Breakdown Repair Cover for Business

Terms & Conditions Booklet
and Arrangement & Administration Contract

August 2026

**Important information:
Please read and retain**

Breakdown Repair Cover Claims Guide

How to make a claim

1

If You break down call Us on 0330 053 0420

- You must report the Breakdown in order to claim on Your Breakdown Repair Cover policy.
- We'll be there as soon as We can to try to get You going again.
- If Your car needs parts e.g. a battery and We have the part onboard our patrol van, we'll fit this for You there and then. Your Patrol can take the Policy Excess payment of £35 by credit or debit card.

2

If Your vehicle can't be fixed permanently at the roadside

- We can arrange Your repairs with one of our network of preferred garages. We will manage the claim directly with them.
- With our preferred garages, once Your claim is authorised, We can arrange payment direct with the Repairer. You won't have to pay for anything other than the £35 Policy Excess if Your claim is below the claim limit of £500.

3

Getting Your vehicle to a Repairer

- If we've made a Temporary Repair at the Roadside and the vehicle is driveable You must take the vehicle to a Repairer within 400 miles of the Breakdown mileage to prevent continued damage. If the vehicle cannot be driven – We will tow You to the Repairer.
- Our network Repairer will diagnose the vehicle to find the fault and send Us a report for authorisation.
- If You choose to use Your own Repairer, they must call our claims team on 0344 209 2518 after diagnosing the vehicle for authorisation before starting repairs.
- Before any repairs are started You and the Repairer must agree on what needs to be done and these repairs must then be authorised by the Breakdown Repair Cover claim handler. Once everything's agreed and authorised, you'll get a claim authorisation number.

4

What's next?

- Our Claims Department will confirm based on the Diagnostics whether the repair is covered under the terms of Your Breakdown Repair Cover.
- If it's at one of our preferred garages agreed costs will be settled directly with the Repairer once the repair is completed.
- If repairs are approved at a non-network Repairer, You may need to pay the full repair costs and then seek reimbursement from Us, this may take up to 28 days. We will need a fully itemised invoice along with Your claim authorisation number. You can email this to: PGC@theaa.com
  or send via post to:
  AA Claims Services,
  The AA, Park Square, Bird Hall Lane,
  Cheadle Heath, Stockport,
  SK3 0XN.
  Please note: VAT will not be reimbursed if You are VAT registered.

Welcome to Breakdown Repair Cover

We know that repairs can be an unexpected cost. That's why We created Breakdown Repair Cover to help with these. It pays for many of the spare parts We use to fix Your vehicle at the roadside that we'd normally charge You for, or it can help cover the costs for work that's done by a Repairer after a Breakdown. All You need to do is call The AA out to attend the Breakdown under the terms of Your Breakdown Repair Cover.

If You have any questions give our Claims Department a call on 0344 209 2518.
Please note that for reasons of quality assurance and compliance, calls may be recorded and monitored.

A little bit about Your Breakdown Repair Cover policy provider

So who exactly is providing Your Breakdown Repair Cover? Well, Your cover has been arranged by Automobile Association Insurance Services Limited (AAISL). This operates as an insurance intermediary, authorised and regulated by the Financial Conduct Authority (registration number is 310562). Its registered office is at Level 3, Plant, Basing View, Basingstoke, Hampshire, RG21 4HG. Registered in England number 2414212.

Any claims You make under Your Breakdown Repair Cover will be managed by Automobile Association Insurance Services Limited.

For cover commencing before 1st December 2026, the Insurer of Your Breakdown Repair Cover is Acromas Insurance Company Limited, 57-63 Line Wall Road, Gibraltar. Acromas Insurance Company Limited is authorised and regulated by the Gibraltar Financial Services Commission and authorised by the Financial Conduct Authority, Firm Reference Number: 228704, to carry out insurance business in the UK. Acromas Insurance Company Limited is a wholly owned subsidiary of Ageas (UK) Limited (Company Reg. No. 1093301). UK Registered address: Ageas House, Hampshire Corporate Park, Templars Way, Eastleigh, Hampshire, SO53 3YA.

