



Policy booklet

This policy booklet includes terms and conditions for

Home Emergency Response

Emergency Boiler Cover

Boiler & Central Heating Cover

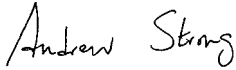
Home Emergency Response



***Your 4th
Emergency
Service***

Welcome to AA Insurance Services

A warm welcome and thank you for choosing this policy which provides insurance and help in the event of certain home emergency situations which impact the safety, security and habitability of your home. Your policy booklet and Statement of Insurance include everything you need to know about your Home Emergency Response policy.

A handwritten signature in black ink that reads "Andrew Strong". The signature is written in a cursive, flowing style.

Andrew Strong
Chief Executive,
Automobile Association Insurance Services Limited

A guide to your policy booklet

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YOUR STATEMENT OF INSURANCE WILL STATE WHAT SECTIONS OF THIS POLICY APPLY TO YOU. YOU MAY NOT HAVE PURCHASED EVERY SECTION.

To make a claim under your policy please check which section you have purchased and look within this policy booklet to check that the incident is covered by your policy, then telephone us on 0800 316 3983 straight away and provide the following information:

- Your policy number (this is shown on your Statement of Insurance)
- Your name and address including the postcode
- The nature of the home emergency

Policy Summary

This summary is intended to provide you with basic details of your AA Home Emergency Response policy. This is not a statement of the full Terms and Conditions of your policy, which can be found in the policy wording and should be read in conjunction with your Statement of Insurance.

Type of insurance and cover

The AA Home Emergency Response products provide cover for certain home emergencies. There are a number of cover options available for you to choose what level of cover best suits your needs.

Home Emergency Response (Section A) covers up to £2,000 per claim for call-out, labour, parts and materials and VAT

Emergency Boiler Cover (Section B) and Boiler and Central Heating Cover (Section C) both have unlimited cover for call-out, labour, parts and materials and VAT

The insurer of your AA Home Emergency Response products is Acromas Insurance Company Limited.

Your Cover

Your statement of insurance will show which sections you have purchased.

Section A – Home Emergency Response

Section B – Emergency Boiler Cover

Section C – Boiler & Central Heating Cover

Inspection and Service

Features and benefits

Home Emergency Response (Section A) will cover events such as:

Plumbing and drainage - up to £2,000 per claim	Page 14-15
Complete electrical failures and internal domestic gas supply - up to £2,000 per claim	Page 15
Keys & locks, windows and wasps and hornets - up to £2,000 per claim	Page 15-16
Water supply pipes - up to £2,000 per claim	Page 16
Overnight accommodation - up to £150 per night for 3 nights for you and your family.	Page 16

Emergency Boiler Cover (Section B) will cover events such as:

Boiler repair if you suddenly and unexpectedly find yourself with no hot water and/or no heating – unlimited cover per claim for repair or a contribution of £250 towards replacement if the boiler is beyond economic repair.	Page 17-18
Overnight accommodation - up to £150 per night for 3 nights for you and your family.	Page 18

Boiler & Central Heating Cover (Section C) will cover events such as:

Repairs for your boiler and main heating system repair if you suddenly and unexpectedly find yourself with no hot water and/or no heating. Page 19-20

Repairs following a breakdown, which results in partial failure.

If your boiler is beyond economical repair the insurer will make a contribution of £500 towards replacement if the boiler is less than 7 years old or £250 if the boiler is over 7 years old.

Overnight accommodation - up to £150 per night for you and up to £30 per night for your domestic pets accommodation extended for up to 7 nights. Page 20

Inspection and Service

A Gas Safe engineer will service your boiler, so you can be sure that it works safely and efficiently. Page 21-23

Restrictions applying to the entire policy

Any claim relating to circumstances which occur within 14 days of the start of this insurance. Page 24

Any claim relating to circumstances that you were aware of at the time of entering into this insurance or which pre-existed your application for this insurance or which occurs during the 14 day exclusion period. Page 24

The insurer will only pay charges of repairers when approved. The emergency must be reported to us in the first instance using the emergency helpline number 0800 316 3983.

Overnight accommodation cost where each nights accommodation has not been pre-authorised. Pages 16,18, 20

Home Emergency Response (Section A+B) is restricted to repairs such as

Where it is necessary to make the property safe and secure or habitable or to prevent further damage to your property. Page 13, definitions 'Home Emergency'

Home Emergency Response (Section A) will not cover

Leaks to the mains water supply pipe which are not sudden, leaks to swimming pools or other outside garden features (including garden taps).	Page 14
Claims relating to plumbing where the pipes are shared.	Page 14
Claims relating to drainage where the blockage is located outside the boundaries of the property or any shared pipes.	Page 15
Damage caused by failure or disconnection of water supplies or other utilities.	Page 14-16
Internal domestic electrical failures which are not complete or sudden.	Page 15
Lost or stolen keys for garages, outbuildings and sheds. Damaged keys where another set of keys is available or other means of access to the home is available.	Page 15-16

Exclusions relating to flats which affects Home Emergency Response (Section A) only.

Where the property type is a flat or maisonette where there are shared facilities there are specific exclusions which apply to the cover provided in Section A relating to claims of the shared areas/facilities. These have been listed below for your information and have also been detailed throughout the terms and conditions.

Plumbing claims relating to sections of pipe which are shared.	Page 14
Claims relating to drainage if the blockage is found to be in shared pipes.	Page 15
Claims for keys and locks which are for communal doors.	Page 16
Claims relating to windows that are shared/communal.	Page 15
In addition to the above specific exclusions that apply the following subsection will not provide cover at all to these property types.	
Water Supply Pipes.	Page 16

Emergency Boiler Cover (Section B) will not cover

Wood, solid fuel, oil fired boilers, thermal store boilers and properties with more than one boiler.	Page 12, definitions 'Boiler'
Warm air and solar heating systems or boilers with an output exceeding 70 kw	Page 12, definitions 'Boiler'
Loss or damage caused by a boiler which has not been properly maintained.	Page 17
Any combination or condensing boiler that is more than 10 years old or any boiler which is more than 15 years old.	Page 17
More than 4 insured events per period of insurance.	
Any excess applicable, as shown in your statement of insurance.	Page 17

Boiler & Central Heating Cover (Section C) will not cover

Wood, solid fuel or oil fired boilers, thermal store boilers and properties with more than one boiler.

Page 12,
definitions
'Boiler'

Warm air and solar heating systems or boilers with an output exceeding 70 kw

Page 12,
definitions
'Boiler'

Any excess applicable, as shown in your statement of insurance.

Duration of Policy

The duration of cover is 12 months unless specified differently on your Statement of Insurance. Your Policy will end on the date as shown in your Statement of Insurance.

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

If you need to cancel contact AA Insurance Services on 0870 060 0116.

You will for a period of 14 days (28 days following an automatic renewal) from the date you receive your policy documentation or the date cover commences (whichever is the later), have a right to cancel this policy and receive a refund, if you have not made a claim and/or we have not carried out a service of your boiler.

You will not be entitled to a refund if you have made a claim and/or we have carried out a service of your boiler.

Beyond the above period, you will still be entitled to cancel this policy but no refund will be provided to you. If you are paying by instalments you must continue to pay your monthly instalments, or pay the balance in full.

