

# **Silver** Membership

## Essential Terms & Conditions

September 2019

**Important information: Please read and retain**

**AA**

## Welcome

Welcome to your Silver AA Membership. You are now entitled to an enhanced level of breakdown cover and other benefits in addition to the breakdown cover provided under your AA membership Breakdown Cover.

This booklet outlines the Essential Terms and Conditions that you need to know about the great benefits that are available with Silver Membership. Please ensure you read the Terms and Conditions of each benefit to understand where these are eligible.

Please note this booklet only provides information relating to the additional breakdown benefits which are available with Silver Membership. This does not include the full Terms and Conditions of the AA membership Breakdown Cover. These can be found in the AA Membership Terms and Conditions booklet which can be viewed online at [theAA.com/policy](http://theAA.com/policy). Or, to receive a copy in the post, call us on 0343 316 4444.

The Essential Terms and Conditions are split into two sections. Part one gives the Essential Terms and Conditions of the available Silver insurance benefits and their associated offers. Part two gives the Essential Terms and Conditions of Silver benefits which do not relate to insurance.

For European Breakdown Cover you will receive a copy of the full Terms and Conditions booklet in the post with your confirmation pack after you choose to register for the benefit.

Text Phone users can contact us using Next Generation Texting by prefixing any of our numbers with 18001. Information is also available in large print, Braille and audio on request. Please call for details on 0800 262 050.

# Contents

## Part One: Silver Membership Essential Terms and Conditions – Insurance Benefits

AA European Breakdown Cover – Conditions of the offer .....	5
AA European Breakdown Cover Overview.....	6
AA Junior Associate Cover – Conditions of the offer .....	7

## Part Two: Silver Membership Essential Terms and Conditions – Non-Insurance Benefits

Legal Assistance Helpline – Conditions of use.....	9
Vehicle Helpline and Garage Quote Checker – Conditions of use.....	9
AA Enhanced Breakdown App .....	9
Company details.....	10
Useful contact information .....	12

Part One: Silver Membership  
Essential Terms and Conditions –  
Insurance Benefits

## AA European Breakdown Cover – Conditions of the offer

- The AA European Breakdown Cover policy must be in the name of the main UK Membership Breakdown Cover policyholder (not any other associates on the Membership).
- This offer is available on single trip policies, annual policies and for renewing customers.

Silver Membership entitles the main Member to use the discount equivalent to:

- 1 day of AA European Breakdown Cover applied up to 3 times within the UK Membership Breakdown Cover policy year  
OR
- 5% off AA European Breakdown Cover for one annual policy during the UK Membership Breakdown Cover policy year

This benefit is only available by calling 0800 316 9977 to activate AA European Breakdown Cover **before** travelling overseas and you will need to provide us with your intended dates of travel. The offer can be applied to take a trip of 1 day for zero premium, or alternatively discounted against the price of a longer trip.

### Key exclusions

- The discount is applied to the base price of the policy only. If the optional benefit of Parts and Labour and / or the option to cover a towed caravan or trailer is added to the policy, these supplements will be paid in full.
- The discount can be used a maximum of 3 times within the UK Membership policy year (once for annual policies) and no element of this can be transferred to the following year.
- With the exception of the UK Membership discount, this offer can not be used in conjunction with any other offer.

**Please note: if You wish to use this benefit, You must call to purchase and/or activate an AA European Breakdown – Full Cover policy before travelling overseas. We cannot provide assistance for a breakdown in Europe if You have not done this.**

## AA European Breakdown Cover – Overview

Full Terms and Conditions will be sent to you if you take out a policy.

This provides you with an overview of your AA European Breakdown Cover. This is not a statement of the full Terms and Conditions of your cover, which can be found in your policy wording, located in the full Terms and Conditions.

AA European Breakdown Cover will arrange roadside assistance for you and your party following a breakdown or accident when you are travelling within the geographical limits (as defined on page 13 of the policy booklet).

AA European Breakdown Cover is not motor vehicle insurance. It is your responsibility to check with your motor insurers to extend your motor vehicle insurance to provide comprehensive overseas cover. (Failure to do so may reduce your cover to the national legal minimum level of motor insurance in the countries you are visiting). If you have a Road Traffic Accident, you must supply your motor vehicle insurance details to us when we ask for this information. You must report the accident to the insurer as instructions for the repair or recovery of the vehicle can only be taken from them.

Your AA European Breakdown Cover is underwritten by Acromas Insurance Company Limited.

Please ensure that you review your cover periodically to ensure that it remains suitable to your needs.

### **1. AA European Breakdown Cover is available as Single Trip, Single Trip Group or Annual.**

#### **The main features of cover are:**

- Roadside assistance and emergency repair
- Pre-departure hire car
- Roadside Assistance and emergency repair in Europe
- Alternative travel arrangements in Europe
- Emergency accommodation in Europe
- Location and despatch of spare parts within Europe
- Vehicle recovery
- Missed Connection cover
- Vehicle collection
- £200 Break-in cover
- Hire car in the territory
- Up to £50,000 Legal Costs Benefit
- Parts and Labour cover (optional benefit)
- Message relay service

## **AA Junior Associate Cover – Conditions of the offer (Personal Membership only)**

This offer applies only to Personal Membership (Single, Joint or Family). Family Associates cover is not applicable to Vehicle based cover policies. Members with Vehicle based policies can call 0343 316 4444 to discuss upgrading to Personal cover to become entitled to this benefit.

