

AA Van Rescue Terms and Conditions

About AAIS

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 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/register or by contacting the FSA on 0300 500 5000.

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 have chosen to deal exclusively with The Automobile Association Limited for AA Van Rescue.

What service do we provide?

You will not receive advice or a recommendation from us. We may ask some questions and provide information on policy cover but you will need to make your own choice about whether you wish to proceed.

What to do if you have a complaint about AAIS

There are several ways you can contact us,

- Phone: 0844 836 1128
- 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

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

- Phone: 0845 080 1800
- Email: Enquiries@financial-ombudsman.org.uk
- Post: Insurance Division Financial Ombudsman Service, South Quay Plaza, 183 Marsh Wall, London E14 9SR

Our charges No fees are payable to AAIS for AA Van Rescue. Your policy booklet highlights any charges made by your Insurer.

Automatic Renewals

If you are paying by instalments via Premium Funding Ltd, the policy will be renewed automatically with your existing insurer if we are able to do so and in the absence of your instructions at renewal to the contrary.

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

The provider of this product is The Automobile Association Limited. Please note that The Automobile Association Limited does not fall within the Financial Services Compensation Scheme (FSCS).

Contents

About AAIS	1
Welcome to the AA	3
Definitions of words and phrases used in this policy	3
Useful contact information	4
Contact numbers and addresses	4
Company Details	4
AA Van Rescue - Your Contract with the Insurer(s)	5
What to do if You have broken down	5
Compliments and complaints	6
Financial Services Compensation Scheme (FSCS)	6
Breakdown cover – what's available	7
Services available	7
Service entitlements	7
Duration of cover	7
Vehicle specifications	7
Transportation of animals	7
Service descriptions	8
Roadside Assistance	8
Home Start	9
Relay	9
General Terms & Conditions	10
General exclusions	10
General rights to refuse service	11
Additional services	11
Use of agents	12
Requests for assistance	12
Emergency nature of breakdown service	12
Cancellation of AA Van Rescue	12
Changes to Terms & Conditions	12
Exclusion of liability for loss of profit etc	13
Enforcement of Terms & Conditions	13
Use of headings	13
Interpretation: use of English law & language	13
Using your personal information	13
Collection & Use of data	13

Welcome to the AA

Welcome to the AA and thank you for purchasing AA Van Rescue.

This booklet sets out the Terms and Conditions of AA Van Rescue. These Terms and Conditions are valid for UK customers taking out cover or renewing on or after 1st June 2009. Please read this booklet carefully and keep it in a safe place as any use of AA Van Rescue is subject to these Terms and Conditions.

Separate Terms and Conditions apply for customers resident in the Channel Islands or Isle of Man – to receive a copy please call 0870 608 0277.

Roadside Assistance, Home Start and Relay are provided by The Automobile Association Limited. The Terms and Conditions of cover are set out in the following pages.

Definitions of words and phrases used in this Policy

Some common terms are used to make this Policy easier to understand. Wherever these words or phrases appear in the following pages they will always have the meaning set out below.

'AA' means the relevant insurer of the AA Van Rescue being The Automobile Association Limited for Roadside Assistance, Relay and Home Start.

'Covered Vehicle'/ 'Your Vehicle' means a vehicle operated by You and listed in Your joining or renewal letter as being included in Your AA Van Rescue.

'Home Address' means the address which the AA has recorded as the registered address of the Covered Vehicle at the time of the relevant breakdown or accident.

'Driver' means the Driver of the Covered Vehicle at the time of the breakdown or accident.

'Premium' means the premium You pay for Your AA Van Rescue.

'Subscription Year(s)' means the period(s) of 12 months commencing from the start of Your AA Van Rescue or from any anniversary of the start of that cover.

'Vehicle Restrictions' means the Vehicle Restrictions set out below.

'Customer' 'You' and 'Yours' means the individual, company or other organisation who has purchased AA Van Rescue and, if the context requires, includes reference to the Driver driving the Covered Vehicle with Your consent.

'Your Cover' means Your policy for AA Van Rescue, as described in these Terms and Conditions.

