

Car Insurance

Insurance Product Information Document

**Company: Automobile Association
Insurance Services Limited**

Product: AA Car Insurance

Comprehensive without protected no claims discount

AA

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. We're on the Financial Services Register under registration number 310562.

Complete pre-contractual and contractual information on the product is provided in your policy booklet, Statement of Insurance and Certificate of Motor Insurance.

What is the type of insurance?

Car insurance provides cover against your liability to third parties following a road traffic accident and loss or damage to your own car.



What is insured?

- ✓ Your legal liability for death or injury to other persons
- ✓ Your legal liability for damage to property up to £20,000,000 plus up to £5,000,000 for legal costs and expenses
- ✓ Fire and Theft of your vehicle
- ✓ Accidental Damage to your car
- ✓ Malicious Damage to your car
- ✓ Windscreen and window repairs and replacements
- ✓ Following an accident in the UK a courtesy car will be provided while your vehicle is repaired by an insurer approved garage
- ✓ Cover for lost and stolen keys up to £1,000
- ✓ Cover for personal injury of £5,000
- ✓ Cover for overnight accommodation or onward transport up to £300
- ✓ Cover for personal belongings up to £250



What is not insured?

- ✗ Mechanical, electrical, electronic or computer fault, failure, malfunction or breakdown
- ✗ Damage caused by deterioration, wear and tear or depreciation
- ✗ Loss or theft if the ignition keys, lock transmitter or entry card are left unattended in or on the car whilst it is unattended
- ✗ Loss or damage to your vehicle by deception by a purchaser or agent
- ✗ Loss or damage when your vehicle is being driven by a person who is not a permitted driver
- ✗ The first part of each claim, known as the excess
- ✗ No claims discount is not protected



Are there any restrictions on cover?

- ! Your car can only be used for the purposes specified in your Certificate of Motor Insurance
- ! No accidental damage cover to your vehicle if the person driving is found to be over the legal limit for alcohol in the country where the accident occurs, is unfit to drive through drink or drugs, or fails to provide a sample of breath, blood or urine when required to do so, without lawful reason
- ! Cover levels are subject to policy specific endorsements



Where am I covered?

- ✓ You are covered in Great Britain, Northern Ireland, Isle of Man, Channel Islands and the Republic of Ireland
- ✓ You have the minimum legal cover in all countries that are part of the European Union plus some other European countries
- ✓ For 90 days per policy period this policy automatically gives you the same level of cover that you have within the territorial limits in all countries that are part of the European Union plus some other European countries



What are my obligations?

- To take all reasonable steps to protect the car from any loss or damage
- To keep the car in an efficient and roadworthy condition with a valid MOT certificate if required by law
- Let us know if your circumstances change during the period of cover
- To comply with any conditions on your driving licence
- Let us know if any damage occurs to your car or if you're involved in an accident with a third party



When and how do I pay?

You can pay your premium as a single annual payment (call centre only), continuous annual payment or by monthly instalments. Payment is required before the policy starts and the full payment or deposit can be made using a credit or debit card.



When does the cover start and end?

The cover is for one year from the policy start date, or until your current Car Insurance agreement ends. The dates of cover are specified in your Statement of Insurance.



How do I cancel the contract?

You can cancel this policy at any time by contacting our Insurance Team on 0344 412 4684 or by writing to AA Insurance Services, Q3 Quorum Business Park, Newcastle Upon Tyne, NE12 8EX.