

AA European Breakdown Cover

Terms & Conditions Booklet

Emergency telephone numbers and
how to obtain assistance in Europe

March 2018

Important information: Please read and retain

The AA logo consists of two bold, black, sans-serif capital letters 'A' and 'A' positioned side-by-side. The first 'A' is slightly larger and more prominent than the second 'A'.

Welcome to AA European Breakdown Cover

Welcome to the AA and thank you for purchasing AA European Breakdown Cover.

We aim to provide you with expert assistance, day or night, whilst you're driving in Europe. Our experienced case managers can help alleviate what can be a very stressful situation, particularly if you don't speak the local language. We also have access to a large number of service providers across all European countries to help get you back on the road if you break down.

If you have any queries about your cover or if you wish to purchase any optional enhancements before you travel please call us on 0344 209 0081.

You might like to visit www.theAA.com to find out more information about driving abroad or information on hotels, travel insurance or maps, guides and Driving in Europe kits.

Finally, may we wish you happy and stress-free motoring in Europe.

Demands and Needs

Our European Breakdown Cover Full policy enables you to choose from 2 cover levels designed to meet your demands and needs. Your Statement of Insurance shows the cover level and optional extras you have selected. The choices you have made will depend on your personal circumstances and therefore, please check your statement to ensure that the cover you have chosen will meet your needs.

Cover Level	Customer Needs
Full Cover	Customers who need an unlimited overall claims limit for assistance in Europe
Parts and Labour	Customers who, need a contribution towards repair costs following a breakdown

Overview

AA European Breakdown Cover Full is available as Single Trip, Annual Multi Trip and Annual Long Stay Trip.

The main features of cover are:

- Roadside assistance and emergency repair
- Alternative travel arrangements in Europe
- Emergency accommodation in Europe
- Location and despatch of spare parts within Europe
- Vehicle recovery
- Parts and Labour cover (optional benefit)

Please see page 10 for important information on what to do when travelling abroad.

Please see page 11 for important information on what to do in the event of a breakdown.

Introduction to your AA European Breakdown Cover

This booklet contains a summary and the full terms and conditions for AA European Breakdown Cover and is valid for residents of the UK, Channel Islands or Isle of Man.

Your statement of Insurance and this booklet should be read together as one document and form your cover. Please read your documents carefully to make sure that the information shown as provided is correct and the cover level meets your needs.

European Breakdown Cover is arranged by 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 England and Wales number 2414212.

The insurer of European Breakdown Cover is Acromas Insurance Company Limited, 57-63 Line Wall Road, Gibraltar. Register Number 88716 (Gibraltar). UK branch address: Enbrook Park, Sandgate, Folkestone, CT20 3SE. Acromas Insurance Company Limited is authorised by the Financial Services Commission, Gibraltar and is a member of the Association of British Insurers.

Subject always to any relevant policy limits, excesses and other applicable terms and conditions, Acromas Insurance Company Limited insures the cost of services arranged under this policy.

References to 'the AA' or 'the Automobile Association' in this booklet are to Automobile Association Insurance Services Limited, which acts as agent of Acromas Insurance Company Limited.

Please note: Any services that may be arranged for you under this policy are delivered by third party service providers including, but not limited to, garages, repairers, recovery operators, mechanics of motoring organisations and car hire companies. These third party service providers are not the agents of, nor are approved by, Automobile Association Insurance Services Limited or Acromas Insurance Company Limited. Neither Automobile Association Insurance Services Limited nor Acromas Insurance Company Limited is liable for the acts or omissions of such service suppliers.

We reserve the right to accept or refuse an application for new or extended cover.



Mike Lloyd

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

Every effort is made to ensure the accuracy of the reference information contained in this publication and this is believed correct at time of printing.

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AA European Breakdown Cover – Policy Summary

This policy summary provides you with the key details of your AA European Breakdown Cover. This is not a statement of the full Terms and Conditions of your cover, which can be found in your policy wording, located later in this booklet and should be read together with your statement of insurance.

AA European Breakdown Cover will arrange roadside assistance for you and your party following a breakdown or accident when you are travelling within the geographical limits (as defined on page 13). AA European Breakdown Cover is not an extension of AA Membership benefits into Europe but is a separate insurance contract with the insurer subject to the Terms and Conditions as shown within this Terms and Conditions booklet.

AA European Breakdown Cover is not motor vehicle insurance. It is your responsibility to check with your motor insurers to extend your motor vehicle insurance to provide comprehensive overseas cover. (Failure to do so may reduce your cover to the national legal minimum level of motor insurance in the countries you are visiting). If you have a Road Traffic Accident, you must supply your motor vehicle insurance details to us when we ask for this information. You must report the accident to the insurer as instructions for the repair or recovery of the vehicle can only be taken from them.

Your AA European Breakdown Cover is underwritten by Acromas Insurance Company Limited.

Please ensure that you review your cover periodically to ensure that it remains suitable to your needs.

1. Features and benefits of AA European Breakdown Cover

Types of insurance and cover

The table below is a summary of the key features, benefits and claim limits of your policy. Full details of cover, showing restrictions and limitations are shown in the separate full policy booklet available on request.

All claims limits are inclusive of any VAT.

Features and benefits	Single Trip, Single Trip Group, Annual Multi Trip and Annual Long Stay Trip Policies
Duration of trip	Unlimited number of trips for an Annual Multi-trip policy (Each individual trip must not exceed 90 days). Annual Long stay Multi trip policies are from 90-350 days. Single trip and group single trip policies are from 1 to 364 days.
Overall Claim Limit (excluding unaccompanied vehicle recovery, legal benefit and, if purchased, optional Parts and Labour benefit)	There is no overall claim limit per party per Trip. Please note that although there is no overall claim limit, there are separate limits for some individual benefits that will apply. There is no limit to the number of claims made on any Single trip policy. Up to 3 claims may be made per year for any Annual policy.
24 hour English Speaking Assistance	Access to a 24 hour English speaking call centre and translation service 7 days a week, 365 days a year.

