

AA Prestige Home Insurance

Prospectus & policy summary



Home Insurance



Your 4th
Emergency
Service

AA Prestige Home Insurance

AA has chosen to deal with Covea Insurance plc for its specialist home insurance policy.

Covea Insurance plc is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. They also use The Financial Ombudsman Service and are committed to the principles it embodies as an independent authority for the protection of policyholders' interests.

Quality underwriting

Covea underwriters have a reputation for excellent technical expertise and a willingness to seek solutions to individual problems, recognising that special insurance requirements need special attention.

Peace of mind

Experienced Risk Management Surveyors are available to visit your home to give help and guidance on suitable security measures. They can also give advice on practical steps to protect your home from fire, extreme weather conditions or whilst you are away from the home for long periods.

The surveyors are experienced in all aspects of domestic security and fire prevention; they will ensure that confidentiality of all matters discussed is maintained at all times.

Confidentiality

We promise complete confidentiality and security in all matters relating to your insurance arrangements, which will be handled by an experienced underwriter nominated to look after your needs.

The following benefits are included as standard for our AA Prestige Home Insurance customers

- **Excess waiver** A standard £250 excess applies which the insurer waives for claims over £10,000. This doesn't apply to claims for subsidence, heave and landslip or where you have elected to have an increased voluntary excess in return for which Covea Insurance plc have given you a premium discount.
- **Helplines** A number of 24 hour Helpline services will be available to you including Home Emergency situations, and advice for legal and personal tax matters.
- **Identity theft** Cover for up to £50,000 for costs incurred in seeking to defend your name and to restore your credit status after an act of identity fraud has been committed against you.
- **Yellowtag™** We will send you a pack that will contain certain yellowtag™ items to protect your passports, baggage and keys. This is a unique and innovative retrieval service that, without revealing your personal details, lets the finder contact you anywhere in the world immediately when your lost property is found.
- **Home Emergency Cover** Home Emergency Cover provides protection for unexpected emergencies such as heating, plumbing and drainage. So if your main heating system or boiler fails, for example, the Insurer will pay up to £1,000 per year for parts and materials, labour charges and any call out charge (£500 per event)
- **Fine art and antiques** This section covers things you have collected over the years which could have increased considerably in value. Valuations are not required for individual items of less than £15,000. Cover also extends to purchases made abroad and even to the increase in paintings value following the death of an artist.

The following can be added as an optional cover:

- **Family Legal Protection** Cover for costs and expenses relating to legal proceedings within the UK up to £100,000.

Plus you can pay by monthly instalments

You may pay your annual premium in monthly instalments by direct debit. Please ask us for details.

Other specific features of AA Prestige Home Insurance:

- **Mobility scooters and golf buggies** - included up to £5,000
- **Quad bikes** - included up to £5,000
- **Go-Karts and off-road motorcycles** - up to 50cc are included up to £5,000
- **Trailers and non-motorized horse-boxes** - included up to £5,000
- **Small boats** - surfboards and non-mechanically propelled watercraft up to 12ft in length are included up to £5,000
- **Personal Liability** - cover included for all the above.
- **Marquees** - either owned or for which you are responsible are included up to £30,000.

This prospectus summarises the wide protection and benefits available with AA Prestige Home Insurance and more detailed information is contained in the Keyfacts policy summary at the back of this booklet.

AA Prestige Home Insurance

Other services we can help you with

The Art Loss Register

The Art Loss Register was founded in 1991 to combat the increase in theft of works and items of cultural significance. Covea Insurance plc subscribes to the recovery services of the Art Loss Register and in the event of a theft or loss of works of art, antiques, curios and valuables that have uniquely identifiable characteristics, we will register the items on the Art Loss Register database which conducts continuous searches to make an identification and to recover the item to our policyholders. Items can also be registered pre-loss or if you are buying art and antiques it is advisable to check the provenance with them. Full details are on their website: www.artloss.com

Assistance with the cost of valuations

Obtaining professional valuations is considered by many to be a time-consuming, costly and potentially security compromising business. However, valuations and inventories are invaluable in the event of a claim, enabling accurate and speedy settlements to be made. To assist our AA Prestige Home Insurance policyholders, we have negotiated discounted fees with the following leading independent firms of specialist valuers and fine art consultants:

- Pall Mall Art Advisors
- Gurr Johns
- Quastel Associates Ltd

Please ask us for further details of their services.

Homesitters

When you go away, the risk of burglary or weather damage is massively reduced if you leave your home occupied.

To enable you to enjoy your holidays with peace of mind, we recommend leaving your property and pets in the care of Homesitters Ltd. The company was established in 1980 to provide a nationwide live-in caretaking service. Its employees are meticulously vetted and individually matched to your requirements, so you leave home knowing that your property and your pets are well cared for and secure during your absence. We encourage the use of Homesitters' service and have negotiated a discounted tariff for AA Prestige Home Insurance policyholders. In recognition of Homesitters' contribution to security, we will give you a discount off your renewal premium if you use this service.