For cover commencing or renewing on or after the 1st December 2026, the Insurer of Your Breakdown Repair Cover is AA Underwriting Insurance Company Limited, Unit 2.1 Waterport Place, 2 Europort Road, Gibraltar. AA Underwriting Insurance Company Limited is authorised and regulated by the Gibraltar Financial Services Commission and authorised by the Financial Conduct Authority, Firm Reference Number: 572212, to carry out insurance business in the UK.

Demands and Needs

Our Breakdown Repair Cover is designed to meet the needs of a customer who requires a contribution towards repair costs following a Breakdown.

Who to speak to about Your policy

What help do You need?	Telephone	Email
Enquiries or policy changes	0330 053 0442 (Monday to Friday, 8am to 6pm)	fleetcustomers@theAA.com
To register a complaint	0370 608 0277 (Monday to Friday, 9am to 5pm)	businesscustomersupport@theAA.com
Communication Support	If You can't talk to Us on the phone because of Your personal circumstances or needs, you can still get in touch. You can talk to Us in other ways; • Add 18001 before any of our phone numbers to use Relay UK. • Chat online by visiting www.theAA.com and click "Chat"	
Specialist Documentation	Information is available in large print, audio, and Braille on request. Please call 0330 053 0460 for details.	

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Part 1:

Breakdown Repair Cover Policy
Your contract with the Insurer

Your policy in detail

Introduction to Breakdown Repair Cover

Breakdown Repair Cover is an extension available to Your Fleet Breakdown Cover and is insured by Acromas Insurance Company limited for cover commencing before 1st December 2026. For cover commencing or renewing on or after the 1st December 2026, Breakdown Repair Cover is insured by AA Underwriting Insurance Company Limited.

The cover set out in the policy is designed to run alongside Your Fleet Breakdown Cover, to cover the cost of parts, which require replacing or repairing, following a Breakdown attended by The AA.

⚠ This cover is not a warranty and is not intended to replace servicing.

⚠ It is a requirement that any vehicles covered under this policy are serviced regularly in line with the manufacturer's recommended schedules.

Acromas Insurance Company Limited/AA Underwriting Insurance Company Limited has agreed to insure You for the cost of claims made under this policy subject to the terms, conditions and exclusions in this Breakdown Repair Cover booklet and for which You have paid or agreed to pay the required premium.

Your Breakdown Repair Cover welcome letter and this booklet should be read together as one document as it forms Your insurance cover. Acromas Insurance Company Limited/AA Underwriting Insurance Company Limited has relied on the information and statements You provided to Automobile Association Insurance Services Limited when agreeing to provide Your cover. Please read Your documents carefully to make sure the information is correct and that the cover meets Your needs.

Definitions

AA	Automobile Association Developments Limited (trading as AA Breakdown Services) or, where appropriate, its agents.
Breakdown	A sudden or unexpected issue with Your Nominated Vehicle that: a) is caused by a Mechanical or Electrical Failure; which b) stops the vehicle from starting or continuing its journey safely; and c) has been responded to by The AA under Your Fleet Breakdown Cover, or involved technical support from The AA; which d) needs a permanent repair or replacement of an insured part.
Claims Department	The department which will assess, authorise and arrange payment of Your claim.
Diagnostics	The process of identifying problems or issues with Your vehicle. This may involve using tools and equipment to check the car's systems and components to find out the reason for your Breakdown.
Fleet Breakdown Cover	The cover You have arranged for assistance in the event of a Breakdown involving the Nominated Vehicle.
Insurer	Acromas Insurance Company Limited for cover commencing before 1 December. AA Underwriting Insurance Company Limited for cover commencing on or after 1 December.
Mechanical or Electrical Failure	The sudden and unforeseen breaking or burning out (electrical) of any insured part(s).
Modified Part	Any part fitted to Your Nominated Vehicle that is not to the manufacturer's standard specification.
Nominated Vehicle	A car or van that; a) has been registered with Us under Your Fleet Breakdown Cover; and b) is eligibile for Breakdown assistance under Your Fleet Breakdown Cover. Excludes caravans and other trailers, kit cars, minibuses, motorcycles, and any other specialist vehicles used for haulage, courier services, hire or reward. Where more than one vehicle is covered, references to the Nominated Vehicle shall be deemed to include all covered vehicles, unless the context requires otherwise.
Claim	A claim We have authorised for insured parts which directly caused the Nominated Vehicle to break down and prevented it from being able to resume or commence its journey safely.
Period of Insurance	The period for which the Insurer has agreed to cover You and for which You have paid the required premium.
Excess	The amount You are required to pay towards any claim made under this policy.
Start Date	The date on which You chose Your policy to start.
Purchase Date	The date on which the policy was purchased and the required premium was paid.