This cover provides Membership cover for up to 3 nominated people living at the Member's Home address, so long as they are under the age of 17.

To activate your Family Associates cover, you will be required to nominate up to 3 persons living at the same residential address as the main AA Membership who are under the age of 17 at the time of nomination. You can do this by calling us on 0343 316 4444.

AA Family Associates cover will afford the same breakdown entitlements to the nominated Associates as is available under the main AA Membership, no matter what vehicle they are travelling as passengers in at the time of the breakdown. It will also offer the same entitlements to the Accident Management service, Enhanced Breakdown App and Legal and Vehicle Helplines. However the nominated associate is not automatically entitled to European Breakdown Cover which must be registered in the name of the main Member.

### **Limitations and Exclusions**

1. AA Family Associates cover is only applicable to associates where the main AA Membership Breakdown Cover is Personal cover (Personal: Single, Joint or Family). Family Associates cover is not applicable to Vehicle based cover policies. Members with Vehicle based policies must upgrade to Personal Cover to be entitled to this benefit.
2. For the avoidance of doubt, the availability of this cover is limited to the maximum number of people entitled to cover on your AA membership Breakdown Cover policy. No Membership can exceed a maximum of four people.
3. This cover is limited to breakdown services including AA Roadside Assistance, National Recovery (Relay), At Home (Home Start) and Onward Travel (Stay Mobile) (depending on entitlement of main AA Membership).

Please note that all general Terms and Conditions of AA Membership Breakdown Cover apply to the cover extended to nominated Associates.

## Part Two: Silver Membership Essential Terms and Conditions – Non-Insurance Benefits



## **Legal Assistance Helpline conditions of use**

- Legal advice is free to AA Members by calling 0345 850 1130.
- Lines are open 24 hours a day, 7 days a week.
- Please note that this service provides legal assistance only and does not provide any level of legal representation.
- This service will not be able to give legal assistance regarding any medical condition or matter.
- The Legal Assistance Helpline is available to Silver AA Membership and Gold AA Membership policyholders only. You will be required to provide your Membership number at the start of the call to verify your entitlement to use this service.
- There are no restrictions to the number of times you can call the AA Legal Assistance line however Automobile Association Developments Limited (trading as AA Breakdown Services) reserve the right to withdraw the service if in our reasonable opinion we consider it is being misused and/or abused.

## **Vehicle Helpline and Garage Quote Checker conditions of use**

- Advice is provided by the AA Vehicle Specialist help team to assist you regarding all motoring matters, service and repair queries.
- Vehicle Helpline and the Garage Quote Checker are provided by Automobile Association Developments Limited (trading as AA Breakdown Services).
- To use these services, please call 0330 102 7094, lines are open 7 days a week, 8am-6pm.
- Vehicle Helpline and the Garage Quote Checker are available to AA Membership policyholders only. You will be required to provide Your Membership number at the start of the call to verify Your Membership status.
- There are no restrictions to the number of times you can call, however Automobile Association Developments Limited (trading as AA Breakdown Services) reserve the right to withdraw the service if in our reasonable opinion we consider it is being misused and/or abused.

## **AA Enhanced Breakdown App conditions of use**

- To use this benefit You must have access to either an iPhone or Android phone. The App is not available on other phones.
- The fuel, parking and warning lights functions are available to AA Members only.
- My fuel prices limits you to 5 searches per 24 hour period.
- Some data is provided by third party suppliers. The AA can not be held responsible for the accuracy of any information supplied.
- The value of this offer cannot be redeemed against another offer or product.
- The AA reserves the right to discontinue or remove this benefit at any time.
- Members will have access to the enhanced benefit, once downloaded, for the duration of their Membership.

## Company details

**Automobile Association Developments Limited, trading as AA Breakdown Services**, is an insurer of breakdown assistance services cover that is exempt from authorisation under the Financial Services and Markets Act 2000. Registered office: Fanum House, Basing View, Basingstoke RG21 4EA. Registered in England and Wales Number: 01878835.

**Acromas Insurance Company Limited** 57-63 Line Wall Road, Gibraltar. Registered Number 88716 (Gibraltar). Acromas Insurance Company Limited is authorised by the Financial Services Commission, Gibraltar and is a member of the Association of British Insurers.

**Automobile Association Insurance Services Limited** is an insurance intermediary authorised and regulated by the Financial Conduct Authority. Registered office: Fanum House, Basing View, Basingstoke, Hampshire RG21 4EA. England and Wales. Company registration number 2414212.



## Useful contact information

AA European Breakdown Cover	0800 316 9977
AA Junior Associate Cover	0343 316 4444
Legal Assistance Helpline	0345 850 1130 <a href="https://theAA.com/Silver">theAA.com/Silver</a>
Vehicle Helpline	0330 102 7094
Garage Quote Checker	0330 102 7094
AA Enhanced Breakdown App	Download from <a href="https://theAA.com/apps">theAA.com/apps</a>
Breakdown Assistance in the UK	0800 88 77 66