

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 us?

We (Automobile Association Insurance Services Limited (AAIS), Fanum House, Basing View, Basingstoke, Hampshire, RG21 4EA) are authorised and regulated by the Financial Services Authority (FSA). The FSA is the independent watchdog that regulates financial services. Our FSA Register number is 310562. Our permitted business is that of an insurance intermediary dealing in and arranging contracts of general insurance. You can check this by visiting www.fsa.gov.uk or by contacting the FSA on 0845 606 1234.

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 on how you wish 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 to do if you have a complaint?

It is always our intention to provide the best possible standard of service however if something does go wrong, we'd like to know about it. We'll do our best to resolve it for you as quickly as possible and the following process has been arranged.

a) If your complaint is about AA Insurance Services

There are several ways you can contact us:

- Phone: 0844 836 1052
- Email: Custcare@theAA.com
- Post: The Customer Care Unit, AA Insurance Services, PO Box 2AA, Newcastle upon Tyne NE99 2AA
- Fax: 0292 072 5018
- Textphone: 0870 600 1303

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

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

For claims against insurers, you are 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.

You can learn more about this scheme at www.fscs.org.uk and by phoning 020 7892 7300.

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.

9. Collection and use of data

Any personal data you provide will be held securely and in accordance with the Data Protection Act 1998. We will use your personal data for the purpose(s) for which you have provided it. It may also be used for marketing, offering renewals, research and statistical purposes and crime prevention.

We may however need to disclose personal data to a third party so that the service you requested could be provided. It may also be necessary to transfer it to countries outside the European Economic Area. Where this happens, we will endeavour to ensure that any recipient of your data will treat it with the same level of protection as we would.

Your data may be disclosed to regulatory bodies for the purposes of monitoring and/or enforcing compliance with any regulatory rules/codes.

If you give us information about another person, in doing so you confirm that they have given you permission to provide it to us to be able to process their personal data (including any sensitive personal data) and also that you have told them who we are and what we will use their data for, as set out in this notice.

In the case of personal data, with limited exceptions, you have the right to access and if necessary rectify information held about you by formal written application to The AA's Data Protection Officer, at Fanum House, Basing View, Basingstoke, RG21 4EA.

By providing us with your personal data and contact details, you consent to the use of that data and to your being contacted by any AA Group company and the Acromas Group of companies, by post, telephone, e-mail, SMS or other electronic means, to inform you about products and services which it considers may be of interest to you. However you can contact the AA Data Protection Officer in writing at any time to suppress some or all AA products.