What if I need to make a claim?

If you wish to make a claim please telephone 0800 316 3983.

What do I do if I am unhappy with the claims service or this insurance?

If you wish to register a complaint about Acromas Insurance Company Limited you should write to:

Member Relations
The Automobile Association
Lambert House
Stockport Road
Cheadle, Cheshire
SK8 2DY

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

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

Acromas Insurance Company Limited is covered by the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from the scheme if Acromas Insurance Company Limited cannot meet its obligations. This depends on the type of business and the circumstances of the claims. For claims against insurers, you are covered for 90% of the claim, without any upper limit. Further information about compensation schemes arrangements is available at www.fscs.org.uk or telephone 0800 678 1100 or 0207 741 4100.

Additional information for landlords

What are my legal duties in relation to gas safety as a landlord?

You are required to:

- ensure gas fittings and flues are maintained in a safe condition. Gas appliances should be serviced in accordance with the manufacturer's instructions. If these are not available it is recommended that they are serviced annually unless advised otherwise by a Gas Safe registered engineer;
- ensure an annual safety check is carried out on each gas appliance/flue. Before any new lease starts, you must make sure that these checks have been carried out within one year before the start of the lease date, unless the appliances in the property have been installed for less than 12 months, in which case they should be checked within 12 months of their installation date;
- have all installation, maintenance and safety checks carried out by a Gas Safe registered engineer;
- keep a record of each safety check for at least two years;
- issue a copy of the latest safety check record (CP12) to existing tenants within 28 days of the check being completed, or to any new tenant before they move in (in certain cases there is an option to display the record).

It is your responsibility to make sure that you keep to your legal obligations and we will not be legally responsible for any failure on your part to carry out these checks.

Please note this policy does not include a Gas Safety Record (CP12).

Who can report the emergency?

If you are a landlord and have given your tenant permission to make a claim under this policy please ensure you have provided them with the policy number to quote when they call. If the tenant does not have the policy number we will be unable to deal with the emergency.

About your policy

About your policy

The cover set out in Sections A and B of the policy is designed to cover home emergencies only and offer assistance in making your home safe, secure and habitable after an insured event. This emergency level of cover offers 24 hour assistance in the event of the emergencies outlined in the table opposite.

This policy is not designed to replace your buildings and contents insurance policies and will not provide assistance for normal day to day home maintenance.

Section C also offers cover for partial failure of your heating system in addition to cover against heating related home emergencies.

The table below summarises the cover available from each section. Please check to see which Home Emergency Response product you have purchased.

Your Statement of Insurance will specify which level of cover you have.

We offer a number of cover options under AA Home Emergency Response which are available for you to choose what level of cover best suits your needs.

Please note: You may not have cover for every section, your Statement of Insurance will show which sections you have purchased.

	Home Emergency Response	Emergency Boiler Cover	Boiler Cover + Central Heating Cover	
	Section A	Section B	Section C	Page No.
The cover indicated below only applies where you have purchased the relevant section				
 Emergency plumbing, drains and drains clearance	✓			14-15
 Complete failure of internal electrics	✓			15
 Security (i.e. glazing & locks)	✓			15-16
 Wasps and Hornets	✓			16
 Water supply pipe*	✓			16
 Gas supply pipe	✓			16
 Emergency Boiler Cover		✓	✓	17-18
 Boiler & Central Heating Breakdown			✓	19-20
 Inspection and Service		This section applies to the heating sections (B & C) only. Your Statement of Insurance will show if you have section B or C		21-23

* This subsection is not available where the property type is a flat or a maisonette where there are shared facilities. Please note there are also exclusions within other sections relating to communal areas which are specified throughout the policy.

AA Home Emergency Response line

Call 0800 316 3983 for the 24-hour services of a reliable AA approved tradesman for emergency repairs to your home.

We have put this wording together to clearly set out the details of your insurance cover. Please read it carefully, as well as your Statement of Insurance, to make sure they meet your needs. Remember to check the exclusions and restrictions under each section and also the general exceptions and exclusions which apply to the whole policy.

Keeping your policy up to date

You will need to notify us as quickly as possible if any of your personal or insurance details change. Examples of the changes you should tell us about are:

- a change to your address or the address of the property that cover has been arranged for;
- a change to your name
- if you make changes to your home resulting in an increased number of bedrooms;
- if you change your boiler or heating system (if Emergency Boiler or Boiler & Central Heating cover is held).

You will not be covered if the information we hold is not accurate or complete.

Boiler Eligibility

You are not eligible for Emergency Boiler Cover (Section B) if you have a combination or condensing boiler that is over 10 years old or any other boiler that is over 15 years old as these boilers are excluded from cover. However, under Boiler & Central Heating Cover (Section C) the age exclusion does not apply. If you have arranged cover under Section B and your boiler reaches these age limits please call us about upgrading your cover to Section C.

Renewing your cover

Automatic Renewal

If you are paying through our instalment account over 12 months, at the end of each 12-month period we will write to confirm if we will automatically renew your cover. Unless we hear from you, your cover will automatically be renewed as specified in our letter.

We will advise you of the premium and the new monthly instalments that you will have to pay and any changes to cover that will take effect at renewal.

If you are paying by credit or debit card annually and have agreed to allow us to collect the renewal premium automatically each year, then unless we hear from you, we will renew your cover automatically at the end of the 12-month period. Prior to doing this we will send a written reminder of the premium that you will have to pay and any changes that apply to your policy booklet.

If you pay by continuous annual payment or via monthly instalments on a credit card, and your payment details change, your card provider may provide us with updated card details. We will use these new details for any future payments, including renewal in order to help prevent any interruption to your cover.

If your policy is automatically renewed you are entitled to a full refund of any monies paid (unless a claim has been made) up to 28 days after the date you receive your policy documentation or the date you enter into the contract (whichever is the later).

If you don't want to renew your policy automatically, please let us know at least seven days before the renewal date.

Renewal helpline

You can contact us by:

Phone: 0870 060 0116

Post: AA Insurance Services, PO Box 2AA, Newcastle, NE99 2AA

Any other questions?

Please call our customer services helpline on 0870 060 0116

We will be happy to explain any part of this policy and, answer your questions.

Alternatively, more information is available on our website: theAA.com

If you need to make a claim and helplines

Reporting an Emergency

1. Please contact us as soon as you are aware of a home emergency on 0800 316 3983, SMS text messaging is available for use by deaf, hard of hearing or speech impaired customers by sending an SMS to 07860 002 999. We may decline to attend any event which has not been reported promptly after it first occurs because such event may no longer be classified as an emergency.
2. We will try to find a suitable repairer. But we may not be able to do this if:
 - the weather is too bad;
 - there are industrial disputes official or otherwise;
 - the public transport system fails (including the road and railway networks and repairs to them); or
 - there are incidents outside of our control which prevent someone reaching or gaining access to the home or which makes providing the service unsafe for our repairers.
3. The insurer will only pay the charges of repairers instructed by us. The insurer will not pay any claim unless we have given our agreement, or if there is no one at home when our approved repairer arrives where an agreed appointment time has been made.
4. The insurer will pay the claim subject to the terms exclusions and conditions of this Home Emergency Response policy.
5. Repairers will only attend where an adult of 18 years or over is present at the home.
6. If you are a landlord and have given the tenant permission to make a claim under this policy please ensure you have provided them with the policy number to quote when they call.
7. We may provide advice over the phone of fixes to try yourself, or for your tenant to try, to resolve an emergency immediately before we attend.