2. What's covered

Benefit type and limit	Section in this booklet	Cover
Unlimited Roadside Assistance.	Section 1. Section 3. Section 6.	<ul style="list-style-type: none"> Roadside Assistance in the UK, Channel Islands or Isle of Man up to 72 hours prior to the planned departure date of your trip. Roadside Assistance in Europe for the duration of your trip. Parts location and despatch to Europe (cost of parts not covered).
Onward Transport. Up to £1,500* for single trip, Annual Multi Trip and Annual long stay policies.	Section 2. Section 4.	<ul style="list-style-type: none"> Emergency car hire in the UK, Channel Islands or Isle of Man for up to 72 hours prior to the planned departure date of your trip (max £120 per day, £150 per day for group cover policies). Alternative travel arrangements in Europe. A contribution towards the costs of either or a combination of the following: <ul style="list-style-type: none"> Hire vehicle costs (max £120 per day, £150 per day for group cover policies). Economy air fares Standard class rail tickets Other transport costs (such as local taxi fares)
Onward Transport £1,800* single trip for group cover policies (9-15 persons).	Section 8. Section 11.	<ul style="list-style-type: none"> Missed Connection cover. Up to 48 hours Hire car on return to the UK, Channel Islands or Isle of Man if your car is being recovered under section 7 (max £120 per day, £150 per day for group cover policies).
*Any claims made from sections 2,4,8 or 11 are part of these limits.		
Accommodation. Up to £500 for emergency accommodation in Europe.	Section 5.	<ul style="list-style-type: none"> Up to £500 per party (£1,080 for group cover policies), limit of £60 per person, per night.
Accommodation £1,080 for single trip group cover policies (9-15 persons).		
Vehicle recovery home or to your original destination within the geographical zone as shown on your Statement of insurance.	Section 7.	To recover your vehicle to your home or repairer in the UK, Channel Islands or the Isle of Man or onward to your original destination (But only where cost of recovery does not exceed your vehicle's current market value). Up to £120 vehicle storage charges.
Vehicle collection.	Section 9.	One person's pre-agreed travel and accommodation costs to collect your vehicle where the vehicle has remained in Europe for the completion of repairs.
£200 Break-in benefit.	Section 10.	Up to £200 towards the cost of emergency repairs to locks and windows following an attempted theft of or from your vehicle. This benefit is on a pay and claim basis.

Benefit type and limit	Section in this booklet	Cover
Up to £50,000 Legal Costs Benefit.	Section 12.	Up to £50,000 for costs of help and advice after a road traffic collision. Bail bond guarantee up to £1,500.
Parts and Labour cover (optional benefit).	Section 13.	Up to a maximum claim limit of £500 (including VAT) for parts and labour required, following the breakdown of your vehicle.
Message relay service.	Section 14.	If your vehicle cannot be driven because of a breakdown or accident, messages can be relayed via the AA to your family or close business associates.

3. Significant and Unusual Exclusions or Limitations

AA European Breakdown Cover will not cover

- Parts and Labour (other than labour costs incurred at the roadside) unless the optional benefit has been purchased.
- Additional costs incurred as a consequence of an animal travelling with you or your party.
- Any claim for loss, damage or loss of use of personal effects, goods, vehicles, boats or other waterborne craft on or in your vehicle and/or trailer.
- The cost of recovery to your home or to your original destination where this exceeds the current market value of your vehicle.

Any further recovery assistance for the full duration of that trip, if you choose to have your vehicle recovered onward to your original destination.

Vehicle recovery is not AA Relay and vehicles will usually be brought back unaccompanied.

AA Mechanics (that is 'AA' branded mechanics who are employed by The Automobile Association Limited) do not generally operate in Europe. Roadside assistance will usually be provided through a garage or, if you are visiting a country where a motoring organisation operates, we may arrange for a mechanic of a local organisation to assist. (Please see General Condition 16 on page 25 of the policy booklet for full details).

European garage mechanics are unlikely to speak English. Your AA European Breakdown Cover will provide a translation service for you. If you need help, ring the 24-hour AA European Operations Centre on **00 800 88 77 66 55**.

4. What if I need to claim?

If your vehicle is stranded on the highway as a result of Breakdown or Accident, within the duration of your trip, you should call **00 800 88 77 66 55** for assistance. For ongoing assistance and claims under the remaining sections of your policy call **01256 493 730**.

5. What if I want to cancel my AA European Breakdown Cover?

You have the right to cancel your AA European Breakdown Cover policy and the optional Parts and Labour benefit within 14 days ('the cooling off period') commencing either from the agreement of the contract (which is the renewal date when renewing Annual Multi Trip and Annual Long Stay policies) or the receipt of the policy documents, whichever happens later. The following refund policy will apply for cancellations within the cooling off period:

- a) If you cancel during the cooling off period and before the stated departure date you will be entitled to a full refund of your premium.
- b) If you cancel during the cooling off period, but on or after the stated departure date, you will:
 - i) If you have purchased a policy of more than one month's duration, be entitled to a refund of your premium, less our administration charge.
 - ii) If you have purchased a policy of less than one month's duration, have no right to a refund.

If you wish to cancel after the cooling off period has expired, subject to any relevant statutory rights you may have, we will not be obliged to give refunds for any unexpired portions of cover.

If you would like to cancel your policy, please phone us on **0344 209 0081** and return your policy documents to:

AA European Breakdown Cover
Lambert House
Cheadle SK8 2DY

6. What if I want to make a complaint?

If you wish to register a complaint, there are several ways you can contact us:

Phone: 0344 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 users can contact us using Next Generation Texting by prefixing any of our numbers with 18001.

If you remain unhappy with our final response, you may be entitled to refer your complaint to the Financial Ombudsman Service for help and advice.

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. The amount of compensation depends on the type of business. General insurance provided by a regulated insurer such as Acromas Insurance Company Limited is covered for 90% of the claim, without upper limit.

Further information about compensation scheme arrangements is available from the FSCS at www.fscs.org.uk or telephone **0800 678 1100** or **0207 741 4100**.

IMPORTANT INFORMATION FOR TRAVELLING ABROAD

Breakdown Contact Numbers

24 hour helpline calling from the UK, UK mobiles and abroad 00 800 88 77 66 55

(When dialling from within UK always dial 00 800 and not 0800)

When calling don't forget that dialling and ringing tones differ from country to country and that the 00 800 88 77 66 55 number may not work from some telephone networks. If you experience difficulties, please use the following numbers;

If in France calling on a French landline, call **08 25 09 88 76 or 04 72 17 12 00**

From any other country/UK mobile phones **00 33 825 09 88 76 or 00 33 472 17 12 00**

Call Charges and use of Public Telephones

Some call service providers may charge for calls to free phone numbers. It may be possible for the AA European Operations Centre to return a call to a mobile or a car phone, but your call service provider may charge you for this call.

You are therefore recommended to use a public telephone if possible. In France, only those phone boxes displaying the blue bell sign can receive incoming calls.

