

# Car Insurance

## Insurance Product Information Document

**AA**

### Company: Automobile Association Insurance Services Limited

### Product: Motor Accident Plan

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 the Motor Accident Plan wording.

## What is the type of insurance?

A cash payment of up to £100,000 if you're seriously injured or die following an accident in the car under this policy.



### What is insured?

- ✓ Provides a cash payment for a range of bodily injuries including, but not limited to, the following:
  - Accidental death – £100,000
  - Loss of limb(s), eye(s), hearing or speech – £100,000
  - Fractured bones (a complex break in the full thickness of the bone) – up to £1,500
  - Facial scarring – £1,500
  - Third Degree burns – £7,500
- ✓ £60 Hospital stay and temporarily disabling injury benefit for the first period of hospitalisation of between 6 and 24 hours and for each full day thereafter of hospitalisation or during which a bodily injury prevents working or carrying out daily activities up to a maximum of 180 days
- ✓ Reimbursement of up to £750 for up to 5 Physiotherapy sessions
- ✓ Only the policyholder is covered following an accident in the car insured under the AA insured motor policy as well as any other private car
- ✓ Named drivers and passengers are covered following an accident in the car insured under this policy



### What is not insured?

- ✗ Injuries sustained in accidents that occurred before the start of the policy
- ✗ Injuries sustained in accidents where the injured person is 81 years of age or over
- ✗ Injuries sustained in accidents where the driver was under the influence of, or being affected by, alcohol or drugs, other than drugs being taken under the direction of a qualified medical practitioner



### Are there any restrictions on cover?

- ! The payment in the event of fatality for any passengers under 16 years of age is £7,500
- ! There is no cover for named drivers or passengers when injured in cars other than those cars covered under the AA insured motor policy
- ! The daily hospital cash payment is limited to 180 days



### Where am I covered?

- ✓ The territorial limits as specified in your policy booklet.



### What are my obligations?

- To hold a valid car insurance policy with AAISL to claim on this product
- To contact us as soon as possible following incidents which may lead to a claim
- To hold a valid driving licence



### When and how do I pay?

Payment is required before the policy starts using the same method of payment that you used to pay your car insurance policy.



### 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. Your period of cover is specified in your Statement of Fact.



### How do I cancel the contract?

You can cancel this policy at any time by contacting our Insurance Team. Find all our contact details in your policy pack or policy booklet.