Customer service feedback

Please talk to us. 0870 060 0116

We would like to know what you think about the service we give you. Please let us know if you have any suggestions or feedback for us.

Financial Services Compensation Scheme (FSCS)

Acromas Insurance Company Limited is covered by the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from the scheme if Acromas Insurance Company Limited cannot meet its obligations. This depends on the type of business and the circumstances of the claims. For claims against authorised insurers, you are covered for 90% of the claim, without any upper limit. Further information about compensation scheme arrangements is available at www.fscs.org.uk or telephone 0800 678 1100 or 020 7741 4100.

Please remember that you'll need the policy number from your Statement of Insurance each time you contact us.

HOW TO MAKE A COMPLAINT

If you need to complain

We aim to provide you with a high level of service at all times. However, there may be a time when you feel that our service has fallen below the standard you expect. If this is the case and you want to complain, we will do our best to try and resolve the situation.

a) There are several ways you can contact us.

- Phone: 0844 209 0556
- Email: customersupport@theAA.com
- Post: Member Relations
The Automobile Association
Lambert House
Stockport Road
Cheadle, Cheshire
SK8 2DY
- Fax: 0161 488 7544
- Text phone: 0845 850 1207

We will either acknowledge your complaint within 5 working days of receipt, or offer you our final response if we have concluded our investigations within this period.

If we acknowledge your complaint, we will advise you who is dealing with it and when we expect to respond. We aim to respond fully within 8 weeks. However, if we are unable to provide a final response within this period we will write to you before this time and advise why we have not been able to offer a final response and how long we expect our investigations to take.

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.

b) There are several ways you can contact them:

- Phone: 0800 023 4567 or 0300 123 9 123
- Website: www.financial-ombudsman.org.uk
- Email: complaint.info@financial-ombudsman.org.uk
- Post: Insurance Division Financial Ombudsman Service
South Quay Plaza
183 Marsh Wall
London E14 9SR

Please make sure you always quote your policy number from your Statement of Insurance. This complaints procedure doesn't affect your statutory rights.

AA Insurance Services

Introduction to your Home Emergency Response policy.

Home Emergency Response is arranged by the Automobile Association Insurance Services Limited, which is an insurance intermediary, authorised and regulated by the Financial Conduct Authority. Registered Office: Fanum house, Basing View, Basingstoke, Hampshire RG21 4EA. Registered in England number 2414212.

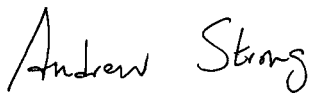
Home Emergency Response is underwritten by Acromas Insurance Company Limited (AICL) 57-63 Line Wall Road, Gibraltar. Registered Number 88716 (Gibraltar). UK branch address: Enbrook Park Sandgate, Folkestone CT20 3SE. Acromas Insurance Company is authorised by the Financial Services Commission, Gibraltar and is a member of the Association of British Insurers.

Acromas Insurance Company Limited has relied on the information and statements you gave when they agreed to provide cover. This information and statements together with this policy wording, and the Statement of Insurance form the insurance policy and must be read together as one document. Please read your policy wording, and Statement of Insurance carefully to make sure they meet your needs.

Acromas Insurance Company Limited has agreed to insure you under the terms, conditions and exclusions in or endorsed on this policy booklet and for which you have paid or agreed to pay the required premium.

Please note claims made under this policy will be handled by the Automobile Association Insurance Services Limited who will act under an authority granted by the insurer, Acromas Insurance Company Limited.

Signed for and on behalf of Acromas Insurance Company Limited and Automobile Association Insurance Services Limited.

A handwritten signature in black ink that reads "Andrew Strong". The signature is written in a cursive, flowing style.

Andrew Strong
Chief Executive,
Automobile Association Insurance Services Limited

Meaning of words

AA Home Emergency Response

Certain words have specific meanings in relation to your policy. To help you identify these we've printed them in ***bold italics*** in your policy details.

<i>AA Insurance Services</i>	Automobile Association Insurance Services Limited.
<i>Attendance fee</i>	<i>Our</i> attendance fee of £60 including VAT.
<i>Beyond economic repair</i>	When the <i>insurer</i> determines that the cost to repair <i>your boiler</i> will exceed its current value or where spare parts are no longer readily available.
<i>Boiler</i>	<i>Your</i> domestic boiler contained within <i>your home</i> , fired by gas, with an output not exceeding 70 kw and includes the appliance isolating valve and manufacturer fitted components within the boiler as well as motorised valves, thermostat, time, temperature and pressure controls. This does not include, thermal store boilers, properties with more than one boiler, warm air heating and solar heating systems.
<i>Breakdown</i>	A sudden and unexpected problem with <i>your boiler</i> or <i>your main heating system</i> that results in <i>complete failure</i> or <i>partial failure</i> .
<i>Complete failure</i>	A sudden and unexpected problem with <i>your boiler</i> or <i>your main heating system</i> that results in no hot water and/or no heating.
<i>Domestic electrical</i>	The internal permanent 240 volt electrical supply system <i>system</i> providing power to <i>your home</i> from the point where it leaves the mains electricity meter. This includes all fuse boxes, wall sockets, light switches and light sockets.
<i>Engineer/Repairer</i>	The person providing the services.
<i>Excess</i>	The amount of money <i>you</i> must pay towards the cost of every claim made.
<i>Home</i>	The private dwelling (excluding detached outbuildings and garages, sheds and communal areas.) shown in the <i>Statement of Insurance</i> and occupied by <i>you, your</i> immediate family, any lodger as long as <i>you</i> are also resident in the <i>home</i> , or <i>your tenant</i> . The <i>home</i> must be a single self-contained unit with its own front door. If <i>you</i> are the <i>landlord you</i> must also own the <i>home</i> .
<i>Home emergency</i>	A sudden unexpected event that from the details <i>you</i> provide requires immediate action to: a) prevent damage or further damage to <i>your home</i>; or b) make <i>your home</i> safe or secure or habitable.
<i>Immediately Dangerous</i>	If operated or left connected to a gas supply, is an immediate danger to life or property.
<i>Insurer</i>	Acromas Insurance Company Limited, 57-63 Line Wall Road, Gibraltar.

Meaning of words

Continued

Insured event(s)

Landlord

Main heating system

Partial failure

Period of insurance

Policyholder

Property

Remedial work

Statement of Insurance

Tenant

You, your

Water supply pipe(s)

We / us / our

Registered Number 88716 (Gibraltar). Acromas Insurance Company Limited is authorised by the Financial Services Commission, Gibraltar. Acromas Insurance Company Limited is a member of the Association of British Insurers.

An incident giving rise to a valid claim under this policy.

Someone who lets out properties. For the purpose of this policy this is limited to no more than two let properties and where this activity is not their main or sole source of income.

The **Boiler** and the main hot water or central heating system in **your home**. Cover for your main heating system includes:

- radiators;
- thermostatic valves, timers, room and cylinder thermostats, motorised valves and central heating pump;
- hot water cylinders;
- central heating feed and expansion tank;
- pipes which connect components of the system (but not cold water supply or drainage pipes).