Useful Contact Information

Contact numbers and addresses

For help following a breakdown in the UK

0800 107 0388

To make changes, cancel or enquire
about your AA Van Rescue

0800 551 188

To purchase European Breakdown Cover

0800 444 500

For help following a breakdown in the Republic of Ireland
(under discretionary/reciprocal arrangements)

AA Ireland

00 800 8877 6644

Email enquiries

fleetcustomers@theAA.com

SMS text messaging is available for use by deaf, hard of hearing or speech impaired customers in a breakdown situation by sending an SMS to 07900 444 999.

Information is available in large print, audio and Braille on request. Please call 0800 262 050 for details. Deaf, hard of hearing or speech-impaired customers who have a textphone can call 0800 328 2810.

Company Details

AA Van Rescue is provided by the following company:

Roadside, Home Start and Relay are provided by The Automobile Association Limited. The Automobile Association Limited is incorporated with limited liability in Jersey, number 73356. Registered office: 22 Grenville Street, St Helier, Jersey, Channel Islands JE4 8PX. Head office: Fanum House, Basing View, Basingstoke, Hampshire RG21 4EA. Branch registered in England and Wales, number BR004875. It is an insurer exempt from authorisation under the Financial Services and Markets Act 2000.

AA Van Rescue - Your Contract with the Insurer(s)

What to do if You have broken down

Where cover is available

Breakdown cover detailed in this Policy only applies when the Covered Vehicle first becomes stranded in the United Kingdom. This does not include the Channel Islands and Isle of Man where separate cover is required.

How to contact the AA

If the Covered Vehicle has broken down and requires assistance, please contact the AA on the telephone numbers provided on page 4. It is important that You contact the AA because if You contact a garage direct You will have to settle the bill and the AA will not be obliged to reimburse You.

How the AA will identify that You are entitled to assistance

The AA recommends that the breakdown card is kept in the Covered Vehicle as the Driver will require the card to access service. Please note that the AA is entitled to assume that anyone driving or travelling in the Covered Vehicle is authorised by the customer to request assistance for that vehicle. You must make all Drivers aware of the terms of Your AA Van Rescue and must give the Drivers copies of the breakdown information supplied by the AA in conjunction with the breakdown cards. When the Driver contacts the AA for assistance they will be asked to show the breakdown card to ensure that only those customers entitled receive service. If assistance is required please be prepared to show this card.

If a valid breakdown card cannot be produced, the AA reserves the right to refuse service. For further details please refer to General Terms and Conditions, clause 3f, page 11. Please also note that You should advise the AA immediately of any changes to contact name and vehicle registration numbers. Please refer to General Terms and Conditions, clause 13, page 12.

Compliments and Complaints

If You have a compliment or complaint about Your AA Van Rescue policy the AA really wants to hear from You. The AA welcomes Your comments as they provide the opportunity to put things right and to improve AA service.

Please phone us on
(Monday to Friday, 9am to 5pm)

0870 608 0277

Text phone users can ring

0800 328 2810

Or write to;

Business Support,
AA Business Services,
Swallowfield One,
Wolverhampton Road,
Oldbury,
West Midlands
B69 2AG

Email

fleetcustomers@theAA.com

It is the AA's policy to acknowledge any complaint within five working days. The AA will advise You of who is dealing with Your concerns and, where possible, provide a response

Please note that Roadside, Relay and Home Start are provided by The Automobile Association Limited and this company does not fall within the Financial Ombudsman Service

Financial Services Compensation Scheme (FSCS)

Please note that The Automobile Association Limited does not fall within the Financial Services Compensation Scheme (FSCS).

Breakdown cover – what's available

This section details the different kinds of cover that are available under AA Van Rescue. The cover You hold will be detailed on Your breakdown cards, or if changes are made these will be confirmed separately to You in writing.

Services available

Roadside Assistance – this is the minimum level of cover and provides roadside assistance throughout the UK, 24 hours a day, every day of the year. The AA's number one aim is to fix the Covered Vehicle, but if it cannot be fixed within a reasonable time it will be taken to the nearest garage. Please refer to page 8 for full details.