Please note that the AA regrets that it cannot reimburse any telephone costs incurred by your party.

Checklist – before you travel

Please familiarise yourself with your AA European Breakdown Cover policy and check that your cover details are correct. You may wish to take your policy booklet with you.

Make sure that you have the following original documents and other items with you.

Required items

- Credit Card (**Required if you need to take advantage of the vehicle hire benefit**)
- Motor Insurance Certificate/Green Card (contact your motor insurer before taking a vehicle out of the UK to find out if you need a Green Card or if you wish to upgrade to fully comprehensive insurance)
- Driving licence (please note you may be required to obtain your licence history, you will need your licence number and National Insurance number to be able to obtain your licence history from the DVLA)
- International driving permit
- Statement of Insurance or booking reference

Advisable items and further information

- Vehicle registration document or hired/leased certificate (if applicable), plus letter of authority if vehicle is hired or borrowed.
- Passport
- Spare set of car keys
- Visit theAA.com/motoring/advice/overseas (**For further information on legal requirements and advice on driving abroad**)
- Visit AAtravelshop.co.uk (**For the products you need when driving abroad**)

What to do if you need assistance

What to do if you need assistance

Before you call anyone:

1. If possible try and stop in a safe place out of the way of traffic.
2. Switch on hazard warning lights and sidelights.
3. Put on your high visibility jacket where legally required. (See theAA.com/motoring advice/overseas for further information).
4. Place a warning triangle behind your vehicle in a clearly visible position
 - Roads: approximately 30 metres behind
 - European Motorways: approximately 100 metres behind
 - UK Motorways: do not place a warning triangle as this is illegal for safety reasons.
5. Get all occupants to a place of safety away from moving traffic.

What to do on a French motorway:

Motorways in France are privately managed, so if you break down on a French motorway or motorway service area, the AA cannot arrange for assistance to be sent to you.

1. If you can get to an emergency telephone box, please press the button and the police will send assistance to your location.
2. If you are using a public phone, please dial 17 or, from a mobile phone, dial 112.
3. Once you have been towed off the motorway/service area, call the AA 24-hour helpline for further assistance.

Please note that from 1st October 2008 it is compulsory in France to travel with a warning triangle and a fluorescent high visibility vest. Please see theAA.com/motoring_advice/overseas for further details on various European driving requirements.

What to do elsewhere in France or the rest of Europe

Call the AA's 24-hour helpline for assistance. It is important that you contact the AA helpline if you require assistance. If you contact a garage direct, you will have to settle their bill and you will not be able to claim for these costs.

If you have an accident

If you have a road traffic collision, you will be asked for your motor vehicle insurance details which you must supply. You must report the accident to your insurer as instructions for the repair or recovery of the vehicle can only be taken from them.

If you do not supply details of valid motor vehicle insurance when requested, this could delay the assistance that can be arranged or result in assistance being refused.

Please be ready to tell us:

1. Your AA European Breakdown Cover Policy number, which appears on your Statement of Insurance, or your booking reference.
2. Your exact location.
3. A contact telephone number.
4. Your vehicle's make, model and registration number.
5. Your credit card details. These are only required for emergency vehicle hire or if you need for arrangements to be made on your behalf, which are not covered by the policy or if arrangements exceed policy limits.

Driving Licence

Your driving licence must also be available if the emergency vehicle hire benefit is available and is to be used; the vehicle hire company will expect to see the original driving licence (please note you may be required to obtain your licence history, you will need your licence number and National Insurance number to be able to obtain your licence history from the DVLA).

Always carry your Statement of Insurance or booking reference

You will need to quote a valid policy number or booking reference when you contact the 24 hour AA helpline for assistance to ensure that the full benefits of the policy can be offered.

AA European Breakdown Policy Wording

AA European Breakdown Cover is an insurance product underwritten by Acromas Insurance Company Limited. Please read your policy wording and Statement of Insurance carefully to make sure they meet your needs. Acromas Insurance Company Limited has relied on the information you gave when they agreed to provide cover. This information, together with this policy wording, and the Statement of Insurance make up your insurance cover and must be read as one document.

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

European Breakdown Cover is arranged by 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 England and Wales number 2414212.

Definitions

Some of the words used throughout the policy have the meanings shown next to them in the glossary below.

AA: Automobile Association Insurance Services Limited, the administrators of the service in the UK.

Accident: The unexpected complete immobilisation of Your Vehicle due to a Road traffic collision, which affects the mobility or security of Your Vehicle or renders it unsafe to drive.

Breakdown: The unexpected complete immobilisation of Your Vehicle due to mechanical or electrical disruption, which affects the mobility or security of Your Vehicle or renders it unsafe to drive.

Geographical Limits: The countries, included in the geographical zone(s) for which You have purchased cover, as stated in Your Statement of Insurance. (Please see page 13 for further details).

Home: Your permanent residential address in the Territory as stated in Your policy confirmation letter.

Insurer: Acromas Insurance Company Limited.

Market Value: The cost of replacing the vehicle, boat or other waterborne craft with another of the same make, model, specification, age and condition as the vehicle, boat or other waterborne craft was immediately before the request for recovery You are claiming for. Where We are unable to estimate the Market Value of the vehicle, boat or other waterborne craft. We will use the nearest market equivalent for comparison or other appropriate trade valuations.

Party: The total number of people declared by You and shown on the Statement of Insurance.

Period of cover: The dates declared by You at the time of purchase and shown on the Statement of Insurance which We or Our authorised agents have issued and validated. (For Single Trip or Single Trip Group cover will finish as soon as You return Home, even if this is earlier than the dates shown. We may agree to extend the Period of Cover in order to get You Home or, in the case of a one-way trip, to Your original intended destination if Your return is unavoidably delayed due to a Breakdown or Accident).

Rally: Any timed event which must be completed within a set period of time and is advertised as a rally.

Road traffic collision (RTC): any incident that involves any moving or stationary objects, including but not limited to, other vehicles, animals, incidents with speed bumps, trees, fences, walls, posts, kerbs, ditches, ice, oil, road debris etc.

Territory: UK (England, Scotland, Wales and Northern Ireland), Channel Islands and the Isle of Man.

Trailer: Commercially built luggage trailers, camping trailers, car trailers, boat trailers, bike trailers, flatbed trailers, and trailer tents.

Trip: Your journey overseas in Your Vehicle within the Period of cover, starting when You leave Your Home in the UK. We will only cover You within the UK, Channel Islands and Isle of Man, for a direct journey between Your Home and the seaport or Eurotunnel terminal You are departing from or arriving back at.