Repairer	A professional garage business that is a legally compliant automotive service provider that employs qualified technicians to deliver reliable vehicle maintenance and repair.
Wear and Tear	Means the gradual reduction in a part's ability to perform as designed by the manufacturer, caused solely by normal use over time and mileage.
Temporary Repair	A short term repair that allows a vehicle to be driven safely for a short period until a permanent repair can be completed at a garage and within 400 miles from the mileage at the time of Breakdown. The purpose of a Temporary Repair is to make the vehicle driveable and ensure the safety of the driver and passengers without addressing the underlying issue permanently.
We/Us	The Insurer
You/Your	The person holding the Fleet Breakdown Cover and Breakdown Repair Cover.

Your Limits and cover

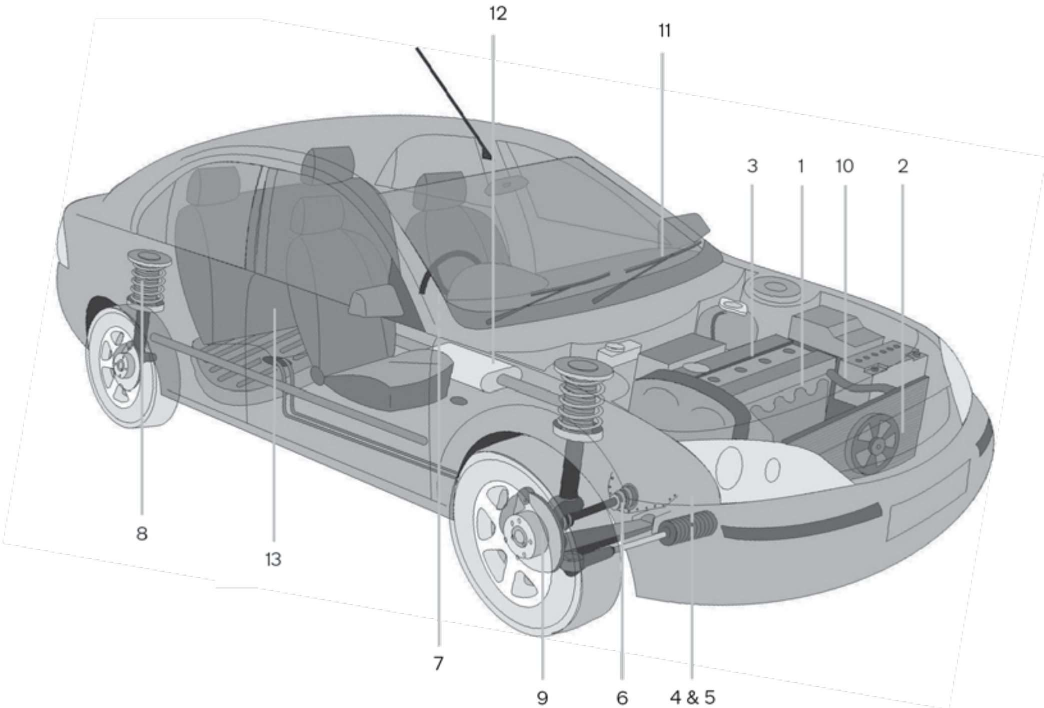
What is covered?

- The Insurer will pay up to £500 per Paid Claim towards the costs of repair or replacement to insured parts, labour and VAT following a Breakdown which occurs during the Period of Insurance. The Breakdown must occur in the United Kingdom (meaning England, Scotland, Wales and Northern Ireland only).

What is not covered?

- Your £35 Policy Excess.
- If You need to make a claim within 14 days of Your Policy Start Date, or within 14 days of notifying The AA about a change or addition of a Nominated Vehicle.
- Damage caused to an excluded or Modified Part or any consequential damage caused by an excluded or Modified Part.
- More than three Paid Claims in a 12 month period per vehicle.
- Failure of parts as a result of Wear and Tear.
- Vehicles that are not specified on an individual insurance policy, temporary insurance policy or are used as part of the motor trade.