Promise of satisfaction

We are confident that our AA Prestige Home Insurance policy will bring you complete satisfaction. We promise you an excellent service, flexibility in our underwriting approach, confidentiality, competitive premiums and fast claims settlements.

Our unique method of premium calculation ensures that the cost is tailored to mirror your personal insurance requirements.



About our insurance services

Automobile Association Insurance Services

The Financial Conduct Authority is the independent watchdog that regulates financial services. Use this information to decide if our services are right for you.



Whose products do we offer?

- ☐ We offer products from a range of insurers.
- ☐ We only offer products from a limited number of insurers for buildings and contents insurance.
- ☒ For AA Prestige Home Insurance we only offer products from:
Covea Insurance plc for Contents, Buildings, Fine Art and Antiques, Jewellery, Watches and ID Theft;
DAS Legal Expenses Insurance Company Limited for Family Legal Protection;

Which service will we provide you with?

- ☐ We will advise and make a recommendation for you after we have assessed your needs for contents, fine art and antiques, buildings, home emergency, valuables, jewellery, watches and pleasure craft.
- ☒ You will not receive advice or a recommendation from us. We may ask some questions to narrow down the selection of products that we will provide details on. You will then need to make your own choice about how to proceed.

What will you pay for our services?

- ☐ A fee
- ☒ No fee

You will receive a quotation which will tell you about any other fees relating to any particular insurance policy.

Who regulates us?

Automobile Association Insurance Services Limited, Fanum House, Basing View, Basingstoke, Hampshire, RG21 4EA is authorised and regulated by the Financial Conduct Authority, registration number 310562. Our permitted business is that of an insurance intermediary dealing in and arranging contracts of general insurance. You can check this on The Financial Services Register by visiting their website www.fca.org.uk or by contacting 0800 111 6768.

What to do if you have a complaint?

If you wish to register a complaint, please contact us:

In writing: The Customer Services Manager, AA Prestige Home Insurance, 50 Kings Hill Avenue, Kings Hill West Mailing, Kent, ME19 4JX.

Or by phone: 0330 134 8122.

In all instances, if you remain dissatisfied, you also have the right to refer your complaint to The Financial Ombudsman Service, Exchange Tower, London E14 9SR.

Telephone: 0800 023 4567 or 0300 123 9 123.

Are we covered by the Financial Services Compensation Scheme (FSCS)?

We are covered by FSCS. You may be entitled to compensation from this scheme if we cannot meet our obligations. For insurance, the FSCS will pay 90% of the claim without any upper limit. Full details of the scheme can be obtained from their website www.fscs.org.uk, or by writing to:

Financial Services Compensation Scheme
10th Floor
Beaufort House
15 St Botolph Street
London EC3A 7QU.

AA Prestige Home Insurance – Policy Summary

This policy summary does not contain the full terms and conditions of your AA Prestige Home Insurance Policy. This can be found in the policy document. Your policy schedule will show you which sections are operative.



Name of Insurer

The AA Prestige Home Insurance Policy is underwritten by Covea Insurance plc other than

- Family Legal Protection which is underwritten by DAS Legal Expenses Insurance Company Limited

Information about Covea Insurance plc

Covea Insurance plc is registered in England and Wales, registration No. 613259. Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority No. 202277.

Information about DAS Legal Expenses Insurance Company

DAS Legal Expenses Insurance Company Limited is a private company limited by shares incorporated in England and Wales under registered number 103274. It underwrites legal expenses business. Its head and registered office is: DAS House, Quay Side, Temple Back, Bristol BS1 6NH. It is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority and appears on The Financial Services Register under number 202106.

Type of Insurance and Cover

This policy will provide cover for: Contents, Art and Antiques, Jewellery and Watches, Liability, and Home Emergency. If selected, you can also include cover for: Buildings and Family Legal Protection.

Duration of policy

The policy operates for a period of 12 months. Within that period, you may terminate the policy by giving us written instructions at any time; we may terminate the policy by giving you 21 days' notice in writing. In either case, you may be entitled to a refund of part of your premium.

The key features for each section of the policy are as follows:

Contents, Art and Jewellery – Section 1

Covers your household goods, furniture and furnishings, personal effects, art and antiques, jewellery and watches, all used for domestic purposes and business equipment whilst in your home or anywhere in the world. The sums insured under this section are index linked.