Home Start – provides all the benefits of Roadside Assistance at the Covered Vehicle's home or office address. Please refer to page 9 for full details.

Relay – recovery to a UK mainland destination of the Driver's choice if the AA is unable to fix the Covered Vehicle at the roadside or arrange a prompt local repair. This means the Driver can choose to be taken home, to their destination or anywhere else on the UK mainland, regardless of how far this may be. Please refer to page 9 for full details.

Service entitlements

AA Van Rescue provides cover for Covered Vehicles regardless of who is driving. Service entitlements are outlined below.

Cover Type	Roadside	Home Start	Relay
Van Rescue	✓	✓	✓

Duration of cover

AA Van Rescue is for 12 months and paid for in a single Premium. Please see further details on cancellation, page 12.

Vehicle specifications

Assistance is only available for vehicles which meet the specifications set out below.

Please note that 'vehicles' does not include, amongst other things, electric pavement vehicles, electrical wheelchairs, bicycles (including electric bicycles), any vehicle which cannot lawfully be used on the public highway and/or any non-motorised vehicle.

Maximum Vehicle Weight: 3.5 tonnes (3,500kg) gross vehicle weight

Maximum Vehicle Width: 7ft 6in (2.3m)

Assistance will also be provided for a caravan or trailer which was on tow at the time of the breakdown, subject to the dimensions falling within the above limits.

Transportation of animals

Please note that horses or livestock will not be recovered and the recovery of any animal is at the AA's discretion. See General Terms and Conditions, clause 1m, page 10.

Service Descriptions

Roadside Assistance

Provided by The Automobile Association Limited.

What is covered:

- Roadside Assistance is available if the Covered Vehicle is stranded on the highway more than a quarter of a mile from the Home or office address following a breakdown or accident;
- If, following a breakdown, a patrol or appointed agent cannot fix the Covered Vehicle within a reasonable time, it will be taken to the AA's choice of relevant local repairer or to a local destination of the Driver's choice, provided it is no further;
- The AA will make a telephone call at the Driver's request following a breakdown;
- Please note that any contract for repair, other than repairs carried out by the AA or its agent at the roadside under Your AA Van Rescue, is between the person requesting the repair and the repairer – it is not the AA's responsibility to instruct the repairer to undertake any work required or to pay them for it

The AA does not guarantee that any recovery to a relevant local repairer will be within the opening hours of the repairer, or that the repairer will be immediately available to undertake any required repair. Whilst the AA will endeavour to check that the chosen repairer carries out the type of repair work required, this cannot be guaranteed and the AA does not provide any assurance or warranty with respect to any work carried out at Your request by any third party repairer.

What is not covered:

- The cost of spare parts, fuel, oil, keys or other materials required to repair the Covered Vehicle or any supplier delivery or call-out charges related to these items;
- The cost of any labour, other than that provided by the AA or its agents under Your AA Van Rescue at the scene of the breakdown or accident;
- Any additional transport or other costs that might be incurred or any incidental expenses that may arise during a recovery. The AA cannot accept any costs for passengers who do not accompany the Covered Vehicle while it is being recovered;
- Routine maintenance and running repairs eg radios, interior light bulbs, heated rear windows;
- Any recovery or tow following an accident (see General Terms and Conditions, clause 2, page 11);
- Assistance following a breakdown or accident attended by the police, highways agency or other emergency service, until the services concerned have authorised the covered Vehicle's removal. If the police, highways agency or emergency service insist on recovery by a third party, the cost of this must be met by the Driver;
- A second or subsequent recovery, after the Covered Vehicle has been recovered following a breakdown;
- All things excluded under General Terms and Conditions, page 10.

Home Start

Provided by The Automobile Association Limited.

What is covered:

- Home Start provides access to the same service as is available under 'Roadside Assistance' following a breakdown or accident at or within a quarter of a mile of the Home or office address. Homestart is only available 24 hours after the commencement of cover.

What is not covered:

- All things excluded under 'Roadside Assistance – what is not covered'.

Relay

Provided by The Automobile Association Limited.

