

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 for car insurance.
- We only offer products from a limited number of insurers.
- We only offer products from:
ACROMAS Insurance Company Limited for Motor Legal Assistance Insurance and Car Hire Insurance; Zenith Insurance Plc. for Motor Accident Plan and Excess Protection; AXA PPP for AA Accident Healthcare Insurance.

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 are our services and what will you have to pay us for these services?

- Arranging and administering your car insurance
 - A policy arrangement fee of £28;
 - 1.5% of your total payment if you pay by credit card;
 - £1.99 if you have your documents posted to you;
 - Up to £25 for mid-term adjustments or replacement documents;
 - £30 if you cancel your car insurance policy.
- No fee.

We act for the insurer(s) in marketing their insurance products: we are authorised to act for the insurer when entering into a contract of insurance with you on their 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 do you need 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

by email customersupport@theAA.com

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. For compulsory insurance (e.g. third-party motor), the claim is covered in full without any upper limit. Further information about compensation scheme arrangements is available from the FSCS.

8. Third parties

None of the terms and conditions, or benefits, of this Contract are enforceable by anyone else other than the Policyholder and us. 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.

9. 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.