Parts insured under Breakdown Repair Cover



For claims please call 0344 209 2518

	Parts covered	Parts not covered
1	The Engine	Exhaust systems or failure due to blockages within the oil system.
2	Engine Cooling System	Damage or failure due to freezing, corrosion, erosion and blockage.
3	Fuel System	Diesel particulate filters and fuel gauges. Damage or failure due to incorrect or contaminated fuel, internal blockage, adjustments and failure to meet current emission legislation.
4	Clutch	Worn out friction surfaces.
5	Gearbox	
6	Differential and Drive Line	
7	Steering	Steering locks, ignition locks and barrels.
8	Suspension	Wheels, tyres and suspension forks.
9	Braking System	Brake pads, discs, drums and shoes.
10	Electrical System	Sun roof motors and mechanisms, folding roof motors and mechanisms, window mechanisms (electrical and mechanical), door lock mechanisms, keys, lamps, bulbs, faulty connections, speedometer and odometer.
11	Front windscreen wiper linkages	
12	Housings and Casings (provided they are damaged by the failure of an insured part)	All body parts, roof frames, glass, non-glass windows, paint, upholstery, folding roof fabric, trim, cosmetic finishes and air conditioning components. The cost of replacing consumables such as oils, filters, and antifreeze, unless the relevant consumable is replaced as part of a Paid Claim and where a replacement is requested at the time the claim is authorised.

Warning lights: Please be aware that if a warning light, which is linked to an insured part, is illuminated it does not necessarily mean that the repair or replacement of the relevant insured part is required and/or will be paid for under Your Breakdown Repair Cover policy.

General Exclusions

(This policy will not cover):

1. Any costs for repairs following a Mechanical or Electrical Failure if:
   a. The faults existed prior to the purchase of this cover; or
   b. The Mechanical or Electrical Failure was caused by faults, which You were aware of prior to the start of the journey on which the Breakdown occurred; or
   c. The fault has been identified to You as part of either regular maintenance, MOT or at the point of another repair; or
   d. The Mechanical or Electrical Failure is caused by You or anyone The AA has not authorised to carry out a repair; or
   e. You referred the failure to a Repairer before You called for assistance under Your Fleet Breakdown Cover; or
   f. Repairs for the Mechanical or Electrical Failure started before Your claim has been accepted and The AA has issued an authorisation number to the Repairer.
2. Repairs to vehicles that are not nominated for cover under this policy.
3. Repairs to the Nominated Vehicle, if at point of Breakdown, it is unroadworthy or otherwise unlawful to use on a public road for example not having a valid MOT, Tax or insurance.
4. Repairs required due to any fuel being added to Your Nominated Vehicle that is contaminated, incorrect or not meeting the manufacturers specification, such as adding diesel to a petrol engine or petrol to a diesel engine.
5. Repairs to the Nominated Vehicle if You are unable to provide proof that it has been serviced regularly in line with the manufacturer's schedules.
6. Any faults identified by, or reported to, The AA mobile mechanic, AA appointed garage agent, or Your repairing garage, which did not cause the initial Breakdown.
7. Any faults due to the poor maintenance of the Nominated Vehicle, for example but not limited to, cam belt failure and any resulting damage, when it cannot be established that the belt has been changed according to the manufacturer's recommendations.
8. Any cost for Mechanical or Electrical Failure caused by accidental damage, frost, freezing, corrosion, erosion, blockage, water penetration, road traffic accidents, theft or vandalism.
9. Any cost for Mechanical or Electrical Failure to Your Nominated Vehicle from participation in sporting events, including, but not limited to, motor racing, off-road driving, rallies, track days, duration or speed tests.
10. Any cost of repairs caused by the failure of an excluded part, or as a direct consequence of the failure of a Modified part or an excluded part.
11. Any costs, which can be recovered under warranty or any more specific insurance policy.
12. The cost of repairing further damage if You continue to drive the Nominated Vehicle for more than 400 miles following a Temporary Repair
13. Failure of parts as a result of Wear and Tear.
14. Any loss where the Nominated Vehicle's odometer has been tampered with, altered or disconnected or failed.
15. The VAT content of any claim where You are VAT registered.