Cover for your main heating system does not include:

- Gas fires or any form of solar heating.

Intermittent faults, the failure of one or more radiators or water or gas leaks from the system.

The period for which the **insurer** has agreed to cover **you** and for which **you** have paid the required premium as shown in **your Statement of Insurance**.

The person named in the **Statement of Insurance**.

The **home** and land within its boundary excluding any shared or communal areas.

Work required to bring a **boiler** or **main heating system** up to standard, as specified by **us**.

The document which gives details of **you**, the **insurer**, **your home** and **your** cover.

The occupier of **your home**.

The **policyholder**, their spouse or partner living in the **home**.

The main pipe from and including the main stopcock from **your home** up to where it is connected to the public or shared water supply pipe within the boundary of **your property** provided **you** have sole responsibility for this pipe.

AA Insurance Services.

Section A - Home Emergency Response

Your Statement of Insurance will show if this section is included in **your** policy.
 The following subsections will not apply to property types where there are shared facilities

- Water Supply Pipes

There are also some exclusions within other sections relating to communal areas which are detailed in the terms and conditions.

What is insured	What is not insured
Your Limits and Cover applying to this section	
The insurer will pay up to £2000 for call-out, labour, parts, materials and VAT following an insured event which occurred during the period of insurance. This limit includes any costs incurred under the overnight accommodation cover.	
Plumbing	
A home emergency relating to: - The internal hot and cold water pipes between the main internal stopcock and the internal taps. - The cold water storage tank. - Failure of the toilet to function where it is the only accessible toilet in your home. - A leak from: your toilet cistern; - shower fixtures and fittings which cannot be controlled; - the internal section of the overflow pipe; or your central heating water pipes.	- Sections of pipe which are shared - Frozen pipes that have not resulted in confirmed damage. - Damage to water pipes to or from and in detached outbuildings, fountains, swimming pools, ponds, other decorative garden features, garden taps, treatment plants, roofs, or other external property. - Damage to rainwater pipes and guttering. - Refilling the heating system with additives such as corrosion inhibitor. - Repair or replacement of cylinders, mains cold water stopcock, replacing steel or asbestos water tanks, immersion heaters, heating controls, water circulating and pressure pumps, radiators, radiator valves, shower units and fittings, steel pipes and heated towel rails. - Repair or replacement of washers or taps. - Repair or replacement of Saniflo systems or sanitary ware, shower trays or enclosures and associated pumps. - A leaking central heating radiator where you or your tenant are able to turn off the radiator and stop the leak.

What is insured	What is not insured
Drainage	
A home emergency relating to: Damage and/or blockage to the waste drainage pipes or rainwater drains within the boundary of your property if flow has been prevented. This includes the locating, unblocking and repairing of such pipes or drains up to the boundary point where they are connected to the public or shared drains connection, if you are responsible for this.	1) Vacuum drainage systems or the cost of draining down where no appropriate drainage facility is available. 2) Repair or replacement of Saniflo systems or sanitary ware, shower trays or enclosures, and associated pumps. 3) Repairing or replacing soakaways (a pit filled with rubble for water to drain into) cesspits, treatment plants and their overflow pipes. 4) Claims relating to blockages which are found to be in external pipes that are outside the boundaries of your property or any shared pipes.
Complete failure of internal electrics	
A home emergency relating to the complete failure to function of all the internal domestic lighting or all power sockets within the internal domestic electrical system in your home.	1) Repair or replacement of spotlights and decorative floor lights, security systems and any external fittings such as TV aerials and satellite dishes. 2) Any claim where only part of the internal domestic electrical system fails or any intermittent faults.
Windows	
A home emergency relating to broken and cracked windows. We will undertake an emergency repair using boarding or similar material to resolve the immediate home emergency.	1) Criminal damage without a crime reference number that has not been reported to the Police. 2) Claims relating to windows that are shared/communal that are not part of your home. 3) Damage to windows over 2 storeys high which requires external access.
Key and locks	
A home emergency relating to: a) An external door where you or your tenant have no access to your home, and there is no other access available, due to: • lost or damaged keys; • stolen keys; or • failure of the external locking mechanism to the door. b) An external door where you are unable to secure your home due to:	1) Replacement of damaged keys where another key or set of keys is available or you have other means of access to the home. 2) Claims for lost or stolen keys or criminal damage where a crime reference number has not been obtained. 3) Provision of multiple duplicate keys. 4) Repair or replacement of complete multi point locking mechanisms.

What is insured

- lost or damaged keys;
 - stolen keys; or
 - failure of the external locking mechanism to the door.
- c) Damage to locks on external doors or windows caused by vandalism, theft or attempted theft where **you** are unable to secure **your home**.

What is not insured

- 5) Claims relating to doors or keys for garages, outbuildings, sheds and communal doors that are not part of **your home**.

Wasps and Hornets

Removal of wasps and hornets where evidence of infestation in **your home** has been found.

- 1) Wasps and Hornets outside of the **home** unless a nest is attached to the main structure of the **home**.
- 2) Infestation known to exist prior to commencement of policy or where the **home** has been unoccupied for more than 30 days.

Water supply pipes

A **home emergency** involving the leakage, collapse or blockage of the mains **water supply pipe** that requires immediate attention to restore the mains water supply to **your home**.

- 1) Water pipes to or from and in detached outbuildings, fountains, swimming pools, ponds, other decorative garden features, garden taps, treatment plants, rainwater pipes, roofs, guttering or other external property.
- 2) Sections of pipe which are shared.
- 3) Frozen pipes that have not resulted in confirmed damage.

Internal domestic gas supply

Any suspected gas leaks should be reported immediately to the National Gas Emergency Service on 0800 111 999.

Following attendance by the National Gas Emergency Service, a **home emergency** as a result of damage to the internal domestic gas supply pipe between the meter and the gas appliance, which had resulted in the reported leak.

- 1) Any claim relating to a leak from an appliance itself.

Overnight accommodation

If **your home** cannot be occupied overnight because it is uninhabitable for a period of over 48 hours due to an **insured event**, the **insurer** will reimburse hotel costs not exceeding £150 (including VAT) per night, up to a maximum of 3 nights.

Overnight accommodation must be pre-authorised by the **insurer** and can only be claimed for the following persons that reside in the **home**:

- **you** and **your** immediate family; or
- if **you** are the **landlord**, **your tenant** and their immediate family.

Any costs where pre-authorisation per night has not been given by the **insurer**.

More than £150 (including VAT) per night.
More than 3 nights in any **period of insurance**.

Any costs incurred once the limit for the **insured event** has been exceeded.