(Northern Ireland to Republic of Ireland cover: cover commences from Your Home address in Northern Ireland for Your journey in Your Vehicle within the Period of cover to the Republic of Ireland. This specific journey does not require You to depart from or arrive back at a seaport or Eurotunnel terminal).

Vehicle specifications: A car, light van, campervan, motor caravan, minibus, caravan, Trailer or motorcycle over 200cc used for private purposes, and meeting the Weight and Size Restrictions.

Weight and Size Restrictions:

Maximum vehicle weight: 3.5 tonnes (3500 kgs) gross vehicle laden weight

Maximum vehicle length: 7m (23 ft)*

Maximum vehicle width: 2.3m (7ft 6in)*

Maximum vehicle height: 3m (9ft 10in)*

*These dimensions will be calculated taking into account anything attached to Your Vehicle and any Trailer or caravan, including but not limited to towing equipment, any carriers or racks (e.g. bike or luggage), or anything else attached to the vehicle or the carriers/racks).

We/Us/Our: The Insurer.

You/Your: The person named on the Statement of Insurance, who is a resident of the UK, Channel Islands or Isle of Man, has agreed to act on behalf of the whole Party and is on Your Trip.

Your Vehicle: The vehicle, caravan or Trailer, which You have registered for cover with the AA at the time of the relevant Breakdown or Accident, have paid the relevant towing supplement and is registered permanently in the UK, Isle of Man or Channel Islands and must comply with the Vehicle specifications.

Types of insurance and cover

AA European Breakdown Cover is available for four types of policy, as detailed below. The type of cover You have chosen and any supplements applicable are shown on Your Statement of Insurance. Single Trip and Single Trip Group covers are only valid between the dates set out on Your AA European Breakdown Cover Statement of Insurance, unless Your return is unavoidably delayed due to a Breakdown or Accident, in which case We may agree to extend cover to get You Home or to Your original destination.

Single Trip

This type of policy covers You and Your Vehicle for one outbound and return Trip to Europe between the dates specified on Your Statement of Insurance.

An additional supplement will be payable if You are towing a Trailer or caravan. The maximum party size is eight (8) persons.

Single Trip Group

Entitles You to the same cover as Single Trip cover. Cover is provided for a group of 9-15 persons travelling together in one vehicle.

Annual Multi Trip

Entitles You to make an unlimited number of motoring Trips in Your Vehicle within the year period specified on Your Statement of Insurance. Each individual Trip must not exceed a maximum of 90 days. We calculate the length of each Trip from the time of Your departure from Your registered Home address until You return Home to that address. You may make a maximum of three (3) claims per year.

There is no additional supplement for towing Trailers and caravans under Annual Multi Trip. The maximum party size is eight (8) persons. Group cover is not available on Annual Multi-Trip policies.

Annual Long Stay

Entitles You to make an unlimited number of motoring Trips in Your Vehicle within the year period specified on Your Statement of Insurance. Each individual Trip must not exceed a maximum of 350 days. We calculate the length of each Trip from the time of Your departure from Your Home until Your return Home. You may make a maximum of three (3) claims per year.

There is no additional supplement for towing Trailers and caravans under Annual Long Stay. The maximum party size is eight (8) persons. Group cover is not available on Annual Long Stay policies.

Geographical Zones

You should purchase the cover which includes any country you are travelling through.

Zone 1

Covers the countries below:

United Kingdom, Channel Islands or Isle of Man, Andorra, Belgium, France, Germany, Ireland, Isle of Man, Luxembourg, Monaco, Netherlands.

Zone 2

Covers the countries in Zone 1 and also the countries below:

Austria, Gibraltar, Italy, Liechtenstein, Portugal, San Marino, Spain (excluding Ceuta and Melilla) Switzerland, Vatican City.

Zone 3

Covers the countries in Zone 1 and also the countries below:

Albania, Austria, Belarus, Bosnia-Herzegovina, Bulgaria, Croatia, Cyprus, Czech Republic, Denmark, Estonia, Finland, Greece, Hungary, Italy, Kosovo, Latvia, Liechtenstein, Lithuania, Macedonia, Malta, Montenegro, Norway, Poland, Romania, San Marino, Serbia, Slovakia, Slovenia, Sweden, Switzerland, Turkey in Europe plus Uskudar, Ukraine, Vatican City. All European Mediterranean Islands.

All Zones

If You purchase 'All Zones' You will be covered in all countries in Zones 1, 2 and 3.

We reserve the right to amend the Geographical Limits of cover in the event of areas becoming affected by war, civil disturbance, riot or radioactive contamination.

Transportation of animals

Your European Breakdown Cover does not extend to arranging transportation for any animals. You are responsible at all times for making alternative arrangements for the transportation of any animal accompanying You.

Please see clause 2 of the General Exclusions on page 23.

Vehicle terms and conditions

Any type of vehicle or Trailer not mentioned in these terms and conditions is not covered.

1. Vehicle types

We cover the following vehicle types:

a) Private cars, light vans, campervans, motor caravans and minibuses

Cover is available for the vehicles listed, providing they meet all the vehicle specification criteria set out under the policy. Without limitation, please note in particular the weight and size restrictions set out in point 2 of these vehicle terms and conditions.

Please note that campervans and motor caravans are excluded from the optional Parts and Labour benefit.

b) Motorcycles

Cover is also available for motorcycles over 200cc providing they meet the vehicle specification criteria set out under the policy (without limitation, please note in particular the weight and size restrictions set out in point 2 of these vehicle terms and conditions). However, We regret that it is not possible to arrange hire of a motorcycle if a replacement vehicle is required. A hire car or alternative transport will be arranged.

Specialist motorcycle recovery cannot be arranged, however, arrangements will be made for Your motorcycle to be recovered back to the Territory under the 'Vehicle recovery or onward to Your original destination' benefit detailed on page 19 (section 7) providing the terms of that benefit have been met.

Please note that motorcycles are excluded from the optional Parts and Labour benefit.

c) Trailers and Caravans

Commercially built Trailers and caravans are included within the policy, providing that the towed vehicle and the Trailer load complies with the weight and size restrictions shown below, and does not exceed the manufacturer's fully laden height, weight and width limits, and is fit for purpose. In addition, a serviceable spare wheel and tyre must be carried if supplied as part of the manufacturer's standard equipment.

A towing supplement is payable except for Annual Multi Trip or Annual Long Stay policies.

