

Van Hire Insurance Policy Summary & Key Facts

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)

Features and Benefits	Significant limitations	Policy Section
<p>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:</p> <ul style="list-style-type: none"> (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 <p>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.</p> <p>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.</p> <p>Territorial Limits</p>	<p>Only one hire vehicle is provided per incident</p> <p>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</p> <p>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)</p> <p>The vehicle hirer's own terms and conditions will apply to any hire</p> <p>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</p> <p>The hire must commence within 30 days after the claim under this policy has been notified to AAIS</p> <p>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.</p> <p>Hire vehicles are only provided in Northern Ireland and the Isle of Man where the driver is 23 years and over</p> <p>Sea transit charges involved in the delivery or collection of the hire vehicles are excluded</p> <p>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</p> <p>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.</p> <p>Vehicles configured or adapted for specialist use are not available, including but not limited to refrigerated vehicles.</p>	<p>What is covered: section b</p> <p>General Conditions: section d</p> <p>What is covered: section d</p> <p>General Conditions: section d</p> <p>General Exclusions: section h</p> <p>General Exclusions: section i</p> <p>Definitions section: definitions of Insured Person</p> <p>General Conditions: section f</p> <p>General Exclusions: section j</p> <p>General exclusions: section a</p> <p>Definitions section: Territorial Limits</p> <p>General exclusions: section m</p>

Making a Claim call the claims helpline on:

0844 836 1127

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

Cancellation

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.

Complaints

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

There are several ways you can contact us:

Phone: 08705 33 22 11

Email: Custcare@TheAA.com

Post: Acromas Insurance Company Limited, Fanum house, Basing View, Basingstoke, Hampshire RG21 4EA

Please make sure you quote your policy number on all correspondence.

If you remain dissatisfied with the final response to your complaint you may be entitled to contact the Financial Ombudsman Service for help and advice.

Phone: 0845 080 1800

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

Post: Insurance Division Financial Ombudsman Service, South Quay Plaza, 183 Marsh Wall, London, E14 9SR

Financial Services Compensation Scheme (FSCS)

If AICL is unable to meet its liabilities you may be entitled to compensation from the FSCS. This depends on the type of business and the circumstances of the claims. For claims against insurers, the first £2,000 of an insurance claim is covered in full, plus 90% of the balance.

You can learn more about this scheme at www.fscs.org.uk and by phoning 0207 892 7300