General Conditions

1. Period of cover

a) The cover runs alongside Your Fleet Breakdown Cover and will only be valid while Your Fleet Breakdown Cover is current.

b) Cover will run until You or The AA use their right to cancel or if Your Fleet Breakdown Cover is cancelled.

c) Breakdown Repair Cover is only valid where You hold an active Fleet Breakdown Cover. You must ensure that Your Fleet Breakdown Cover is renewed each year to maintain Your Breakdown Repair Cover. If Your Fleet Breakdown Cover ends or is cancelled for any reason, Your Breakdown Repair Cover will also end at the same time.

d) If continuous Breakdown Repair Cover is purchased, the Insurer is entitled to make changes to the policy terms and the premium payable, during the Period of Cover, but will always give You at least 35 days' prior notice of any such changes.

2. Limitations to cover

a) If You require The AA to assist with the recovery of the Nominated Vehicle, this will be provided in line with Your Fleet Breakdown Cover entitlement.

b) Cover cannot be transferred on the sale of the Nominated Vehicle to a new owner.

c) The Nominated Vehicle must be serviced according to the manufacturer's recommendations (including service intervals). Service and mileage records are taken from the date the vehicle is first nominated for Breakdown Repair Cover. Invoices from a servicing garage will be accepted as proof of servicing and such invoices may be required by the Claims Department at the time claims are made. Stamped service books are not acceptable proof. It is Your responsibility to find out the Nominated Vehicle's servicing requirements and to comply with them.

3. Claims / Repair authorisation

a) The fact that The AA has dispatched a mobile mechanic or agent does not necessarily mean that the repair will be covered by Breakdown Repair Cover: this will be assessed by the Claims Department.

b) If the Nominated Vehicle cannot be repaired at the roadside The AA will, where possible, arrange for a repair through one of their preferred networks of garages. If You wish to nominate Your own choice of professional Repairer, You may do so. Any continued use may affect the validity of a potential claim.

c) Any Repairer appointed, whether direct by You, or on Your behalf, will carry out repair work to Your instruction and the contract for repair will be between You and the relevant Repairer.

d) Any driver entitled to request assistance from The AA under Your Fleet Breakdown Cover may make a claim on Your behalf following a Breakdown in the Nominated Vehicle.

e) Any Diagnostic charges will only be paid for as part of a Paid Claim. It is Your responsibility to agree and pay any Diagnostic charges with Your chosen Repairer, if Your claim is not authorised by the Insurer or where You choose not to go ahead with the full repair.

f) Claims will be assessed in line with Manufacturer or Motor Industry standard repair times and retail price guides. The Insurer reserves the right to fit replacement parts which have not been made by the Nominated Vehicle's manufacturer but are of a similar standard.

g) If The AA or Insurer finds that repairs were made to a vehicle, which was not a Nominated Vehicle or, had not been a Nominated Vehicle for 14 days prior to the Breakdown You will be liable for the full costs of the claim.

h) If a claim has been paid and it is subsequently found that You have not paid Your premium for the period in which the claim occurred, the Insurer will be entitled to charge You for the full amount of the claim.

i) If The AA has refused to provide You with Breakdown assistance under Your Fleet Breakdown Cover for any reason, You will be unable to claim under Your Breakdown Repair Cover policy.

j) If repairs are approved at a non-network Repairer, You may need to pay the full repair costs and then seek reimbursement from Us, this may take up to 28 days. We will need a fully itemised invoice along with Your claim authorisation number.

All repairs undertaken, must be fully guaranteed for a minimum 12 months/12,000 miles. This applies to all repairs for new, second hand and reconditioned parts. If the repairs are not warranted or guaranteed for this period, then any repeat failure within 12 months or 12,000 miles (whichever is the sooner) will not be covered by this policy.

4. Service Control – usage levels

If You have been asked to pay an additional premium for Roadside Assistance under the Service Control provisions of Your Fleet Breakdown Cover this Breakdown Repair Cover policy may still be valid. If The AA has refused to provide You with Breakdown assistance for any reason, You will be unable to claim under Your AA Breakdown Repair Cover policy.