It is not possible to arrange a replacement caravan or Trailer if Yours cannot be repaired in Europe.

It is also extremely difficult to hire vehicles with tow bars, so it may become necessary to recover a caravan or Trailer together with the insured vehicle, if the insured vehicle cannot be repaired abroad by Your return date.

If it is not possible to arrange repair of the Trailer in Europe, We will only recover a Trailer up to its current Market Value. If You choose to collect Your Trailer, the benefits are up to a maximum of £800 for one person.

We will recover Your personal effects, goods, vehicles, boats or other waterborne craft on or in Your Vehicle and/or Trailer if We are recovering Your Vehicle and/or Trailer. We will not recover these items if We are not recovering Your Vehicle and/or Trailer nor will We consider any claim for loss resulting from damage to/loss of use of these items. Such items remain Your responsibility at all times.

Please note that Trailers and caravans are excluded from the optional Parts and Labour benefit if purchased.

2. Weight and size restrictions (including any load carried)

We cover vehicles highlighted in section 1 of these vehicle terms and conditions providing that they comply with the limitations and vehicle type, weight and size restrictions, and other conditions as set out below.

The Trailer, caravan and its load must also comply with the size and weight restrictions below, or unfortunately the AA will be unable to recover Your property.

Maximum vehicle weight:	3.5 tonnes (3500kgs) gross vehicle laden weight
Maximum vehicle length:	7m (23ft)*
Maximum vehicle width:	2.3m (7ft 6in)*
Maximum vehicle height:	3m (9ft 10in)*

*These dimensions will be calculated taking into account anything attached to Your Vehicle and any Trailer or caravan, including but not limited to towing equipment, any carriers or racks (e.g. bike or luggage), or anything else attached to the vehicle or the carriers/racks.

3. Vehicle Specifications

All vehicles must:

- be built to manufacturer's specifications
- have a current MOT certificate (where required)
- have a current vehicle excise licence
- have appropriate insurance for driving overseas
- be in a roadworthy condition at the start of Your Trip
- be used for private purposes only.

In the event of a claim We may require proof of Your Vehicle's service history.

4. Vehicle Occupancy

a) Single Trip, Annual Multi Trip and Annual Long Stay Cover

The maximum persons in Your Vehicle must not exceed eight (8) including the driver and any infants and must also not exceed the number of seats fitted in the vehicle. The vehicle must have seats and restraints fitted as manufacturer's standard.

You must comply with legislation in the countries You are visiting and We cannot be liable for any loss whatsoever because Your Vehicle cannot be imported into or used in overseas countries, due to its type, weight and/or dimensions. If in doubt, contact the AA for advice before You travel.

b) Single Trip Group Cover

The maximum number of persons in Your Vehicle must not exceed 15 including the driver and any infants, and must also not exceed the number of seats fitted in the vehicle. The vehicle must have seats and restraints fitted as manufacturer's standard.

You must comply with legislation in the countries You are visiting and We cannot be liable for any loss whatsoever because Your Vehicle cannot be imported into or used in overseas countries, due to its type, weight and/or dimensions. If in doubt, contact the AA for advice before You travel.

Policy cover and limitations

Please note that pre-departure hire car cover commences from up to 72 hours prior to Your scheduled departure time from the Territory. All other elements of cover under this policy commence on the date of departure.

You should read the following wording in conjunction with 'Vehicle terms and conditions' on pages 14 and 15, 'General exclusions' on page 23 and, 'General conditions' on pages 24 to 28.

What is covered	What is not covered
<p>Access to the AA's 24 hour helpline to arrange emergency roadside assistance if Your Vehicle is stranded on the highway as a result of a Breakdown or Accident, within the Geographical Limits.</p> <p>Subject to the limits for costs detailed on pages 16-22 and 15</p> <p>All claims limits are inclusive of any VAT.</p>	<p>This applies to all sections (excluding unaccompanied vehicle recovery, Legal Benefit and, if purchased, Optional Parts and Labour benefits).</p> <ol style="list-style-type: none"> 1. More than three claims per year for Annual cover policies (including the Optional Parts and Labour benefit). 2. Parties of more than eight persons (or 15 persons per Party for Single Trip Group cover). 3. Any cost for replacement part(s), tyres, body glass, fuel, lubricants or other fluids, keys or other devices to lock or unlock Your Vehicle. 4. Any costs for a locksmith, body glass, tyres, keys or other specialist (If it is considered that their services are needed, the AA will seek to arrange this on Your behalf, the cost of the call out or any repair is not covered). 5. Any further assistance for the incident, if the use of a locksmith or other specialist will mobilise the vehicle.
<p>Section 1. Roadside assistance and emergency repair within the Territory</p> <p>Roadside assistance and emergency repair at the roadside or, if Your Vehicle cannot be repaired at the roadside, towage to the nearest repairer or back to Your Home.</p> <p>This cover is available up to 3 days before the planned departure date of your trip.</p>	<ol style="list-style-type: none"> 1. Any costs for labour that are not incurred at the roadside. 2. Parts and labour (other than labour costs incurred at the roadside) unless the optional benefit has been purchased. 3. Any costs incurred where the vehicle is overloaded, used in rallying, off-road driving or used in motor sports. 4. Any matter excluded from cover as stated under the General exclusions on page 23.

What is covered	What is not covered
<p>Section 2 - Pre-departure hire car in the Territory</p> <p>This service is only available when cover has been purchased at least 7 days before your planned trip departure date.</p> <p>Up to £120 per day (or £150 per day for Single Trip Group Cover) towards the cost of hiring an alternative vehicle (including the minimum legally required motor insurance cover).</p> <p>If Your Vehicle has:</p> <ol style="list-style-type: none"> 1. broken down in the Territory within 72 hours prior to your planned trip departure time; and 2. the AA have attended the Breakdown under Section 1; and 3. are unable to repair Your Vehicle in accordance with Section 1: and 4. the repairer estimates that the repairs to Your Vehicle will take more than 24 hours. <p>It is not possible to arrange hire of a motorcycle, if a replacement vehicle is required, a hire car or alternative transport will be arranged.</p> <p>(The above costs are part of Your overall alternative travel limit for sections 2,4,8 and 11 of £1,500 per Party per Trip or £1,800 for Single Trip Group Cover).</p>	<ol style="list-style-type: none"> 1. Any additional charges arising from Your use of the hire car such as fuel costs, any insurance excess charges, or additional hire costs if You keep the vehicle longer than the period agreed with Us. You must pay these direct to the hirer. 2. Any contribution towards the cost of motor insurance cover for an alternative hire car, which is over and above the relevant minimum legally required cover for the country in which You are travelling*. 3. Any costs incurred if You leave the hire car at a different location to the one agreed with Us or the hirer. 4. Any additional costs incurred for transporting Your pet(s) / animal(s). 5. Anything shown as not covered under section 3 – Roadside Assistance and Emergency Repair in the Territory. 6. Any matter excluded from cover as stated under the General exclusions on page 23. <p>*It is recommended that You consider purchasing, at your own expense, additional insurance such as collision damage waiver, if offered by the hirer.</p>
<p>Section 3 – Roadside assistance and emergency repair in Europe</p> <p>Roadside assistance and emergency repair at the roadside or, if Your Vehicle cannot be repaired at the roadside, towage to the nearest repairer.</p>	<ol style="list-style-type: none"> 1. Any costs for labour that are not incurred at the roadside. 2. The cost of recovery to Your Home or to Your original destination where this exceeds the current Market Value of Your Vehicle. 3. Parts and labour (other than labour costs incurred at the roadside) unless the optional benefit has been purchased. 4. Any matter excluded from cover as stated under the General exclusions on page 23.