Section B - Emergency Boiler Cover

Your *Statement of Insurance* will show **you** if this section is included in **your** policy

What is insured	What is not insured
Your Limits and Cover applying to this section	
As a condition of this cover we will need to undertake an initial inspection of your main heating system (see Inspection and Service section) before we can offer you the cover below:	
Boiler and Controls	
The insurer will pay for call-out, labour, parts, materials and VAT following an insured event which occurs during the period of insurance for a home emergency relating to your boiler in your home that results in no hot water and/ or no heating. If your boiler is confirmed as beyond economic repair following a call-out, cover under this section will cease. The insurer will contribute a maximum of £250 towards the cost of you replacing it with a new boiler. This can be claimed by providing a copy of your receipt for your replacement boiler within 60 days of the call out.	1) More than 4 insured events per period of insurance. 2) Any excess applicable, as shown on your Statement of Insurance. 3) Any loss or damage caused by or to: • a combination or condensing boiler which is more than 10 years old.; or • a boiler which is more than 15 years old. 4) Any non-functional decorative parts, trim or casing. 5) Repairs that require a chemical flush of your boiler or main heating system. 6) Adjustments to the central heating controls including the relighting of the pilot light/flame where you have not known how to operate the system in which case a charge may be applied to cover the cost of the call out. 7) Descaling or desludging and any work arising from damage caused by hard water scale, rust or sludge deposit or from damage caused by corrosive water, water with a high chemical content or any water pressure adjustments on sealed installations. 8) Refilling the heating system with additives such as corrosion inhibitor. 9) Repair or replacement of cylinders, replacing steel or asbestos water tanks, immersion heaters, wiring to heating controls, water circulating and pressure pumps, radiators and radiator valves. 10) Repairs or replacement of cold water storage tanks.

Overnight accommodation

If **your home** cannot be occupied overnight because it is uninhabitable for a period of over 48 hours due to an **insured event**, the **insurer** will reimburse hotel costs not exceeding £150 (including VAT) per night, up to a maximum of 3 nights.

Overnight accommodation must be pre-authorised by the **insurer** and can only be claimed for the following persons that reside in the home:

- **you** and **your** immediate family; or
- if **you** are the **landlord**, **your tenant** and their immediate family.

Any costs where pre-authorisation per night has not been given by the **authorised insurer**.

More than £150 (including VAT) per night.
More than 3 nights in any **period of insurance**.

Section C – Boiler and Central Heating Cover

Your Statement of Insurance will show if this section is included in **your** policy. If taken this section replaces Section B and provides the following cover.

What is insured	What is not insured
Your Limits and Cover applying to this section	
As a condition of this cover we will need to undertake an initial inspection of your main heating system (see Inspection and Service section) before we can offer you the cover below:	
Main heating system and boiler repair	
The insurer will pay for call-out, labour, parts, materials and VAT following an insured event which occurred during the period of insurance in the event of complete, partial or intermittent failure or breakdown, of your boiler or main heating system If your boiler is confirmed as beyond economic repair following call-out, cover under this section will cease. The insurer will: • If your boiler is less than 7 years old, give you up to £500 towards a replacement boiler. • If your boiler is more than 7 years old, give you up to £250 towards a replacement boiler. This can be claimed by providing a copy of your receipt for your replacement boiler within 60 days of the call out.	1) Any excess applicable, as shown on your Statement of Insurance. 2) Descaling or desludging and any work arising from damage caused by hard water scale, rust or sludge deposit or from damage caused by corrosive water, water with a high chemical content or any water pressure adjustments on sealed installations. 3) Refilling the heating system with additives such as corrosion inhibitor. 4) Repairing or replacing parts of your main heating system which are part of or are specifically designed for piped or electric underfloor heating. 5) Repair and replacement of: • flues which are not part of your boiler; • any decorative radiators or coverings; • any non-functional decorative parts, trim or casing; • showers fittings and taps; • cold water storage tanks; or unvented or primatic hot water cylinders. 6) Adjustments to the central heating controls including the relighting of the pilot light/flame where you or your tenant have not known how to operate the system in which case a charge may be applied to cover the cost of the call out.

What is insured	What is not insured
Overnight accommodation If your home cannot be occupied overnight because it is uninhabitable for a period of over 48 hours due to an insured event, the insurer will reimburse hotel costs not exceeding £150 (including VAT) per night, up to a maximum of 7 nights. Overnight accommodation must be pre-authorised by the insurer and can only be claimed for the following persons that reside in the home: • you and your immediate family; or • if you are the landlord, your tenant and their immediate family. The insurer will also pay up to £30 (including VAT) per night for the cost of accommodation for your domestic pet(s), up to a maximum of 7 nights.	Any costs where pre-authorisation per night has not been given by the insurer. More than £150 (including VAT) per night hotel costs. More than £30 (including VAT) per night for domestic pets accommodation. More than 7 nights in any period of insurance.

Any suspected gas leaks should be reported immediately to the National Gas Emergency Service on 0800 111 999. After which **you** should contact **us** via the Home Emergency Response helpline (0800 316 3983)

Inspection and Service

Your Statement of Insurance will show if this section is included in **your** policy.

For this section only, the words **We/us/our** will have the following meaning:

Acromas Insurance Company Limited, 57-63 Line Wall Road, Gibraltar. Registered Number 88716 (Gibraltar). Acromas Insurance Company Limited is authorised by the Financial Services Commission, Gibraltar. Acromas Insurance Company Limited is a member of the Association of British Insurers.

Cover under this section is administered by AA Insurance Services on behalf of Acromas Insurance Company Limited.

Under this section **we** will provide the following:

- a. In the first year of this policy being the **period of insurance** from the date you first requested cover under Section B or Section C, an initial inspection of **your main heating system** (please see the 'Initial Inspection' section for more details).
- b. In each period of insurance, an annual service and safety check of **your boiler** (please see the 'Annual Service' and Safety Check section' for more details).

Important: If you are a landlord please note that this inspection and service cover does not include a Gas Safety Record (CP12).

Initial Inspection and Remedial Works

We will undertake an initial inspection of **your main heating system** to make sure that **we** can support it and that it is in good working order and safe to use. **We** aim to undertake this initial inspection within 42 days of the commencement of **your** policy or following a change of address subject to **our** workforce availability.

Your main heating system must pass the initial inspection for cover to apply under Section B or Section C of this policy.

We will arrange a date for the inspection with you when you take out your cover. If you need to re-arrange this appointment please call 0800 316 3983 and select option 3.

Breakdowns prior to inspection

If **you** request a **breakdown** call out before **we** have been able to carry out the initial inspection **we** will still attend. If **your main heating system** requires **remedial work** this will need to be carried out before **we** can deal with the **breakdown**. This **remedial work** will be at **your** cost, however **we** will provide a quotation. If **you** do not wish to carry out the **remedial work** then **we** reserve the right not to carry out the repair and to cancel **your** cover.

If **we** attend and find **you** have a **boiler** **we** would not have covered **we** reserve the right not to carry out the repairs and cancel **your** cover.

Initial Inspection

Where **your main heating system** passes **our** initial inspection, **we** may carry out **your** first annual service and operational safety check at the same time as the initial inspection.

If **we** identify a problem at the initial inspection:

- a. **We** will identify any **remedial work** required to bring **your main heating system** up to a satisfactory standard that **we** can support, and will provide **you** with notification setting out the **remedial work** required. You will be required to have such **remedial work** carried out if **you** want cover under Section B or Section C to continue. The cost of any necessary **remedial work** is not included in this policy.