5. Fraudulent claims

If We discover that You, anybody insured under this policy or anyone acting for You has knowingly:

- made a fraudulent or false claim in full or in part or exaggerated the amount of the claim or provided false or invalid documents in support of a claim; or
- misrepresented any answers to Our questions or withheld any relevant information in order to influence The AA, or the Insurer, to accept a claim; or
- provided false or invalid documents in support of a claim; or
- following an allegation or suggestion of fraud by the Insurer, The AA, or any other Insurer, withdrawn a claim, had a claim refused or declined or had a policy cancelled or made void.

We may:

- treat Your policy as if it never existed from the date of the fraud or misrepresentation and retain any premium You have paid for this policy.
- serve You a 7 day notice of cancellation on all other policies that You hold with Us; and
- pass details to the Police and fraud prevention agencies; and
- refuse to pay the whole of Your claim if in any way fraudulent, false or exaggerated and recover from You any costs that have been incurred.

Payment Option	Within cooling off	After cooling off
Annual Cover	**If You have not had a Paid Claim** We'll refund the annual premium paid.	If You cancel this policy after the cooling off period, You will not be entitled to a refund regardless of whether or not a claim has been made.
	If You have had a Paid Claim You may still be entitled to a refund of Your total payment, but You will need to repay the Insurer the full amount of any claims.	

If You pay for Breakdown Repair Cover on a continuous annual basis You must contact The AA on 0330 053 0442 in order to cancel Your continuous annual Breakdown Repair Cover.

6. Cancellation rights and procedures.

Your right to cancel

You have the right to cancel this policy within 14 days of the Policy Purchase Date (the ‘cooling off’ period) or from receipt of Your policy documentation whichever is later.

Cancellation by the Insurer

The Insurer may cancel this policy by sending at least 7 days written notice to Your last known address. A full pro rata refund will be allowed from the date of cancellation regardless of whether a claim has been made under this policy.

If Your Fleet Breakdown Cover is cancelled, Your Breakdown Repair Cover will also be cancelled.

7. 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, 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 Automobile Association Insurance Services Limited 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.

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.

There are several ways You can contact Us:

Phone: 0370 608 0277

Email: businesscustomersupport@theAA.com

Post: Business Support,
AA Business Services
Swallowfield One,
Wolverhampton Road, Oldbury,
West Midlands B69 2AG

Text Phone users can contact Us using Next Generation Texting by prefixing any of our numbers with 18001.

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 refer Your complaint to the Financial Ombudsman Service for help and advice.

Phone: 0800 023 4567 or 0300 123 9 123

Website: www.financial-ombudsman.org.uk

Email: complaintinfo@financial-ombudsman.org.uk

Post: The Financial Ombudsman Service
Exchange Tower
London
E14 9SR

The Financial Ombudsman Service will only look at complaints from businesses defined as 'micro-enterprises', an EU term covering smaller businesses with an annual turnover of less than two million Euros and fewer than ten employees.

Frequently asked questions

Do I have to keep my vehicle serviced regularly?

Yes. All cars require regular maintenance. Once You have nominated a vehicle for Breakdown Repair Cover then You will need to keep it serviced in accordance with the manufacturer's recommendations. You may be asked to produce evidence of servicing when You make a claim so be sure to retain Your receipts and invoices. Stamped service books are not acceptable proof. Servicing must be done by a professional garage business and failure to keep Your vehicle properly maintained may invalidate Your claim.

Can I use a non VAT registered Repairer for my repairs?

Yes, You may use any professional Repairer to complete Your repairs.

Can I take my vehicle directly to a Repairer?

No. You must first request assistance under Your Fleet Breakdown Cover.

Can I claim straight away?

No, there is a 14-day claim exclusion period from the Policy Start Date or from the date any vehicle is changed or added on the policy. This cover will not pay for repairs to faults occurring within that period.

Will it cover parts like my clutch or gearbox?

This policy will cover repairs to and replacement of parts that have suffered a sudden failure; gearboxes and clutches can suddenly fail. However, this policy will not cover faults that You will have been made aware of as part of Your regular maintenance (MOT, servicing etc.) or parts that have clearly been deteriorating for some time. The cover specifically excludes repairs to the friction plates of a clutch or caused by the friction plate failing as these are specifically designed to wear over a period of time or mileage.

Multiple Vehicle Fleets – Do I have to nominate all my vehicles?

If You require cover for more than one vehicle, You must nominate all vehicles.

What do I do if I change or add a vehicle?