Significant Features and Benefits	Significant Exclusions and Limitations	Policy page no.
All Risks cover and includes: <ul style="list-style-type: none">• children's battery powered ride on vehicles, wheelchairs, mobility scooters and golf buggies• quad bikes, go-karts and off-road motorcycles• marquees• trailers and non-motorized horse-boxes• surfboards and hand or wind propelled watercraft	Certain restrictions apply to: <ul style="list-style-type: none">• Homes left unoccupied for more than 60 days• Homes that are let• Ride on lawnmowers, trailers, non-motorized horse-boxes, quad bikes, go-karts, off-road motorcycles and watercraft• Losses from unattended motor vehicles• Personal money• Property in storage	15-19

AA Prestige Home Insurance – Policy Summary

Significant Features and Benefits	Significant Exclusions and Limitations	Policy page no.
	Limits: <ul style="list-style-type: none"> • Property in a commercial storage facility - 25% of the sum insured unless otherwise agreed • Art and Antiques - £15,000 for a single item, pair or set unless specified • Jewellery and Watches - £5,000 for a single item, pair or set unless specified • £5,000 for any pedal cycle or fur unless specified • £15,000 for theft from any unattended motor vehicle • Marquees - £30,000 • Any one quad bike, go-kart or off-road motorcycle - £5,000 • Any one trailer or non-motorized horse-box - £5,000 • Any watercraft - £5,000 	15-19
The following covers are included	for up to:	
Contents, art and antiques at an additional private home you own or live in	15% of the insured, up to a maximum of £50,000	15
Alternative accommodation costs if your home is rendered uninhabitable following a loss	3 years	15
Business equipment for your office at home	£20,000	15
Increase in the value of art after the death of the artist	£50,000	15
Defective title	£25,000	15
Parent's / Grandparent's possessions whilst in a care home	£10,000	15
Fatal injury or acquired disability	£50,000	15
Fraudulent use of credit cards, bank or building society books	£25,000	15
Christmas, wedding and other gifts	£10,000	16
Property of guests and domestic employees	£500 for any one article up to a maximum of £5,000	16
Hire of replacement golf clubs overseas	£25 per day up to a maximum of £250	16
Achieving a hole in one at golf	£500 in full	16
During a household removal by professional removal contractors	the sum insured	16
Identity theft	£50,000	16
Marquees	£30,000	16
Metered water, heating oil or gas	£10,000	16
New purchases	20% of the sum insured	17
Outdoor items	£25,000	17
Personal money	£2,500	17
Preventative measures	£2,500	17
Reinstatement of data	£10,000	17
Reinstatement of documents	£10,000	17
Removal of debris costs	the sum insured	17
Replacement locks and keys	the sum insured	17
Reward leading to a conviction	£10,000	17
Stalking	£20,000	17
Trauma cover	£15,000	17

AA Prestige Home Insurance – Policy Summary

Buildings – Section 2

Covers the structure of your home including the domestic outbuildings, walls, fences, gates, hedges, alarm systems, driveways, paths, steps, terraces, patios, swimming pools, hot tubs, ponds, fountains, tennis courts, solar heating systems, wind turbines, fixed service tanks and underground services. The sums insured under this section are index linked.

Significant Features and Benefits	Significant Exclusions and Limitations	Policy page no.
All Risks cover	Certain restrictions apply to: <ul style="list-style-type: none"> Homes left unoccupied for more than 60 consecutive days Homes that are let Fences, hedges, gates, swimming pools, hot tubs, ponds and fountains Reinstatement of gardens 	20-22
The following covers are included	for up to:	
Alternative accommodation costs	3 years	20
Architects' and surveyors' fees and other costs	the sum insured	20
Environmental home upgrade	£2,500	20
Environmental home additional costs	£2,500	20
Fixtures and fittings temporarily removed	10% of the sum insured	20
Forced evacuation	30 days	20
New fixtures and contract works	£75,000	20
Preventative measures	£2,500	20
Reinstatement of gardens	£25,000	21
Replacement locks and keys	the sum insured	21
Trace and access	£15,000 for claims occurring outside the home	21

Liability – Section 3

Covers the legal liability of you and your family as a property owner or occupier, an employer of domestic staff or as a private individual.

Significant Features and Benefits	Significant Exclusions and Limitations	Policy page no.
All amounts which you or your family become legally liable to pay as damages	Certain restrictions apply to: <ul style="list-style-type: none"> Non-domestic lifts Mechanically or electrically propelled vehicles Trailers, aircraft and watercraft Animals Any trade, business, profession or employment of you or your family 	23-26
The following covers are included	for up to:	
Occupiers', personal and employers' liability	£10,000,000	23
Property owners' liability	£10,000,000	23
Organised events	£10,000,000	23
Additional and acquired land	£10,000,000	23
Quad bikes, go-karts and off-road motorcycles	£10,000,000	23
Hand or wind propelled watercraft	£10,000,000	24
Tenant's liability	£1,000,000	24
Unrecovered damages	£1,000,000	24