What is covered:

- Relay is available when the AA provides either Roadside Assistance or Home Start service and the AA cannot arrange a prompt local repair;
- Relay provides recovery of the Covered Vehicle, together with the Driver and up to a maximum of seven passengers (or for Minibus Rescue a maximum of the number of passenger seats in the Minibus) to any single destination of the Driver's choice on the UK mainland or in Northern Ireland (see also General Terms and Conditions, clause 1g, page 10). Relay is only available 24 hours after the commencement of cover

What is not covered:

- Recovery of the Covered Vehicle if it is at or within a quarter of a mile or less of the Home or office address
- A second or subsequent recovery (e.g. the return journey from the Driver's chosen destination or following a further breakdown of the Covered Vehicle);
- Overnight accommodation, incidental expenses, transportation of passengers in excess of the maximum number or transportation of passengers who are not in the Covered Vehicle at the time of the breakdown (although the AA can assist with arranging such accommodation and transportation at the Driver's cost on request);
- All things excluded under 'Roadside Assistance – what is not covered', page 8.

General Terms and Conditions of AA Van Rescue

General exclusions

1. AA Van Rescue does not provide for:
 - a. Vehicle servicing or re-assembly eg where this is required as a result of neglect or unsuccessful work on the Covered Vehicle other than on the part of the AA or its agents;
 - b. the cost of garage or other labour required to repair the Covered Vehicle, other than that provided by the AA or its agents at the scene of the breakdown or accident;
 - c. any costs of draining or removing fuel, lubricants or other fluids as a result of the introduction of an inappropriate substance. The AA will arrange for the Covered Vehicle to be taken to a local garage or another location of your choice (provided no further) but You will have to pay for any work carried out;
 - d. any additional charges resulting from a failure to carry a legal and serviceable spare wheel or tyre in the Covered Vehicle, except where this is not provided as manufacturers standard equipment. The AA will endeavour to arrange on the Driver's behalf, but will not pay for, assistance from a third party;
 - e. having the Covered Vehicle stored or guarded in the Driver's absence;
 - f. the provision of service when the Covered Vehicle is on private property eg garage premises, unless it can be established that the Driver has the permission of the owner or occupier;
 - g. the provision of service to any persons in excess of the number of seats fitted in the Covered Vehicle at the time of breakdown, or to anyone who was not travelling in the Covered Vehicle at the time of the breakdown. If there are more people than the maximum allowed, the AA will seek to arrange, but will not pay for, their onward transportation;
 - h. any ferry, toll or congestion charges incurred in connection with the Covered Vehicle as a result of it being recovered;
 - i. the recovery of any vehicles which the AA has reason to believe have just been imported or purchased at auction;
 - j. the transportation of immobilised vehicles where the AA considers this to be part of a commercial activity, for example, to, from or for motor dealers or delivery companies;
 - k. the cost (including any call-out charge) of any locksmith, body-glass or tyre specialist, should the AA consider this to be required. The AA will endeavour to arrange this help on Your/ the Driver's behalf, however it will not pay for these specialist services and any contract for services provided will be between You/ the Driver and the relevant specialist. If, in the AA's reasonable opinion, the Covered Vehicle requires recovery to such a specialist to be mobilised and, to effect that recovery, specialist lifting equipment not normally carried by AA patrols is required, the AA will arrange the recovery but at Your cost. If use of a locksmith or other specialist would, in the AA's opinion, mobilise the Covered Vehicle, no further service will be available for the breakdown in question;
 - l. the cost of any specialist lifting equipment (not normally carried by AA patrols), if this is, in the view of the AA, required to provide assistance eg when a Vehicle has left the highway, is standing on soft ground or is stuck in snow or floodwater. In these instances, the AA will arrange recovery but at Your cost. Once the Vehicle has been recovered to a suitable location, normal AA service will be provided;
 - m. the transportation or arrangement of the transportation of any animal (guide dogs or hearing dogs to be transported together with their owner, where the AA will provide transportation unless this is not possible for health and/ or safety reasons). The AA will not recover horses or livestock. If the AA or its agents does, at its absolute discretion, agree to transport any animal, then this will be at Your/ the Driver's own risk. It is the Driver's responsibility to secure any animal being transported or to make alternative arrangements for its transportation;
 - n. assistance for vehicles broken down as a result of taking part in any 'Motor Sport Event', including, without limitation, racing, rallying, trials or time-trials or auto test. However, for the avoidance of doubt, the AA does not consider 'Concours d'élégance' events, track test

days for road-legal vehicles or rallies held exclusively on open public highways where participants are required to comply with the normal rules of the road, to be Motor Sports Events.