What is covered

Section 4 – Alternative travel arrangements in Europe

The cost of Your alternative travel, if the repairer estimates that the repairs to Your Vehicle will take more than eight (8) hours, from one or a combination of:

- a. Contribution of up to £120 per day (or £150 per day for Single Trip Group Cover) towards the cost of hiring an alternative vehicle (including the minimum legally required motor insurance cover) within the relevant Geographical Limits under the level of cover You have purchased.
- b. Air fares (economy)
- c. Rail fares (standard)
- d. Local taxi fares
- e. Any other transport equivalent to 2nd class rail fares

It is not possible to arrange hire of a motorcycle; if required a hire car or alternative transport will be arranged.

Trailers/ Caravans important note: It is not possible to arrange a replacement caravan or Trailer if Yours cannot be repaired in Europe. It is also extremely difficult to hire cars with tow bars, so it may become necessary to recover a caravan or Trailer together with Your Vehicle, if Your Vehicle cannot be repaired abroad by Your return date. (Please also refer to General Condition 3.2 on page 26).

(The above costs are part of Your overall alternative travel limit for sections 2,4,8 and 11 of £1,500 per Party per Trip or £1,800 for Single Trip Group Cover).

Section 5 - Emergency accommodation in Europe

Your costs, over and above those You have budgeted for, for overnight accommodation of up to £60 per person, per night if the repairer estimates that the repairs to Your Vehicle will take more than eight (8) hours (Emergency Accommodation can be used in conjunction with section 4. above).

What is not covered

1. Any additional charges arising from Your use of the hire car such as fuel costs, any insurance excess charges, or additional hire costs if You keep the vehicle longer than the period agreed with Us. You must pay these direct to the hirer.
 2. Any contribution towards the cost of motor insurance cover for an alternative hire car, which is over and above the relevant minimum legally required cover for the country in which You are travelling*.
 3. Any costs incurred if You leave the hire car at a different location to the one agreed with Us or the hirer.
 4. Any additional charges made by the airline including but not limited to excess baggage.
 5. Any costs incurred following Your return to Your Home.
 6. Any additional costs incurred for transporting Your pet(s) / animal(s).
 7. Anything shown as not covered under section 3 – Roadside Assistance and Emergency Repair in Europe.
 8. Any matter excluded from cover as stated under the General exclusions on page 23.
- * It is recommended that You consider purchasing, at your own expense, additional insurance such as collision damage waiver, if offered by the hirer.

1. More than £500 per Party, per Trip (or more than £1,080 per Party per Trip for Single Trip Group cover).
2. Costs for meals, drinks, telephone calls, newspapers.
3. Costs You would have paid, had no problem with Your Vehicle occurred.
4. Costs where the need for accommodation arises from the transport of any animal.
5. Costs for any animal's emergency accommodation.
6. Anything shown as not covered under section 3 – Roadside Assistance and Emergency Repair in Europe.
7. Any matter excluded from cover as stated under the General exclusions on page 23.

What is covered

Section 6 – Location and dispatch of spare parts within Europe

The location and delivery costs of spare part(s) needed to complete repairs overseas, providing that repairs have been agreed as the best option. You will be asked to pay for any spare part(s) at the time they are ordered for You.

Standard UK spare parts may not be available locally and delay may occur in location and delivery from the UK. There is no guarantee that spare part(s) will be available, especially for older vehicles, where parts may not be possible to locate. We are not liable for variations in the cost of spare parts located overseas.

Section 7 – Vehicle recovery to the Territory or onward to original destination

The cost of the unaccompanied recovery of Your Vehicle, if repairs cannot be completed in time for Your planned return Home to a single destination being either:

- a. Your permanent Home address; or
- b. Your nominated vehicle repairer in the Territory; or
- c. Your original destination within the Geographical Limits.

Storage charges up to £120 incurred in the recovery, provided that You have made every attempt with Us to organise for Your Vehicle to be returned to Your Home.

It is not possible to arrange a motorcycle recovery specialist.

If Your Trailer cannot be repaired in Europe, costs of recovery up to its current Market Value. If You choose to collect Your Trailer, the benefits are up to a maximum of £800 for one person.

Average Recovery time to the Territory

When vehicle recovery is arranged, delivery of the vehicle normally takes 8-14 working days from most countries in Western Europe. At busy periods, or in other destinations such as, without restriction, Scandinavia or the Balkan Peninsula, recovery may take longer.

Personal Luggage and equipment

Costs for the transportation or recovery of personal effects, goods, vehicles, boats or other waterborne craft on or in Your Vehicle and/or Trailer, at the time that Your Vehicle and/or Trailer is being transported or recovered to the Territory.

What is not covered

1. The cost of any spare part(s)
2. Anything shown as not covered under section 3 – Roadside Assistance and Emergency Repair in Europe.
3. Any matter excluded from cover as stated under the General exclusions on page 23.