You can easily update Your policy to include Your new vehicle, as long as it meets the eligibility requirements. Just give Us a call at 0330 053 0442.

Do ensure that You notify Us promptly when You purchase a replacement vehicle to ensure that the new vehicle is covered as soon as possible. You will not be able to make a claim for that vehicle if it breaks down within the first 14 days after You have notified the change to the underwriter.

Who can I talk to if I still have questions?

If You have any further queries then please call Us on 0330 053 0442.

Part 2:

Breakdown Repair Cover Arrangement & Administration Contract – Your Contract With Automobile Association Insurance Services Limited (AAISL)

Set out below are the Terms and Conditions of Your contract with Us, Automobile Association Insurance Services Limited (AAISL), regarding our arrangement and administration of Your Breakdown Repair Cover policy.

Please note that some sales are not arranged through AAISL and if this applies to Your cover, You will be issued with a separate document identifying the company which arranged Your cover, and giving the required information about that company. The minimum duration of Your arrangement and administration contract with AAISL is the duration of Your Breakdown Repair Cover policy and Your contract with AAISL will end at the same time that the related Breakdown Repair Cover ends (whatever the reason for termination).

1. Who regulates AAISL?

AAISL is authorised and regulated by the Financial Conduct Authority. The Financial Conduct Authority is an independent body that regulates the financial services industry in the UK. AAISL's permitted business is that of an insurance intermediary dealing in and arranging contracts of general insurance. You can check this information on The Financial Services Register by visiting their website www.fca.org.uk.
The registration number is 310562.

2. Which companies does AAISL deal with?

AAISL act as an agent for the following Insurers.

Insurer	Product
Acromas Insurance Company Limited (for cover starting before 1 December 2026).	Breakdown Repair Cover.
AA Underwriting Insurance Company Limited (for cover starting on or after 1 December 2026).	Breakdown Repair Cover.

AAISL may renew Your cover to a different Insurer or notify You.

3. What services does AAISL provide? AAISL provides the following services to You:

a) Providing information about Breakdown Repair Cover: AAISL will provide You with information about Breakdown Repair Cover and will ask You some questions to help narrow down the selection of products of interest to You. You will not receive advice or any recommendation and You will need to make Your own choice about how to proceed.

b) Arranging Breakdown Repair Cover: Once You decide what cover You require, AAISL will arrange this for You with the Insurer, dealing with payment and issuing the relevant documentation.

c) Administering Breakdown Repair Cover: After arranging the Breakdown Repair Cover policy, AAISL will administer it on Your behalf, including supplying replacement documentation, keeping Your policy records up to date and dealing with enquiries, changes to payment methods; renewals (including auto-renewal) of Breakdown Repair Cover and cancellations (including refunds on behalf of the Insurer(s)).

d) If during the life of Your policy the relevant Insurer wishes to alter the Terms & Conditions of the policy AAISL will provide You with the relevant information.

e) AAISL will, for compliance purposes, keep a copy of the policy that was issued to You. Communication by AAISL concerning any policy issued will be in English.

AAISL acts for the Insurer(s) in marketing their insurance products: AAISL is authorised to act for the Insurer when entering into a contract of insurance with You on their behalf. AAISL may receive and retain commission from the Insurer in respect of any insurance that You take out through it.

4. What will You have to pay for services provided by AAISL?

AAISL will always inform You of, or confirm, in writing its fees for the services it provides under this contract. These fees will be advised in the contract, in the accompanying letter, or separately in writing and will be identified separately from the premium. Subject to any statutory rights You may have, AAISL will not refund any of its fees except where it has arranged a refund of premium following cancellation in the cooling off period of the Breakdown Repair Cover policy. AAISL will also tell You about any other charges relating to Your Breakdown Repair Cover.

5. Changes to Terms & Conditions Annual cover:

AAISL will notify You of changes any of these Terms and Conditions at renewal or will give You at least two weeks' notice of any changes that are necessary in order to comply with any applicable laws, regulations or the advice or instruction of any regulatory authority.

6. Matters outside AAISL's reasonable control

Events which might constitute circumstances outside AAISL's reasonable control include (but are not limited to) outbreak of hostilities, riot, civil disturbance, acts of terrorism, acts of government or authority (including the refusal or revocation of any licence or consent), fire, subsidence, explosion, flood, snow, fog or other bad weather conditions, vehicle equipment or system failures, shortages of fuel or other necessary supplies, failure of telecommunications lines or systems, default of suppliers or sub-contractors, theft, malicious damage, pandemic or epidemic, strike, lock out or industrial action of any kind.