- b. If **you** agree to the **remedial work** being carried out by the AA, then they will arrange with **you** when such **remedial work** is to be carried out and the cost of the work. **You** may have the work undertaken by **your** own supplier, if **you** do, the cost of any such remedial work must be agreed with **your** own supplier and paid directly to them. Any such **remedial work** will be outside of this policy and will be under a separate contract between **you** and the AA in the former instance and or **you** and **your** own supplier in the latter instance.
- c. All **remedial work** identified in the notification must be carried out satisfactorily within 14 days from the date of the initial inspection.

If **you**, **your tenant** or **your** representative delay access for **us** to conduct the initial inspection or **we** are unable to contact **you** to arrange the initial inspection or if **your main heating system** fails the initial inspection and either;

- (i) **you** decline to undertake any **remedial work** identified as necessary to bring the **main heating system** up to the required standard to pass the initial inspection; or
- (ii) **you** have not notified **us** that such **remedial work** has been carried out within 14 days of the date of the initial inspection

Then cover under Section B or Section C will be cancelled and all payments made by **you** for that section will be refunded as set out in the General Conditions section, unless **you** have provided **us** with false and/ or negligently incorrect information prior to or at the start of this policy, in which circumstances we may charge you an **attendance fee**.

If **you** notify **us** that any **remedial works** required following the initial inspection have been carried out within the timescales set out in (c) above, **we** reserve the right to request proof of the **remedial work** completed, or to carry out a further inspection. If the **remedial work** does not meet the requirements of the notification then the cover provided under Section B or Section C may be cancelled and all payments made by **you** will be refunded as set out in the General Conditions.

Annual Service and Safety Check

We will aim to undertake **your** first annual service and operational safety check at the same time as the initial inspection where **your main heating system** passes **our** initial inspection. **We** will carry out an annual service in each **period of insurance**.

The annual service is a safety and efficiency check which will include:

- **boiler** combustion test
- visual inspection of flue route and termination;
- checking for water leaks, signs of heat stress and mechanical deterioration;
- checking pipework and ventilation;
- carry out leak detection check;
- the disassembly and cleaning of key components where they are found not to be performing to the manufacturer's recommended specification.

In addition, advice on using central heating efficiently will be provided to **you**.

The annual service does not include removing sludge or hard-water scale from the **main heating system** or any chemical flush of **your boiler** or **main heating system**.

If **your boiler** passes the safety inspection element of the service **you** will be provided with a checklist as a record of the work that has been carried out on **your main heating system**.

If **your boiler** fails the safety inspection the **engineer** will explain to **you** the work that needs to be done in order to pass.

If **your boiler** is categorised as **immediately dangerous** then, with **your** permission the **boiler** is physically disconnected, capped off and labelled 'do not use'. If **your** permission is not provided, the National Gas Emergency Service Call Centre will be informed (this is a legal requirement **we** are required to meet).

Appointments and Access

When **you** purchase **your** policy or change **your** address **we** will arrange a date for an initial inspection to be carried out. If **you** wish to change the allocated appointment **you** should call us on 0800 316 3983 and select option 3.

In subsequent years **we** will send **you** a reminder letter or contact **you** to arrange **your** annual service. Please note that seasonal demands mean that annual services are normally undertaken between March and September.

If **you** have a **breakdown** **we** may complete **your** annual service at the same time **we** visit to repair the **breakdown** to **your** system.

Our usual servicing and inspecting hours are Monday – Friday 0900-1700. Weekend appointments may be available at **our** discretion. Evening appointments may be available at **our** discretion but only during times of year when there is sufficient daylight as natural daylight is required (normally May – August).

If **you** wish to rearrange **your** appointment please call **us** on 0800 316 3983 and select option 3.

If **you** rearrange the services appointment more than 24 hours prior to **your** appointment **you** may do so without being charged an **attendance fee**. If **you** rearrange **your** appointment less than 24 hours prior to **your** appointment **we** may charge **you** an **attendance fee**.

If **you**, **your tenant** or **your** representative are not at the **property** at the appointment time arranged with **us** we may charge **you** an **attendance fee**.

You must provide **us**, **our** agents or sub-contractors with clear unobstructed and safe access to the **boiler** and central heating components. If such access is not provided at the time of the appointment **we** may not be able to carry out the works and may charge **you** an **attendance fee**. Where access may only be gained by the removal of kitchen cupboards, furniture or other fixtures or fittings **we** will not be liable for any damage which occurs provided **we** have taken care in removal or **you** may be asked to sign a disclaimer regarding the same.

General exclusions

- 1) Any **breakdown, complete failure** or **home emergency** which happens before the start of **your period of insurance** or within 14 days of the start of this insurance. The 14 day restriction only applies at the start of **your** policy; it does not apply when **you** renew **your** policy. If you have upgraded your policy to include additional sections this 14 day exclusion period applies to the additional sections from the point at which they are added. If **you** have upgraded from another of **our** home emergency policies then this 14 day exclusion period will be waived for losses that would have been insured under **your** previous policy.
- 2) Any loss or damage arising from circumstances that **you** were aware of or, which existed before the start of this insurance policy or which occurs during the 14 day exclusion period. This includes any loss or damage arising from circumstances that **you** were aware of at the time of upgrading **your** policy to include additional sections or upgrading from another of **our** home emergency policies.
- 3) Any cost, including the cost of parts or services, relating to work carried out by **your** own contractor unless it has been agreed by the **insurer**, prior to work commencing through the 24-hour claims number.
- 4) Any loss or damage resulting from a lack of proper maintenance, including that caused by or to a **boiler** or **main heating system** which has not been properly maintained in accordance with manufacturer's instructions.
- 5) Any claim relating to the failure of equipment or facilities which is a result of them being incorrectly installed, repaired or modified or which is caused by a design fault which makes them inadequate or unfit for use, or any **boiler** which has not been correctly installed to current legislation and manufacturers' instructions.
- 6) Claims for parts or labour if the equipment or facility is still under guarantee or warranty from the manufacturer, supplier or installer.
- 7) The malfunction or blockage of septic tanks, cess pits or fuel tanks or blockages due to the failure to empty such items.
- 8) **We** will not cover the cost of gaining access to **your** system or appliance in order to make a repair, including where a siphon unit is in a cistern that is partially or fully concealed behind any form of wall, casing or covering, with the exception of a plumbing **home emergency** where there is escape of water.
- 9) **We** will not cover the cost of gaining access to an appliance or system where: the system is inaccessible due to design fault.
- 10) Any damage incurred in gaining access to **your** appliance, **boiler** or **main heating system**, **we** will not cover any associated making good or redecoration.
- 11) Any damage to the fabric of the **property** and any contents, fixtures, fitting or other item of equipment, not directly causing the **breakdown** or **home emergency**.
- 12) Any claims arising out of subsidence, landslip or heave.
- 13) Damage to boundary walls, gates, hedges or fences and any damage to detached garages or outbuildings.
- 14) If the **insurer** has to dig on **your property**, they will fill in and leave ground level but will not be in a position to replace the original surface, fittings, construction or plants (including shrubs, trees and vegetables), turf and lawns.
- 15) Descaling and any work arising from hard water scale or from damage caused by excessive water or sludge resulting from corrosion.