1. Recovery costs if You have not agreed with Us in advance, the method of recovery.
2. Recovery of Your Vehicle if We calculate the cost to do so is in excess of its Market Value (see General exclusion 11 on page 23)
3. Recovery where Your Vehicle only needs minor or inexpensive repairs, costing £500 or less, inclusive of VAT. (We may agree collection with You in these circumstances if repairs cannot be completed by Your booked return date).
4. Recovery where the local garage indicates that it can complete repairs before Your return date.
5. Recovery costs for Your Vehicle if nobody in Your Party is fit to drive.
6. Repatriation costs for You or Your Party if nobody in Your Party is fit to drive.
7. Any losses resulting from a delay in recovering Your Vehicle.
8. The cost of additional transit risk insurance. You should contact Your motor vehicle insurers to ensure that Your existing policy covers this.
9. The replacement cost of Your Vehicle or any salvage money if Your Vehicle is beyond commercial economic repair.
10. Transportation costs for a repaired vehicle.
11. Recovery costs for a boat or other waterborne craft towed on a Trailer when these costs exceed the combined Market Value of the boat or waterborne craft and Trailer.
12. Recovery costs for a vehicle towed on a Trailer when these costs exceed the combined Market Value of the vehicle and Trailer.
13. Any claim for loss, damage or loss of use of personal effects, goods, vehicles, boats or other waterborne craft on or in Your Vehicle and/or Trailer.
14. Costs for the transportation or recovery of personal effects, goods, vehicles, boats or other waterborne craft on or in Your Vehicle and/or Trailer, if Your Vehicle and/or Trailer is being not being transported or recovered to the Territory.
15. Any repair costs after We have recovered Your Vehicle to Your Home, chosen garage in the Territory, or Your original destination.
16. Any claim for collection costs where the overseas garage has not started the repairs required to put Your Vehicle back on the road before You return Home.
17. Any additional costs incurred for the transport of Your pet(s) / animal(s).
18. Anything shown as not covered under section 3 – Roadside assistance and emergency repair in Europe.
19. Any matter excluded from cover as stated under the General exclusions on page 23.

What is covered

Section 8 – Missed connection cover

Arrangement and costs for the following subject to availability;

- a. Standard class replacement ticket(s) to enable You and Your Party to continue the Trip from the intended destination station for the first missed connection as a direct consequence of one of the conditions listed above; or
- b. Hire of a replacement vehicle, up to a maximum of £120 per day (up to £150 per day where you have purchased Single Trip Group cover).

If You arrive at the rail, motorail, ferry or flight departure point within the Geographical limits too late to commence the journey due to a Breakdown or Accident during the outward or return part of Your Trip, providing that You would have been on time for the journey if the Breakdown or Accident had not happened, the Insurer will cover the first missed connection.

(The above costs are part of Your overall alternative travel limit for sections 2,4,8 and 11 of £1,500 per Party per Trip or £1,800 for Single Group Cover).

Section 9 – Vehicle collection

One person's pre-agreed travel and accommodation costs to go directly overseas to collect Your Vehicle, if Repairs are started but not completed before Your planned return Home and if the decision is made not to recover Your Vehicle under Section 7.

Section 10 – Break-In cover

Costs of emergency repairs to locks, windows or windscreens to make Your Vehicle secure following forcible entry or attempted forcible entry to Your Vehicle whilst in Europe.

These costs are limited to £200. You should always contact Your motor insurer before calling the AA. You will be required to pay these costs Yourself and claim them back by completing a claim form.

If your vehicle is not fit or safe to drive because of the attempted theft we will classify this as a breakdown and all other benefits under this policy will come into force, subject to their relevant limits and terms.

If the vehicle is deemed fit or safe to drive, only the cost of reimbursement of repair costs will be available up to £200.

What is not covered

1. Any subsequent missed connections after the first connection We cover.
2. Any travel costs for missed connections to destinations outside of geographical limits.

1. Costs which exceed the current Market Value of Your Vehicle.
2. Any claim for vehicle collection costs where the overseas garage has not started the necessary repairs to put Your Vehicle back on the road for Your return Home.
3. Any additional charges arising from Your use of the hire car such as, fuel costs, any insurance excess charges, or additional hire costs if You keep the vehicle longer than the period of hire agreed. You must pay these costs direct to the hirer.
4. Any additional charges made by the airline including but not limited to excess baggage.
5. Any contribution towards the cost of motor insurance cover for an alternative hire car which is over and above the relevant minimum legally required cover for the country in which the vehicle is used.
6. Any costs incurred if You leave the hire car at a different location to the one agreed.
7. Any costs incurred following Your return to Your Home.
8. Any additional cost incurred for Your pet(s) / animal(s).

1. Any costs where You have not reported the incident to the police as quickly as possible, preferably within 24 hours, and obtained a written police report from the police. (You will be asked to provide a copy of the police report when you make a claim under this section).
2. The cost of any parts required to repair the vehicle.
3. Repairs not necessary to enable Your Vehicle to continue the journey.
4. Any items that were in Your Vehicle.
5. Costs incurred after You return to Your Home.
6. Any other benefits described in this policy booklet. (Should Your Vehicle Breakdown or be involved in an Accident during the same Trip, We will provide the cover in line with the relevant sections).