7. Exclusion of liability for loss of profit etc. AAISL shall not, in any event, and to the extent permitted by law, have any responsibility for

a) any increased costs or expenses;
b) any loss of

(i) profit
(ii) business
(iii) contracts
(iv) revenue or
(v) anticipated savings; or

c) for any special or indirect losses incurred as a result of or in connection with any service, whether resulting from tort (including negligence or breach of statutory duty), from breach of contract or otherwise.

For the avoidance of doubt, nothing in this clause or these Terms & Conditions shall exclude or restrict AAISL's liability for negligence resulting in death or personal injury, fraud or any other liability that AAISL is not permitted by law to exclude or restrict.

8. Third parties

None of the Terms and Conditions, or benefits, of this contract are enforceable by anyone else other than the insured. For the avoidance of doubt, and without limiting the above, any rights under The Contract (Rights of Third Parties) Act 1999, or any replacement or amendment of such act, are excluded.

9. Interpretation: Use of English Law and Language

This contract is written in English and is governed by, and should be interpreted under, the laws of England and Wales. The Terms and conditions are written in English and all correspondence entered into shall be in English.

10. What to do if You have a compliment or complaint

We aim to always provide You with a high level of service. 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. Please see the contact information table on page 3 for details as to how to contact Us. 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. Please see contact information table to see how to contact them.

11. Is AAISL covered by the Financial Services Compensation Scheme (FSCS)?

AAISL is covered by the FSCS. You may be entitled to compensation from the scheme if AAISL cannot meet its obligations in arranging Breakdown Repair Cover. General insurance provided by a regulated Insurer such as Acromas Insurance Company Limited/AA Underwriting Insurance Company Limited is covered for 90% of the claim, without any upper limit. Further information about compensation scheme arrangements is available from the FSCS at www.fscs.org.uk. Alternatively by telephone on either 0800 678 1100 or 0207 741 4100.

The following types of business are excluded from the Financial Services Compensation Scheme:

a) Large companies (a body corporate which does not qualify as a small company under section 247 of the Companies Act 1985);

b) Large mutual associations (a mutual association or unincorporated association with net assets of more than £1.4 million (or its equivalent in any other currency at the relevant time));

c) Large partnerships (a partnership or unincorporated association with net assets of more than £1.4 million (or its equivalent in any other currency at the relevant time)).

Further details of eligibility for the Financial Services Compensation Scheme can be found at www.fscs.org.uk or telephone 0800 678 1100 or 020 7741 4100.

Use of personal information

For information on how We use Your data – please see The AA's privacy wording in Your Fleet Breakdown Cover Terms and Conditions booklet or for more information visit theaa.com/privacy-policy.

AA company details

Automobile Association Insurance Services Limited is an insurance intermediary authorised and regulated by the Financial Conduct Authority (registration number 310562). Registered office: The AA, Level 3, Plant, Basing View, Basingstoke, Hampshire, RG21 4HG. England and Wales (company registration number 2414212).

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

AA Underwriting Insurance Company Limited is authorised by the Gibraltar Financial Services Commission. Registered office: Unit 2.1 Waterport Place, 2 Europort Road, Gibraltar, GX11 1AA. Registered Number 106606. AA Underwriting Insurance Company Limited is a member of the Association of British Insurers.

Your responsibilities

Please be sure to read this booklet carefully, taking care to check that You comply with the Terms & Conditions of Breakdown Repair Cover, in particular:

a) That Your Nominated Vehicle is eligible for cover.

b) Your vehicle must have broken down and have been attended by The AA under Your Fleet Breakdown Cover.

Ensure that You keep Your vehicle serviced in line with the manufacturer's recommendations by a suitable garage business. Be sure that You keep Your invoices or receipts for servicing carefully as We may require proof of servicing when You make a claim. You may wish to keep copies in the vehicle to help make the claims process even faster.

Ensure that You inform Us if You change Your vehicle. You will need to provide the vehicle's registration number, make, model, mileage and date of first registration when You call on 0330 053 0442 to make the change.

Always Ahead

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