AA Prestige Home Insurance – Policy Summary

Home Emergency – Section 4

Significant Features and Benefits	Significant Exclusions and Limitations	Policy page no.
Contractors call-out and other charges for emergency assistance following the failure of: <ul style="list-style-type: none">• Plumbing or drainage system• Electricity supply• Cooking system• Locks on external doors or if you have lost the only set of keys to your home• The primary heating system Or for vermin inside your home	This does not cover: <ul style="list-style-type: none">• Normal maintenance• Incidents occurring after your home has been left unoccupied for 60 days• Cost of parts that are under guarantee• Claims relating to the interruption, failure or disconnection of the mains gas, electricity or water supply• Damage to garages, outbuildings, cess pits, septic tanks or boundary walls, hedges, fences or gates• Boilers over 15 years old or with an output of more than 60kw per hour or 250,000 BTUs Up to £500	27 & 28

Optional Family Legal Protection – Section 5

Significant Features and Benefits	Significant Exclusions and Limitations	Policy page no.
Legal costs incurred in: Pursuing and defending your rights in respect of: <ul style="list-style-type: none">• Employment disputes• Contract disputes Pursuing <ul style="list-style-type: none">• Claims for death or injury• Your legal rights following damage to your home or personal possessions Defending your rights following <ul style="list-style-type: none">• An investigation by HM Revenue and Customs• Prosecution for using or driving a motor vehicle	This does not cover: <ul style="list-style-type: none">• Fines, penalties and compensation• Where it is likely that you will not recover damages or make a successful defence of your claim• Costs incurred before written acceptance of your claim is given by DAS Unless DAS agrees to start court proceedings or there is a conflict of interest, DAS is free to choose an appointed representative to help you Up to £100,000	29-34

yellowtag™ – Section 6

Provided that Contents are insured under Section 1 you will automatically receive a yellowtag™ pack with your policy. This is a unique and innovative tagging system that will identify your personal property if lost and will immediately notify you if found via your email and mobile phone.

Excesses

Section 1 – Contents, Art and Jewellery; and 2 – Buildings

Most claims will have an excess applied, the amount of which will be specifically shown on your quotation and/or your policy schedule. For most claims over £10,000 we will not deduct an excess where this is less than £500.

Section 5 – Family Legal Protection

An excess of £250 applies to claims for nuisance or trespass. There is no excess applicable to claims made under Section 3 – Liability and Section 4 – Home Emergency.

Cancellation Rights

You have the right to cancel your policy for a period of 21 days from the date your policy begins or the date you receive your policy document if this happens later. If you cancel in this period you will receive a full premium refund. If you wish to cancel your policy you should write to: AA Prestige Home Insurance, 50 Kings Hill Avenue, Kings Hill, West Malling, Kent ME19 4JX.

Making a claim

Full details of how to make a claim are given in your policy on page 7. In all cases you should telephone us as soon as possible on 0330 134 8188 with details of what has happened.

How to complain

We hope you will be happy with the service provided. However, if for any reason you are unhappy, please contact Customer Services on 0330 134 8121. Please refer to your Policy Booklet for further details on how to complain.

If your complaint relates to DAS or Family Legal Protection, please call **0117 934 0066**.

If your complaint relates to a Home Emergency claim, please contact: Customer Relations Department, Cunningham Lindsey UK, 225 Bath Street, Glasgow G2 4GZ or call **0141 240 2500**.

In all instances, if you remain dissatisfied, you also have the right to refer your complaint to The Financial Ombudsman Service, Exchange Tower, London E14 9SR.

Telephone: 0800 023 4567 or 0300 123 9 123.

A copy of our complaints handling procedure is available on request.

Would I receive compensation if the Insurer is unable to meet its liabilities?

Both of the Insurers who provide insurance protection under AA Prestige Home Insurance are covered by The Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from this scheme if they cannot meet their obligations. For insurance, the FSCS will pay 90% of the claim without any upper limit. Full details of the scheme can be obtained from their website www.fscs.org.uk, or by writing to:

Financial Services Compensation Scheme
10th Floor
Beaufort House
15 St Botolph Street
London EC3A 7QU.

Client Monies

Please note that when receiving or refunding your policy premium, including when we are handling any claim monies, we act as an agent for your insurer.

Automobile Association Insurance Services Limited has arranged for AA Prestige Home Insurance to be underwritten by Covea Insurance plc. Registered Office: Norman Place, Reading RG1 8DA. Registered in England and Wales, registration number 613259. Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority.

Automobile Association Insurance Services Limited is an insurance intermediary authorised and regulated by the Financial Conduct Authority. Registered Office: Fanum House, Basing View, Basingstoke, RG21 4EA. England and Wales. Registered number 2414212.