AA Car Insurance

AA Car Hire Policy Summary



This summary is intended to provide you with basic details of your car hire policy. This is not a statement of the full terms and conditions of your policy, which can be found in the policy wording. Please review the separate Policy Wording periodically to ensure the cover provided by your AA Car Hire policy remains adequate. If you would like to discuss this with us please call our customer services helpline on 0344 412 4684. We'll be happy to explain any part of this policy, answer questions and make changes to your personal details.

Provided you have paid the required premium, your cover will start on the date indicated on the Schedule (the letter accompanying this policy summary) and will terminate concurrently with your current AA Car Insurance policy.

The AA Car Hire policy covers the basic costs of vehicle hire charges, (where they are not recoverable by you or your insurer from a third party), incurred by you when you require a replacement vehicle to help you stay mobile where (a) a road traffic accident or theft renders the vehicle insured under your AA Car Insurance policy a total loss (comprehensive policies only); (b) fire or theft renders the vehicle insured under your AA Car Insurance policy a total loss; or (c) the insured vehicle is stolen and remains unrecovered.

The insurer of your AA Car Hire policy is Acromas Insurance Company Limited (AICL).

Significant features and benefits and significant and unusual exclusions or limitations

These are explained in detail in your Policy Wording

Significant benefits

Cover for hire charges in respect of a hire vehicle (obtained from the hire vehicle supplier nominated by the AA and at the supplier's standard rates) following:

(a) a road traffic accident, act of God, attempted theft, malicious damage or vandalism which renders the vehicle insured under your AA Car Insurance policy a total loss (comprehensive cover only)

(b) fire or theft damage to the insured vehicle which renders the vehicle insured under your AA Car Insurance policy a total loss; or

- (c) theft of your vehicle where it remains unrecovered.
 Holders of AA comprehensive car insurance policies will receive up to 21 days continuous cover.
- Holders of AA third party fire and theft car insurance policies will receive up to 14 days continuous cover. (Section 1c) The Hire Vehicle will be a Group A model i.e. 1.0 litre. (Definitions section: definition of Hire Vehicle)

Significant exclusions or limitations

- Only one hire vehicle is provided per incident (Section 1b)
- Certain occupations, driving licences, convictions, claims or age may result in your claim for car hire costs being i) declined or ii) requiring you to pay for additional insurance for the hire vehicle. (Section 3d)

The hire vehicle must be returned no later than 7 days after the total loss payment under your AA Car Insurance policy is issued by your insurer or no later than 48 hours after your vehicle has been returned to you or no later than the period agreed between you and the car hire provider (whichever is the earlier) (Section 1d)

- The vehicle hirer's own terms and conditions will apply to any hire (Section 2d)
- Claims under this policy reported more than 30 days after an incident in which your vehicle is stolen or more than 14 days after the vehicle was declared a total loss are excluded (Section 3h)
- The hire must commence within 30 days after a claim under this policy has been notified to AAIS (Section 3i)
- This policy covers a full driving licence holder, between 18 and 99 years of age at the date of purchase of this policy and who is insured under a valid AA Car Insurance policy. (Definitions section: definition of Insured Person)
 Hire vehicles are only provided in Northern Ireland and the Isle of Man where the driver is aged 23 years and over (Section 2f)

- Sea transit charges involved in the delivery or collection of the hire vehicle are excluded (Section 3j)

 Any other charges incurred by you in relation to the Hire Vehicle (e.g. fuel, fares, fines, fees and excess waivers, additional insurance
- Only charges of vehicles hired from the suppliers in Great Britain, Isle of Man and Northern Ireland nominated by AA Insurance Services and used within these territorial limits are covered. (Definitions section: definition of Territorial Limits, and Section 3j).

What if I change my mind about continuing with this policy?

If you need to cancel contact AAIS on 0370 1600 137

You will, for a period of 14 days from the date you received your policy documentation or the date you entered into the contract (whichever is later), have a right to cancel this policy and receive a refund. This refund will be subject to a charge for the period of cover you have received, except where cover has not commenced prior to the end of this 14 day period, in which case you will be entitled to a full refund of the premium you have paid. Beyond the above period, you will still be entitled to cancel this policy, however further terms and conditions will apply in these circumstances. Full details of the action you need to take and the conditions upon which this right applies are included within the Policy Wording

What if I need to make a claim?

If you wish to make a claim please telephone 0800 269 622.

What do I do if I am unhappy with the service I receive? If you wish to complain please contact us using the address below:

Member Relations The Automobile Association Lambert House Stockport Road Cheadle Cheshire

If you remain unhappy with our final response, or we have not managed to provide a final response within 8 weeks of your complaint, you may be entitled to refer your complaint to the Financial Ombudsman Service for help and advice at Insurance Division, The Financial Ombudsman Service, Exchange Tower, London, E14 9SR. Tel: 0800 0234 567 or 0300 1239 123. Email: complaint.info@financial-ombudsman.org.uk

For full details about how to complain, please see the policy wording.

Is there any protection for me if AICL is unable to meet its liabilities?

AICL is covered by the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from the scheme if AICL cannot meet its obligations. This depends on the type of business and the circumstances of the claims. For insurance you are 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 at www.fscs.org.uk and by phoning 0800 678 1100 or 0207 741 4100.

Policyholder Name:

Policy Number:

Car Hire Period of Cover:

9 September 9999 -9 September 9999

Car Hire Insurer Details:

The Authorised Insurer is: **Acromas Insurance Company Limited**

Registered office: Acromas Insurance Company Limited, 57-63 Line Wall Road, Gibraltar

Registered in: Gibraltar

Registered Number 88716 (Gibraltar).

The insurer is authorised by the Financial Services Commission, Gibraltar,

www.fscs.gi or telephone +350 200 40283