

About our insurance services - Your contract with Automobile Association Insurance Services Limited ("we/us")

1. The Financial Conduct Authority

The Financial Conduct Authority is the independent watchdog that regulates financial services. Use this information to decide if our services are right for you (the policyholder).

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 have chosen to deal exclusively with Acromas Insurance Company Limited, for Home Membership.

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. 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 us for our services?

- We will not charge any fees for arranging your policy but may charge the following fees if applicable:
£12 for missed direct debit payments
- No fee.

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

We act for the insurer in marketing its insurance product: we are authorised to act for the insurer when entering into a contract of insurance with you on its behalf. We may receive and retain commission from the insurer in respect of any insurance that you take out through us.

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, Cheshire SK8 2DY
- by phone 0344 209 0556

If you cannot settle your complaint with us, you may be entitled to refer it to the Financial Ombudsman Service.

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 90% of the claim, without any upper limit. Further information about compensation scheme arrangements is available from the FSCS at www.fscs.org.uk or telephone **0800 678 1100 or 0207 741 4100**.

8. Who is responsible for your money?

Please note that when receiving or refunding your policy premium and when we are handling any claim monies, we act as an agent for your insurer.