

AA Car Insurance

AA Motor Legal Assistance Policy Summary



This summary is intended to provide you with basic details of your AA Motor Legal Assistance Insurance cover. This is not a statement of the full terms and conditions, which can be found in a separate document which you will receive.

Provided you have paid the policy premium, your cover will start on the date indicated in your Statement Of Insurance accompanying this policy summary and will terminate concurrently with your AA Car Insurance Policy.

Please review the separate Policy Wording periodically to ensure the cover provided by your Motor Legal Assistance 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.

How you can contact AAIS about this policy (please have your policy number to hand)

	By phone	By email / post / website	Opening hours
To discuss Uninsured Loss Recovery	0800 269 622		24 hours a day, 7 days a week
To discuss Driver Confidence lessons			
To report an injury arising from a car accident			
To discuss a Motoring Prosecution or Motor Contract Dispute	0345 026 5156		8am - 6pm Mon to Fri
To access our Legal Assistance Helpline	0345 070 0933		24 hours a day, 7 days a week
To access our online Legal Document Service		www.theaa.com/insurance/car-insurance-motor-legal-assistance.html	
To amend your policy	0344 412 4684	AA Insurance Services PO Box 2AA Newcastle NE99 2AA	8am - 8pm Monday to Friday 9am - 5pm Saturday
To discuss your renewal	0344 412 4622		
To provide feedback on our service	0800 13 66 24		
To make a complaint	0344 209 0556	Email: Customersupport@theAA.com or Post: Member Relations The Automobile Association Lambert House Stockport Road Cheadle Cheshire SK8 2DY	

Providers of cover

Acromas Insurance Company Limited (AICL) is the Insurer of the following elements of the Motor Legal Assistance policy:

- Uninsured Loss Recovery
- Motoring Prosecution Defence
- Motor Contract Disputes
- Driver Confidence lessons

Automobile Association Insurance Services (AAIS) also provide the following services under the Motor Legal Assistance policy:

- Legal Assistance Helpline
- Online Legal Document Service

Significant features and benefits and significant and unusual exclusions or limitations of the AA Motor Legal Assistance policy

Significant benefits

Uninsured Loss Recovery

The Insurer will assist you or the driver of your vehicle to recover uninsured losses such as:

- a) the AA Car Insurance Policy excess;
- b) the cost of essential alternative transport;
- c) loss of earnings;
- d) essential out of pocket expenses;
- e) the cost of repairing the insured vehicle or its market value where the insured vehicle is not insured on a Comprehensive basis

Personal Injury

- Damages for personal injuries sustained in the accident where the loss occurred during the period of motor insurance insured by an AA Car Insurance Policy and where losses have been incurred as a result of a motor accident and where the other party is clearly to blame

Motoring Prosecution Defence

- Legal costs to represent or defend you, and/or a named driver on your car insurance policy, from prosecution because of the ownership or use of your vehicle and it is more likely than not that your case will be successful. This includes pleas in mitigation where it is more likely than not a plea in mitigation will affect the outcome

Motor Contract Disputes

- Legal costs to represent or defend you if there is a dispute involving the sale or purchase of goods or services for your vehicle including the sale or purchase of the vehicle itself and it is more likely than not that your case will be successful

Policyholder Name:

Policy Number:

**AA Motor Legal Assistance
Period of Cover:**

9 September 9999 - 9
September 9999

AA Motor Legal Assistance 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

Driver Confidence Lessons

- You and/or your named drivers are entitled to two hours of Driver Confidence lessons with AA Driving School qualified instructors following an accident in the insured vehicle.

Legal Assistance Helpline

- The Legal Assistance Helpline is available 24 hours a day 7 days a week
- Legal assistance is available to Motor Legal Assistance customers by calling 0345 070 0933, calls are charged at a local rate, mobile charges may be higher

Legal Document Service

- Motor Legal Assistance customers have access to a range of motoring related online Legal Documents. To view the documents available go to www.theaa.com/insurance/car-insurance-motor-legal-assistance.html and click on the 'Legal document templates' link on the right hand side of the page

Significant exclusions or limitations**Uninsured Loss Recovery**

- The other driver must be clearly to blame for the accident involving the insured vehicle
- It must be more likely than not your case will be successful
- The Insurer's maximum liability for Uninsured Loss Recovery related legal expenses shall not exceed £50,000 (including VAT) per claim
- The Insured must first report the accident to AA Claimline on 0800 269 622
- Documentary evidence must be supplied in support of the claim

Motoring Prosecution Defence

- The Insurer will not provide cover for prosecutions for parking offences which do not attract penalty points
- Pleas in mitigation will be covered only where they are likely to affect the outcome
- The Insurer's maximum liability for Motoring Prosecution Defence related legal expenses shall not exceed £10,000 (including VAT) per claim

Motor Contract Disputes

- It must be more likely than not that your case will be successful
- Cover will not be provided if this is available under the liability section of your car insurance policy
- There is no cover for disputes with the Insurer or an AA Group Company
- The Insurer will not provide cover for legal costs that exceed the amount in dispute
- The Insurer's maximum liability for Motor Contract Disputes related legal expenses shall not exceed £10,000 (including VAT) per claim

Driver Confidence Lessons

- Limited to a maximum of two hours Driver Confidence lessons in any policy year
- The Insurer will not cover costs for more than four named drivers, including you

Legal Assistance Helpline

- Please note that this service provides general legal assistance in relation to personal and non commercial situations and does not provide any level of legal representation
- This service will not be able to give legal assistance regarding any medical condition or matter
- The Legal Assistance Helpline is available to Motor Legal Assistance policyholders only. You will be required to provide your Insurance policy number at the start of the call to verify your entitlement to use this service
- There are no restrictions to the number of times you can call the AA Legal Assistance Helpline however Automobile Association Developments Limited reserve the right to withdraw the service if in our opinion we consider it is being misused and/or abused

Legal Document Service

- The templates are only available and free to AA Motor Legal Assistance policyholders for their own personal and non-commercial use
- Your AA Car Insurance policy number will be required to be able to access the templates
- There are no set restrictions to the number of times you can access and use the legal document templates however we reserve the right to withdraw the service for a particular user if in our opinion we consider it is being misused and/or abused. We reserve the right to withdraw the service from you or generally at any time without notice.

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

If the motor legal assistance benefits detailed in this policy summary are included as standard within your AA Car Insurance policy then this cover can only be cancelled when you cancel your AA Car Insurance policy. Please refer to the cancellation conditions in your AA Car Insurance policy booklet. You can check whether motor legal assistance benefits are included as standard by referring to the ABOUT YOUR COVER section of your Statement of Insurance.

If AA Motor Legal Assistance has been added to your AA Car Insurance policy as an optional extra you can cancel this policy without cancelling your AA Car Insurance policy. 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 Insurance 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 Section 9 of your AA Motor Legal Assistance policy wording.

To cancel, please contact Automobile Association Insurance Services (AAIS) on 0344 412 4684.

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 contact details below.

Phone: 0344 209 0556
Email: Customersupport@theAA.com
Post: Member Relations, The Automobile Association, Lambert House, Stockport Road, Cheadle, Cheshire, SK8 2DY

If your complaint is about Uninsured Loss Recovery, Motoring Prosecution Defence, Motor Contract Disputes or Driver Confidence lessons and 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.

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 insurance 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 0207 741 4100.