

# Buildings and Contents Insurance

## Home Emergency Cover Policy Summary



This summary is intended to provide you with basic details of your Home Emergency Cover policy. This is not a statement of the full terms and conditions of your policy, which can be found in the policy wording.

Provided you have paid the required premium, your cover will start on the date indicated in the right hand column of this document and will terminate at the same time as your AA Home Insurance policy.

### **Type of insurance and cover**

The Home Emergency Cover Policy covers call out, labour, parts and materials up to a combined total of £250 (including VAT) to cover certain home emergencies.

The insurer of your Home Emergency Cover 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 accompanying this document.

### **Significant benefits**

We will pay a combined total of up to £250 (including VAT) for call out, labour parts and materials to cover an emergency service following an insured event during the period of insurance.

### **Significant exclusions or limitations**

There is no cover for:

- charges for repairs that have not been agreed by us;
- more than four claims in any insurance year;
- damage to or breakdown of the domestic boiler;
- when the home has been unoccupied for 30 days or more;
- damage to your roof

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

If you need to cancel contact Automobile Association Insurance Services (AAIS) on 0843 316 1617.

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 the 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 (see separate document).

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

If you wish to make a claim please telephone 0800 316 3984.

To ask for emergency assistance you must call the helpline number within 24 hours of discovering the emergency.

### **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  
Cheadle Cheshire  
SK8 2DY

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 Financial Ombudsman Service, South Quay Plaza, 183 Marsh Wall, London, E14 9SR.  
Tel: 0800 0234 567 or 0300 1239 123. Email: [complaint.info@financial-ombudsman.org.uk](mailto:complaint.info@financial-ombudsman.org.uk)

### **Is there any protection for me if Acromas Insurance Company Limited is unable to meet its liabilities?**

Acromas Insurance Company Limited (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. Insurance advising and arranging is covered for 90% of the claim, without any upper limit.

Further information about compensation scheme arrangements is available from the FSCS at [www.fscs.org.uk](http://www.fscs.org.uk) or telephone **0800 678 1100 or 0207 741 4100**.