- 16) Any claim relating to the interruption, failure or disconnection of the mains utility supplies. This includes non-payment or failure to purchase and provide sufficient supply.
- 17) Replacing or repairing any steel, lead or central heating iron pipes.
- 18) The removal of asbestos.
- 19) Any repair or replacement of domestic appliances.
- 20) Any repair or replacement of underfloor heating systems.
- 21) Any fall in market value as a result of repairs or reinstatement.
- 22) Any repair involving pipes or wires that are inaccessible because they are buried in or under concrete.
- 23) Any consequences of war, invasion, act of foreign enemy, hostilities (whether war be declared or not), civil war, rebellion, revolution, insurrection or military or usurped power.
- 24) Any legal liability, loss or damage to any **property**, or any resulting loss or expense directly or indirectly caused by or contributing to or arising from; ionising radiation or radioactive contamination from nuclear fuel or nuclear waste; or the radioactive, toxic, explosive or other hazardous properties of explosive nuclear equipment or its nuclear parts.
- 25) Loss, damage, or any resulting loss or liability or injury directly or indirectly caused by, contributed to or arising from pollution or contamination unless it is: caused by a sudden, identified, unexpected and unforeseen accident which happens in its entirety at a specific moment of time during the **period of insurance** at the **property**; and reported to **us** within 30 days of the end of the **period of insurance**. In which case, all such pollution or contamination will be considered to have happened at the time of such accident.
- 26) Loss, damage, cost or expense of whatever nature directly or indirectly caused by, resulting from or in connection with any act of terrorism regardless of any other cause or event contributing at the same time or in any other sequence to the loss.
For the purpose of this exception an act of terrorism means the use, or threatened use, of biological, chemical and/or nuclear force by any person or group of people whether acting alone or on behalf of or in connection with any organisation(s) or government(s) committed for political, religious, ideological or similar purposes including the intention to influence any government and/or to put the public or any section of the public in fear.
- 27) Any losses that are not directly associated with the **insured event** unless expressly stated in this policy.
- 28) Claims where **your home** has been unoccupied for more than 30 consecutive days.
- 29) Damage caused by a malicious act by **you, your tenant** or anyone else living in **your home**
- 30) Any fixtures where its replacement is solely necessary as a result of changes in legislation or health and safety guidelines.
- 31) Any loss or damage caused by **us, our** employees, agents or sub-contractors where a) there is no breach of legal duty owed to **you** by **us** or **our** employees, agents or sub-contractors; b) such loss or damage is not a foreseeable result of such a breach; or c) any loss or damage, or any increase in the same, results from any breach or omission by **you**.
- 32) Any losses relating to any business Interests **you** may have including, without limitation, loss of profits, loss of opportunity or of business or losses relating to business interruption.
- 33) Any claims relating to shared facilities where **you** don't have sole responsibility.
- 34) Any cover where **you** are not the owner, occupier or private tenant of the **property**.
- 35) Any costs involved in obtaining necessary consents and authorisations (including but not limited to consent from the relevant planning authority and/or listed building consent) required for **us** to perform any repairs.

General conditions

Claims

- 1) Cover under Section A of this policy is for **home emergencies** only and does not apply in respect of any claim that is not a **home emergency**.
- 2) The **insurer** is entitled to:
 - take over, defend or settle any legal action in **your** name;
 - take legal action at their expense and for their benefit, but in **your** name, to recover any payment they have made under the policy; and
 - receive from **you** any help and information they may need.
- 3) Where replacement parts are required basic standard fittings will be fitted that comply to current regulations. **We** will not pay for repairing and/or replacing any undamaged item in a matching set.
- 4) **You, your tenant or your** representative, who must be an adult of 18 years or older, must be at the property when the repairers attend and should be able to provide proof of identity if requested. If **you** or **your** representative are not at the property at the time arranged with **us we** will charge **you** an attendance fee to cover the cost of the call out.
- 5) If **you** are not the registered owner of the **property**, but are the registered **tenant**, then for cover to be valid **you** must, at the time of making a claim, confirm that **you** have the registered owner's consent to allow **us** or **our** representatives to deal with the **Insured Event, Remedial Work** and/or service (as applicable) in the property you are renting. If these conditions are not fulfilled then **we** reserve the right not to provide service and/or cover under the terms of **your** policy .
- 6) In instructing **us** to perform any repairs, **you** warrant that **you** have obtained all necessary consents and authorisations (including but not limited to consent from the relevant planning authority and/or listed building consent) and **we** accept no liability where **you** have failed to do so. **You** agree to hold **us** harmless and make good any losses, costs or damages which **we** incur as a result of any claims against **us** for repairs carried out without the necessary consents.
- 7) While **we** seek to meet the service needs of **our** customers at all times, **our** resources are finite and this may not always be possible. **We** will aim to complete the services within the time estimates given to you. **We** will inform **you** of any delay as quickly as possible.
- 8) If weather conditions mean that either a) it is not safe for the **engineer** to complete the services, or b) the services could not be carried out to required standards, then **we** reserve the right to rearrange an appointment. In these situations, **you** will be given as much notice as possible.
- 9) Where **we** replace the existing hot water cylinder, the existing immersion heater will be reinstalled unless this is not compatible with the hot water cylinder when **we** will install an alternative immersion heater.

Cancellation

Procedures are explained below dependent on who invokes cancellation.

Cancellation by You

If **you** need to cancel **your** policy contact **AA Insurance Services** on 0870 060 0116 or write to **AA Insurance Services**, PO Box 2AA, Newcastle NE99 2AA.

You will, for a period of 14 days (28 days following an automatic renewal) from the date **you** receive **your** policy documentation or the date cover commences (whichever is the later), have a right to cancel this policy and receive a refund if **you** have not made a claim and/or **we** have not carried out a service of **your** boiler. **You** will not be entitled to a refund if **you** have made a claim and/or **we** have carried out a service of **your boiler**.

Beyond the above period, **you** may cancel this policy at any time but no refund will be provided to **you**. If **you** are paying by instalments **you** must continue to pay **your** monthly instalments, or pay the balance in full.

Cancellation by the insurer or AA Insurance Services

AA Insurance Services (instalment defaults)

If **you** are paying by instalments **you** irrevocably authorise **AA Insurance Services**, as **your** agent, at **our** discretion to cancel this policy following and in accordance with any default notice sent to **you**. **You** also irrevocably authorise **AA Insurance Services** to receive any refund of premium paid by the **insurer** to **AA Insurance Services** in relation to this policy and apply it to pay or reduce any sums owed to **us**.

AA Insurance Services or the insurer (excluding instalment defaults)

We or the **insurer** may cancel this policy by sending at least seven days written notice to **your** last known address. A full pro rata premium refund will be allowed from the date of cancellation regardless of whether a claim has been made under the policy.

We or the **insurer** may cancel this policy if **your main heating system** fails the initial inspection, any **remedial works** required have not been carried out within the required period; or **we** are not notified of the **remedial work**. In this event **you** will receive a full refund.

If **we** become insolvent then the **insurer** may either, at its option appoint an administrator to take over **our** role of collecting premium from **you** and passing such premium to the **insurer**, or cancel this policy upon 30 days notice and give **you** a refund of any premium paid in respect of the unexpired period left on the policy. In the latter case, the **insurer** may contact **you** to offer **you** a replacement policy directly with the **insurer**. The **insurer** shall ensure that the offer of a replacement policy is on no worse terms than **your** existing policy and the **insurer** agrees to waive **your** duty of disclosure in relation to the replacement offer.

