

## AA BREAKDOWN REPAIR COVER – POLICY SUMMARY

This document provides you with basic details of your AA Breakdown Repair Cover which can help with the costs of parts and labour required after the breakdown of a nominated vehicle. AA Breakdown Repair Cover is underwritten by Acromas Insurance Company Limited. This is not a statement of the full Terms and Conditions of your cover, which can be found in your AA Breakdown Repair Cover Terms and Conditions booklet which should be read in conjunction with this summary. The duration of this cover is to the termination of your current Breakdown Cover. You may need to review this cover periodically to ensure it continues to meet your needs

### 1. What are the main features/benefits of Breakdown Repair Cover?

- Cover is provided for the cost of repair or replacement of insured parts of the nominated vehicle where such repair or replacement is necessitated by a breakdown of that vehicle due to Mechanical or Electrical Failure, **which occurs during a journey at a distance of more than a quarter of a mile from home, or (provided Home Start is included in Your AA Membership) at your home address.**

#### Please note:

In order for Your AA Breakdown Repair Cover to apply, the nominated vehicle must:

- a) breakdown as a result of Mechanical or Electrical Failure, and**
- b) as a result, be prevented from continuing its journey safely, and**
- c) have been attended by the AA under Your AA Membership, and**
- d) need the repair or replacement of insured part(s) to enable the journey to be resumed or, if applicable, commenced.**

- You can claim up to £500 (including VAT and subject to a £25 excess) per claim and make up to 5 paid claims a year. If Multiple Vehicle Cover is held with Joint or Family Membership only, the total maximum paid claims per year is increased to 6.

### 2. Are there any significant exclusions or limitations to my AA Breakdown Repair Cover?

This is a summary of the main exclusions and limitations of your AA Breakdown Repair Cover:

#### Commencement of Cover (see page 6):

- Cover commences 14 days after your policy start date (you cannot claim for a breakdown occurrence before day 15).

Vehicles which can be covered by AA Breakdown Repair Cover (see page 7):

Cover is available for any vehicle which is eligible for breakdown assistance cover under Your AA Membership (Personal or, as applicable, Vehicle Membership) excluding motor caravans, kit cars, taxis, private hire vehicles, any vehicles used for hire or reward, any vehicles used in the provision of courier services and any caravans or other trailer. Any motorcycle must be a two wheeled motorcycle with an engine capacity of over 50cc.

Except where Multiple Vehicle Cover has been purchased and the relevant Multiple Vehicle Cover premium has been paid, a supplementary premium will be payable for eligible vehicles which are:

- a) 10 years old or more when first registered with the Insurer; and/or
- b) have 100,000 or more recorded miles, at that time;

Please note that the age of a vehicle will be taken from the date of its first registration with the DVLA except for imported vehicles where the month and year of manufacture will be used to determine age.

Please see the terms and conditions of Your AA Membership, under vehicle specifications, for details of vehicle eligibility under AA Membership, which includes, but are not limited to:

- a) a maximum gross vehicle weight limit of 3.5 tonnes and
- b) requirements (for Vehicle Membership only) that a vehicle be registered with the AA and, if Roadside Assistance only is held, is no older than 10 years old when so registered..

#### Multiple Vehicle Cover (see page 7):

Where Multiple Vehicle Cover has been purchased all vehicles must be registered within 30 days of the relevant start date, or of the vehicle purchase date where the vehicle was purchased after the start of the policy, whichever is the later.

**Please note that if a vehicle is registered after the policy start date You will not be able to make a claim in relation to a break down which occurs within 14 days of the date You have registered the new vehicle. You can only claim for a breakdown which occurs on or after day 15 from the date You registered the vehicle for cover.**

#### **Please note:**

**You cannot make a claim for any vehicle that You did not register within the relevant 30 days registration period.**

Vehicle servicing obligations (see page 10)

The vehicle must be serviced in accordance with the manufacturer's recommendations and service intervals (Service and mileage records for vehicles are taken from the date AA Breakdown Repair Cover first commenced for the registered vehicle). Proof of servicing (for example receipts or invoices) may be required for some claims.

Where cover is available (see page 10)

AA Breakdown Repair Cover is not available in the Channel Islands or Isle of Man.

Repair authorisation and contract (see page 10)

- Repairs should not start until the Claims Department has agreed and has confirmed with you, or the repairer, via an authorisation number that the relevant repairs are covered under your Breakdown Repair Cover.

You can only hold one AA Breakdown Repair Cover with your AA Membership cover. More than one vehicle, provided eligible, can be covered if Multiple Vehicle Cover is held.

If you change your vehicle (see page 12)

- **If you change the vehicle covered, you will not be able to make a claim for 14 days after you have notified the AA of a vehicle change.**

### **3. What if I want to cancel my AA Breakdown Repair Cover?**

You have the right to cancel this cover within 14 days from your receipt of your policy documentation (the cooling off period). You will be entitled to a full refund of your premium if you cancel during the cooling off period before your cover commences. If you cancel during the cooling off period, but on or after your cover commences, and no claim has been made, you will be entitled to a full refund of your premium. If a claim has been made during this period then you will be entitled to a full refund of your premium but you will need to reimburse the Insurer with the full amount of the claim. You should, if requested, promptly return any proof of entitlement provided and must not, in any event make further claims under the cancelled cover.

### **4. What if I need to make a claim?**

If you have a claim regarding your AA Breakdown Repair Cover, you can call the Claims authorisation and advice helpline on: 0845 604 0042, or write to: The Claims Department, AA Breakdown Repair Cover, AAWS, Lambert House, Stockport Road, Cheadle, Cheshire, SK8 2DY

### **5. What if I need to make a complaint?**

If your complaint relates to a claim, in the first instance you can call the Claims authorisation and advice helpline on: 0845 604 0042, or write to: The Manager, AA Breakdown Repair Cover, AAWS, Lambert House, Stockport Road, Cheadle, Cheshire, SK8 2DY. If you are not satisfied with a decision about a query or a claim, you may refer the matter directly to the insurer at: AA Breakdown Repair Cover, Acromas Insurance Company Limited, Fanum House, Basingstoke, Hampshire RG21 4EA

If you wish to register a general complaint please contact the AA by phone: 0845 607 6727 or in writing to: Member Care at The AA, Lambert House, Stockport Road, Cheadle, Cheshire SK8 2DY or by email: [customersupport@theAA.com](mailto:customersupport@theAA.com)

If you remain dissatisfied with the final response to your complaint, you can also contact the Financial Ombudsman Service for help and advice.

### **6. Are we covered by the Financial Services Compensation Scheme (FSCS)?**

The insurer is covered by the FSCS. You may be entitled to compensation from the scheme if the insurer cannot meet its obligations. This depends on the type of business and the circumstances of the claim. Further information about compensation scheme arrangements is available from the FSCS at [www.fscs.org.uk](http://www.fscs.org.uk) or telephone 0207 892 7300.

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