- o. There is a 24 hour delay on the availability of service (Homestart and Relay only).
2. AA Van Rescue does not provide for any vehicle recovery following an accident. The AA may, if requested, be prepared to provide recovery following an accident but, if so, the person making the request will be responsible for paying the AA's charges for this assistance (including, but not limited to, any charges relating to any specialist equipment used). You must give the AA, on request, any relevant information it reasonably requests in regard to all matters referred to in this clause. Please note that, following an accident, or otherwise, it is and remains the Driver's responsibility to ensure that any requirements of the relevant motor insurer are properly complied with when making a claim under the relevant motor insurance policy.

General rights to refuse service

Please note: if a Customer is refused service by the AA the Customer has the right to request an explanation in writing (see 'Compliments and complaints' for Business Support contact details).

3. The AA reserves the right to refuse to provide or arrange breakdown assistance where:
 - a. service is requested to deal with the same or similar cause of breakdown to that which the AA attended within the preceding 28 days. It is the Driver's responsibility to make sure that emergency repairs carried out by the AA are, where appropriate, followed as soon as possible by a permanent repair. Nothing in this provision shall affect any rights You may have in relation to any negligence or breach of contract or breach of any other legal duty on the part of the AA or its agents;
 - b. the Driver is not with the Covered Vehicle at the time of the breakdown and the Driver is unable to be present at the time assistance arrives;
 - c. in the AA's reasonable opinion, the Covered Vehicle was, immediately before breakdown or accident, dangerous, overloaded, unroadworthy or could not otherwise have been lawfully used on the public highway;
 - d. in the AA's reasonable opinion, the giving of service would involve any breach of the law;
 - e. in the AA's reasonable opinion, there has been an unreasonable delay in reporting the breakdown;
 - f. the Driver cannot produce a valid entitlement card (or appropriate receipt) and some other form of identification. If these cannot be produced, and the AA is unable to verify that the appropriate entitlement is held, the AA reserves the right to refuse service. However if the Driver is unable to prove entitlement to service, the AA may, at its discretion, offer service on the immediate payment (by credit or debit card) of the usual Premium for the relevant cover required, plus a supplementary Premium for joining while already requiring assistance.

The Premium paid will be fully refunded if it can be established to the AA's reasonable satisfaction that the relevant level of service entitlement was held at the time of the breakdown. Without prejudice to Your statutory rights, no refunds will be given if entitlement cannot be proved, or simply because Your Vehicle cannot be fixed at the roadside;

- g. the AA reasonably considers that You or the Driver:
 - i. or anyone accompanying you or the Driver, is behaving or has behaved in a threatening or abusive manner to AA employees, patrols or agents, or to any third party contractor; or
 - ii. have falsely represented that You or the Driver are entitled to services to which You or the Driver are not entitled; or
 - iii. have assisted another person in accessing AA services to which they are not entitled; or
 - iv. owe the AA money with respect to any services, spare parts or other matters provided by the AA or by a third party on the AA's instruction.

Additional services

4. Any additional services made available by the AA which are not described in these Terms and Conditions are provided on a purely discretionary basis and may be withdrawn at any time.

Use of agents

5. Service from dedicated AA patrols is subject to availability and may be supplemented by use of appropriate agents. The AA will only accept responsibility for the actions of an agent where the agent is acting on the AA's instruction.

Requests for assistance

6. All requests for assistance must be made to the AA using the contact instructions provided by the AA from time to time. If You or the Driver contact a garage direct, You or the Driver will have to settle its bill and the AA will be under no obligation to reimburse You.

