise to a claim.

For Emergency Medical Assistance Service call +44 (0) 2920 474139.

Complaints

If you wish to complain, please write to the following address:
Member Relations, The Automobile Association, Lambert House, Stockport Road, Cheadle, 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.

Full details can be found on page 52 of your policy booklet.

Financial Services Compensation Scheme

AXA Insurance is covered by the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from the scheme in the unlikely event we cannot meet our obligations to you. This depends on the type of insurance, size of the business and the circumstances of the claim. Further information about the compensation scheme arrangements is available from the FSCS (www.fscs.org.uk).

Significant Features and Benefits

The table below shows the maximum benefits you can claim for each insured person. Some sections are optional – please refer to your validation certificate for your cover levels chosen.

Schedule of benefits, limits and excesses

Section	Description	Policy Wording Page No	Limit of Cover	Excess per Insured Person
1	Cancellation or Curtailment	(Page 22)	Up to £5,000	£80
2	Emergency Medical Expenses and other expenses Including emergency assistance services	(Page 24)	Up to £10,000,000	£80
3	Hospital Benefit	(Page 26)	£25 per day up to £600	Nil
4	Personal Accident Loss of limbs or sight Permanent Total Disablement Death benefit Death benefit	(Page 26)	Max. Benefit £25,000 £25,000 £25,000 (aged under 65) £15,000 (aged 16 to 64) £15,000 (aged 65 and over) £2,000 (aged 15 and under)	Nil
5	Baggage, Baggage Delay and Passport Single Item Limit Valuables Limit in total Loss of Passport Delayed Baggage	(Page 27)	Up to £1,500 £300 Up to £400 £250 Up to £200	£80 Nil
6	Personal Money and Documents Cash Limit Cash Limit (aged under 16)	(Page 29)	Up to £500 £300 £50	£80
7	Personal Liability	(Page 30)	Up to £2,000,000	£250
8	Delayed Departure	(Page 31)	£30 per 12 hours delay then £10 for each additional 12 hour delay up to £100	Nil
9	Holiday abandonment	(Page 32)	Up to £5,000	£80
10	Missed departure	(Page 33)	Up to £500	Nil
11	Hijack	(Page 34)	Up to £500	Nil

12	Catastrophe Cover	(Page 34)	Up to £500	Nil
13	Mugging Benefit	(Page 34)	Up to £400	Nil
14	Withdrawal of Services	(Page 35)	Up to £500	Nil
15	Emergency Kennel/Cattery Fees Cover	(Page 35)	Up to £400	Nil
16	Emergency Car Hire	(Page 36)	Up to £750	Nil
17	Emergency Overseas Veterinary Costs	(Page 36)	Up to £250	Nil
18	Overseas Legal Expenses and Assistance	(Page 37)	Up to £50,000	Nil

Section	Description Winter sports cover available upon payment of an additional premium and shown on your travel insurance certificate	Limit of Cover per Insured Person	Excess per Insured Person
19	Ski Equipment Owned Hired Single Item Limit (Page 38)	Up to £500 Up to £250 £250	£80
20	Hire of Ski Equipment (Page 39)	Up to £300	Nil
21	Ski Pack (Page 40)	Up to £250 for Ski Pack Up to £250 for Lift or Ski Pass	Nil
22	Piste Closure (Page 41)	£20 per day up to £200	Nil
23	Delay due to Avalanche (Page 41)	Up to £300	£80

Section	Golf Cover available upon payment of an additional premium and shown on your travel insurance certificate	Limit of Cover per Insured Person	Excess per Insured Person
24	Golf Equipment Single Item Limit (Page 42)	Up to £1,000 £300	£80
25	Golf Equipment Hire (Page 43)	£40 per day up to £400	Nil
26	Non Refundable Golfing Fees (Page 44)	£400	Nil

Section	Wedding/Civil Partnership covers available upon payment of an additional premium and shown on your validation certificate	Limit of Cover per Insured Person	Excess per Insured Person
27	Single Item Limit Wedding Rings Wedding Attire Wedding Gifts Photographs / Video (Page 45)	£300 £250 £1,000 £1,000 £750	£80

Section	Travel Disruption Extension available upon payment of an additional premium and shown on your travel insurance certificate	Limit of Cover per Insured Person	Excess per Insured Person
28	Extended Cancellation or Curtailment Cover (Page 47)	Up to £1,000	£50
29	Extended Delayed Departure Cover Delay Cover Trip Abandonment (Page 47)	Up to £100 Up to £1,000	Nil £50
30	Extended Missed Departure Cover (Page 48)	Up to £500	£50
31	Accommodation Cover (Page 48)	Up to £1,000	£50

Full details of policy cover can be found in the policy booklet.

Financial Failure Holiday Protection

Please note that this is a summary only and full cover, exclusions, claims and complaints are detailed in the policy wording which is available by calling 0845 092 0608.

What are the main features and benefits of my policy?

Covers up to £5,000 per Insured person for in the event of the insolvency of a pre-booked end supplier for either: Prior to Departure – the irrecoverable lost sums paid in advance to the insolvent end supplier.

After Departure -

- a) additional costs in replacing that part of the travel arrangements to a similar standard to that originally booked, or
- b) cost of return travel home to a similar standard to that originally booked.

Are there any exclusions or limitations to my policy?

In the case of a) or b) above, where practicable, the Insured Person shall have obtained the prior approval of IPP prior to incurring costs by contacting IPP. Financial Failure of:

- a) any travel or accommodation supplier in Chapter 11 (or equivalent) or any threat of insolvency being known at the date of issue of the policy.
- b) any travel or accommodation provider who is bonded elsewhere (even if the bond is insufficient to cover the claim)
- c) any travel agent, tour operator or consolidator with whom the insured booked travel or accommodation.

What if I change my mind about continuing with this policy?

For a Travel Insurance policy of less than one month's duration, you have no right to cancel on or after the stated departure date. However we will give a full refund if you cancel within 14 days of the date of purchase of this policy and prior to the stated departure date.

For a Travel Insurance policy of longer duration, you have the right to cancel the cover within 14 days from your receipt of your policy documentation, or our receipt of your payment, whichever is later (the 'cooling off' period). You will be entitled to a full refund of your premium if you cancel during the cooling off period. If a claim has been made during this period then you will be entitled to a full refund of your premium but you will need to reimburse us with the full amount of the claim. If you choose to cancel your policy (after the 'cooling off' period) you must return your documents to AA Travel Insurance and must not, in any event, make any further claims under the cancelled cover.

What if I need to make a claim?

If you wish to make a claim please telephone 020 8776 3752 or email info@ipplondon.co.uk

What do I do if I am unhappy with the service I receive?

If you wish to register a complaint regarding a claim please contact:

In writing Member Relations
 The Automobile Association
 Lambert House
 Stockport Road
 Cheadle SK8 2DY

By phone 0844 209 0556

By email customersupport@theAA.com

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. Full details can be found on page 52 of your booklet.

Is there any protection for me if my insurer is unable to meet its liabilities?

Under the Financial Services and Markets Act 2000, should the company be unable to meet all its liabilities to policyholders, compensation may be available. Insurance advising and arranging is covered for 100% of the first £2,000 and 90% of the remainder of the claim, without any upper limit. (Maximum 90% of the claim with no upper limit after 31/12/09). For compulsory classes of insurance, insurance advising and arranging is covered for 100% of the claim, without any upper limit. Information can be obtained on request, or by visiting the Financial Services Compensation Scheme www.fscs.org.uk.