Purchasing such replacement policy with the **insurer** shall be optional. Any such cancellation by **you**, the **insurer** or **AA Insurance Services** will not affect any rights and responsibilities arising before cancellation takes place.

Fraud, misrepresentation or non-disclosure

If the **insurer** finds that **you**, anybody insured by this policy or anyone acting for **you** has:

- knowingly failed to answer questions correctly, or has misrepresented the answer to questions or any information given, or has manipulated any answers provided to online questions, and these answers would have affected the decision to provide **you** with cover, or the terms and conditions of cover or the premium required;
- misled the **insurer** in any way for the purpose of obtaining insurance, or obtaining more favourable terms, or obtaining a reduced premium or influencing the **insurer** to accept a claim;
- made a fraudulent or false claim in full or in part, misrepresented any answers to questions or any information given in order to influence the **insurer** to accept a claim, exaggerated the amount of the claim or provided false or invalid documents in support of a claim; or
- withdrawn a claim, had a claim refused or declined or had a policy cancelled or made void following an allegation or suggestion of fraud by the **insurer** or another insurer;

the **insurer** may:

- cancel or void **your** policy and all other policies which **you** hold with **us** or the **insurer**, from the date of the fraud, misrepresentation or non disclosure and retain any premium **you** have paid for these policies;
- refuse to pay the whole of **your** claim if any part is in any way fraudulent, false or exaggerated and recover from **you** any costs that the **insurer** has incurred;
- amend **your** policy details to record the correct information, collect any additional premium due and charge administration costs.

The law and language which applies to the policy

You and the **insurer** are free to choose the law applicable to this policy but in the absence of agreement to the contrary, the law of the country in which **you** reside at the inception of the policy will apply. If **you** are not resident (or, in the case of a business, the registered office or principal place of business is not situated) in England, Wales, Scotland or Northern Ireland, the law which will apply is the law of England and Wales.

The Terms and Conditions and all other information concerning this policy are supplied in the English language and **we** undertake to communicate in this language for the duration of the policy. Save for the rights granted to **AA Insurance Services** under this policy any person or company who is not a party to this contract does not have any rights they can enforce under this contract by virtue of the Contracts (Rights of Third Parties) Act 1999 except those they have by law.

Using your personal information

1.1 The Acromas Holdings group of companies, of which the AA group of companies* (including Automobile Association Developments Limited, The Automobile Association Limited, AA Media Limited, AA Limited, AA Financial Services Limited and Automobile Association Insurance Services Limited) forms a part, ("we") will use your personal information for the following purposes:

- (a) to identify you when you contact us;
- (b) to allow us to give you a quote and assess which payment options we can offer you;
- (c) to help identify accounts, services and/or products which you could have from us or selected partners from time to time. We may do this by automatic means using a scoring system, which uses the information you have provided, any information we hold about you and information from third party agencies (including credit reference agencies who will keep a record of our enquiry);
- (d) to help administer, and contact you about improved administration of, any accounts, services and products we have provided before, or provide now or in the future;
- (e) to carry out marketing analysis and customer profiling (including with transactional information), conduct research, including creating statistical and testing information;
- (f) to help to prevent and detect fraud or loss; and
- (g) to contact you in any way (including mail, email, telephone, text or multimedia messages) about products and services offered by us and/or selected partners unless you have previously asked us not to use the relevant personal data for such purposes.

*A list of companies forming the AA group of companies is available from The AA Data Protection Compliance Manager at the address given in point 1.5 opposite.

See the AA privacy policy at the [AA.com/termsandconditions/privacy_policy.html](https://www.aa.com/termsandconditions/privacy_policy.html)

- 1.2 We may allow other people and organisations to use information we hold about you for the purpose of providing services you have asked for, as part of the process of selling one or more of our businesses, or if we have been legitimately asked to provide information for legal or regulatory purposes or as part of legal proceedings or prospective legal proceedings. From time to time, these service providers and organisations may be outside the European Economic Area in countries that do not have the same standards of protection for personal data as the UK. We will, however, always use every reasonable effort to ensure sufficient protections are in place to safeguard your personal information.
- 1.3 We may monitor and record communications with you (including phone conversations and emails) for quality assurance and compliance reasons.
- 1.4 We may check your details with credit reference and fraud prevention agencies. If you provide false or inaccurate information and we suspect fraud, we will record this and details will be passed to fraud prevention agencies. Law enforcement agencies may access and use this information. We and other organisations may access and use from other countries the information recorded by fraud prevention agencies. We and other organisations may use and search these credit reference and fraud prevention agencies records, for example, to:
- (a) help make decisions about credit related services for you and members of your household including assessing what quote and which payment options we can offer you for particular services;
 - (b) help make decisions on motor, household, credit, life and other insurance proposals and insurance claims for you and other members of your household;
 - (c) trace debtors, recover debt, prevent fraud, and to manage your accounts or insurance policies;

(d) check your identity to prevent financial crime unless you give us other satisfactory proof of identity; and

(e) check the details of job applicants and employees.

Information held about you by these agencies may be linked to records relating to other people living at the same address with whom you are financially linked. These records will also be taken into account in credit and fraud prevention checks. Information from your application and payment details of your account will be recorded with one or more of these agencies and may be shared with other organisations to help make credit and insurance decisions about you and members of your household with whom you are financially linked and for debt collection and fraud prevention. This includes those who have moved house and who have missed payments.

- 1.5. If you need details of those credit reference and fraud prevention agencies from which we obtain and with which we may record information about you, please write to The AA Data Protection Compliance Manager at The AA, Fanum House, Basing View, Basingstoke, Hampshire RG21 4EA.
- 1.6. Where you give us information on behalf of someone else, you confirm that you have provided them with the information set out in these provisions, and that they have not objected to such use of their personal information. Where you give us sensitive data about yourself or another person (such as health details or details of any criminal convictions) you agree (and confirm that the other person has agreed) to our processing such information in the manner set out in these provisions.

Credit Reference Agencies

To assess your insurance application and the terms on which cover may be offered (including the quote and payment methods we are able to offer you), we may obtain information about you from a number of sources, including credit reference agencies, to check your credit status and identity. The credit reference agencies will keep a record of the search; this will be reflected in your credit score.

Your electronic information

If you contact us electronically, we may collect your electronic identifier e.g. internet protocol (IP) address or telephone number supplied by your service providers. This is to identify any repeat website visits, fraudulent behaviour or mystery shoppers using our websites.

Call to find out more about:

Insurance

- Car Insurance
- Motorcycle Insurance
- Van Insurance
- Classic Car Insurance
- Home Insurance
- Travel Insurance
- Life Insurance
- Pet Insurance
- Caravan Insurance
- Holiday Homes Insurance
- Personal Injury Claims
- Overseas Car Insurance
- Golf Insurance
- Business Insurance

Breakdown

- Breakdown Cover
- European Breakdown Cover

Other Services

- Driving School
- Maps, Guides and Atlases

Financial Services

- Loans
- Credit Cards
- Savings

Call **0800 21 11 11** or visit **theAA.com**

You may contact us using Text Relay. Information is also available in large print, Braille and audio on request. Please call for details. Telephone calls may be monitored or recorded for quality assurance and compliance.

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