Emergency nature of breakdown service

7. AA patrols are trained and equipped to carry out emergency roadside repairs and are not in a position to comment on the general safety or roadworthiness of a Vehicle after a breakdown or an emergency repair. In addition, completion of an emergency repair cannot be taken to signify or in any way guarantee the general roadworthiness of the Vehicle concerned.

Cancellation of AA Van Rescue

8. You have the right to cancel Van Rescue within a 14 day 'cooling-off period', commencing either from the agreement of the contract, or your receipt of the Van Rescue 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 request for service has been made, where any refund will be subject to a charge for the assistance provided.

Subject to any other statutory rights you may have, there will be no refund following the cooling-off period.

Your AA Van Rescue policy runs in-conjunction with your Van Insurance policy. In the event of cancellation/non renewal of your Van insurance all cover under this insurance will cease.

9. If You wish to cancel after the cooling off period has expired, subject to any other statutory rights You may have, there will be no refund of the Premium.
10. If you cancel your Van Insurance Policy after the cooling off period then your Van Rescue Policy will be automatically cancelled from the same date.
11. The AA shall have the right to cancel any AA Van Rescue Policy if:
 - a. the AA has been entitled to refuse service under clause 3g, page 11
 - b. the maximum number of call-outs, as set out in the AA's Service Control, has been reached or exceeded in any two consecutive Subscription Years;
 - c. You are late in paying any sum due to the AA;
 - d. You become insolvent or bankrupt or subject to any similar event or process;

No refund of Premium shall be due following a cancellation under sub-clause a) and b). In the event that the AA cancels an AA Van Rescue Policy in accordance with subclause c), the AA shall give Customers a pro rata refund of the Premium based on the unexpired Cover at cancellation provided no service has been given.

Changes to Terms and Conditions

12. The AA is entitled to change any of the Terms and Conditions at renewal. The AA also reserves the right to make changes to these Terms and Conditions during the Subscription Year, on the giving of reasonable notice, where it reasonably considers this necessary in order to comply with any applicable laws, regulations or the advice or instruction of any regulatory authority.
13. While the AA seeks to meet the service needs of Customers at all times, its resources are finite and this may not always be possible. The AA shall not be liable for service failures where the AA is faced with circumstances outside its reasonable control. Events which might constitute circumstances outside the AA's reasonable control include (but are not limited to) Acts of God, outbreak of hostilities, riot, civil disturbance, acts of terrorism, acts of government or authority (including the refusal or revocation of any licence or consent), fire, subsidence, explosion, flood, snow, fog or other bad weather conditions, vehicle, equipment or systems failures, shortages of fuel or other necessary supplies, failure of telecommunications lines or systems, default of suppliers or sub-contractors, theft, malicious damage, strike, lock out or industrial action of any kind.

Exclusion of liability for loss of profit etc

14. The AA shall not, in any event, and to the extent permitted by law, have any responsibility for any increased costs or expenses, for any loss of profit, business, contracts, revenue or anticipated savings or for any special or indirect losses incurred as a result of or in connection with any service, whether resulting from tort (including negligence or breach of statutory duty), breach of agreement or otherwise. For the avoidance of doubt, nothing in this clause or these Terms and Conditions shall exclude or restrict the AA's liability for negligence resulting in death or personal injury. You shall ensure that Your Drivers are aware of this and that this is a condition of receiving assistance.

Enforcement of Terms and Conditions

15. Failure to enforce or non-reliance on any of these Terms and Conditions by the AA will not prevent the AA from subsequently relying on or enforcing them.
16. None of the Terms and Conditions, or benefits, of AA Van Rescue are enforceable by anyone else other than the Customer. For the avoidance of doubt, and without limiting the above, any rights under The Contract (Rights of Third Parties) Act 1999, or any replacement or amendment of such act, are excluded.

Use of headings

17. The headings used in this Policy are for convenience only and shall not affect the interpretation of its contents.

Interpretation: use of English law and language

18. AA Van Rescue and these Terms and Conditions are governed and should be interpreted by the laws of England and Wales. The EEA State for the purpose of AA Van Rescue is the United Kingdom. The Terms and Conditions are written in English and all correspondence entered into shall be in English.

Using Your Personal Information

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, including Automobile Association Personal Finance Limited 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.