What is covered	What is not covered
<p>Section 11 – Hire car in the Territory whilst awaiting repair or recovery Arrangement and the cost of a hire car for up to £120 per day (or £150 per day for Single Trip Group Cover) towards the cost of hiring an alternative vehicle (including the minimum legally required motor insurance cover) for up to 48 hours, whilst You are awaiting recovery of Your Vehicle. This benefit is available whilst your vehicle is being repaired or recovered under your European Breakdown cover and You have returned to the Territory.</p> <p>(The above costs are part of Your overall alternative travel limit for sections 2, 4, 8 and 11 of £1,500 per Party per Trip or £1,800 for Single Group Cover).</p>	<ol style="list-style-type: none"> 1. The cost of a hire car after two (2) days or once Your Vehicle is recovered to Your Home (whichever is the sooner). 2. Any additional charges arising from Your use of the hire car such as, fuel costs, any insurance excess charges, or additional hire costs if You keep the vehicle longer than the period of hire agreed. You must pay these costs direct to the hirer. 3. Any contribution towards the cost of motor insurance cover for an alternative hire car which is over and above the relevant minimum legally required cover for the country in which You are travelling. 4. Any costs incurred if You leave the hire car at a different location to the one agreed. 5. Anything shown as not covered under section 3 – Roadside Assistance and Emergency Repair in Europe. 6. Any matter excluded from cover as stated under the General exclusions on page 23.
<p>Section 12 – Legal Benefit Up to £50,000 in total per Party, if Your Vehicle is involved in a Road traffic collision outside of the Territory, for overseas legal expenses incurred as follows:</p> <ol style="list-style-type: none"> 1. The reasonable cost of representation (court, lawyers' fees and witness expenses) in an overseas court by a lawyer designated by Us in relation to the defence of a motoring offence allegation brought against You or a member of Your Party involving Your Vehicle and where at Our absolute discretion there is a reasonable prospect of a successful defence. 2. The reasonable cost of pursuance of uninsured loss claims against third parties arising from a Road traffic collision involving You or a member of Your Party while using Your Vehicle, to cover: <ol style="list-style-type: none"> a. Court fees, lawyers' fees, medical and/or dental report fees and expert witness fees. b. Essential travel and accommodation expenses, up to a maximum of £250 per person, where such expenses are not otherwise recoverable and have been incurred by You or a member of Your Party who are required by a court or an insurer to attend overseas in connection with the claim or incident giving rise to it. <p>A Bail Bond or other security to any judicial authority will be provided to secure Your release or that of a member of Your Party or the release of Your Vehicle, following a Road traffic collision, by advancing funds up to £1,500, provided that a suitable guarantee of repayment is received.</p> <p>You must send Us every legal letter, writ or other legal department, in connection with any claim against You or another member of Your Party, immediately You receive it.</p>	<ol style="list-style-type: none"> 1. Any claim not reported in the 180 days after the event giving rise to the claim. 2. Any claims arising from off-road racing, motor competitions, Pacemaking, racing or overloading. 3. Any costs of delay or confiscation by Customs or other officials or import dues. 4. Claims being pursued under AA travel Insurance Legal Expenses, or any other insurance. 5. Fines, damages or costs awarded against You or a member of Your Party. 6. Assistance, financial or otherwise, in endeavouring to obtain satisfaction of any judgment or binding decision. 7. Assistance, defence or negotiation of claims made against You or Your Party against another member of Your Party or against Us.

What is covered

Section 13 – Optional: Parts and Labour Benefit

Your statement of insurance will show if You have purchased this benefit.

Parts & Labour benefit commences from your trip departure date. (When purchased the cover is subject to the same Geographical Limits as sections 1-6 and in Your country of residence for a direct journey between Your Home and the seaport or Eurotunnel terminal You are departing from or arriving back at).

The costs of repair work (parts and labour) up to a maximum claim limit of £500 per Trip including VAT, provided that Your Vehicle:

- a. has suffered a Breakdown, which has prevented it from continuing its journey safely;
- b. has been attended under the Roadside Assistance benefit of Your European Breakdown Cover policy; and
- c. requires the repair or replacement of the faulty part(s) to enable Your Trip to be resumed or, if applicable, commenced.

If spare parts are not available locally, this will impact on the time taken for a repair. Repairs should not start until We have agreed with You that the relevant repair is eligible for cover, otherwise, You will not be covered for repairs.

The responsibility for authorising repairs rests with You, and the contract for performance of the repairs is between You and the repairer. Only the repairer will have legal responsibility to You for the performance and quality of the repair. We do not have any liability for the acts and omissions of the repairer, even if We pay for the repairs in part or in full.

Any exploratory dismantling charges will only be paid for as part of a valid claim. It is Your responsibility to agree dismantling with the repairer and to pay their charges if, after dismantling, it is reasonably apparent that any defect found is not covered under the Parts and Labour benefit. You may have to pay the garage direct for all parts and labour costs and claim these back up to the maximum claim limit when You return to Your Home address.

It cannot be guaranteed that spare part(s) which are readily available in the UK will be readily available elsewhere and delays may occur in location and delivery of these part(s), especially for older vehicles, where parts may be impossible to locate. Neither, We, nor the AA have any control over the variations in the cost of spare part(s) located or labour rates.

For Annual Multi Trip and Annual Long stay policies a maximum of three (3) claims can be made within the dates stated on Your Statement of Insurance.

Section 14 – Emergency message relay service

The AA will relay any urgent messages to Your immediate family or close business associates, if Your vehicle cannot be driven because of a Breakdown or Accident in the Territory or in Europe.

What is not covered

1. Parts and Labour in the event of an Accident, theft or vandalism
2. The cost for parts and labour for hire cars, motorcycles, Trailers, campervans, motor caravans and caravans.
3. Costs for tyres, windscreens, windscreen wipers and mechanism and windows, wing mirrors, sunroof motors and mechanisms, window mechanisms (mechanical and electrical), air conditioning components, all body parts, paint, trim, upholstery, cosmetic finishes, folding roof motors, brake pads, discs, drum and shoes, external exhaust system, seat belts and seat belt mechanism, frame and fabric, fuel gauge, replacement keys or reprogramming of keys;
4. Costs arising for mechanical or electrical defects occurring prior to the commencement of the relevant Trip.
5. Any repairs where pre-authorisation has not been granted by Us.
6. Costs incurred due to a defect that You were aware of prior to the start of the Trip.
7. Any costs, which can be recovered under warranty.
8. Repairs required due to the introduction of incorrect or contaminated fuel.
9. Routine adjustments, phasing and calibration, internal blockage of fuel systems by contamination or failure to meet current emission legislation.
10. Any defects that We consider as failures of parts or repairs as a result of modification(s) and or alteration(s) to the manufacturer's original specification.
11. Any defects that we consider are not connected to the initial cause of the Breakdown.
12. Repairs required due to damage caused by frost, freezing, corrosion, erosion or water ingress.
13. Repairs required due to design or fault in manufacture.
14. Any repair costs after Your Vehicle has been recovered under Section 5 Vehicle - recovery to the Your Home or onward to Your original destination.

1. Any costs arising through communications not arranged by the AA.

General exclusions applicable to all of the policy

This policy does not cover:

1. Anyone in Your Party for any claims arising directly or indirectly from:
 - a. psychotic mental illness; being under the influence of drink or drugs (except as prescribed by a doctor);
 - b. alcoholism, drug addiction, solvent abuse, wilful exposure to risk (unless trying to save someone's life);
 - c. engaging in professional or organised sports or hazardous pursuits;
 - d. direct or indirect consequences of terrorist activity, war, invasion, act of foreign enemy, hostilities (whether war be declared or not), revolution, insurrection, military or usurped power;
 - e. having an Accident whilst engaged in paid manual work or hazardous occupation of any kind;
 - f. the negligent acts of You or Your Party;
 - g. any failure to take all reasonable steps to minimise any loss;
 - h. any payment which You would normally have made, if nothing had gone wrong.
2. Any additional costs incurred as a consequence of an animal travelling with You or Your Party.
3. Any costs for non-emergency repairs such as radios, cd players and heated rear windows, satellite navigation or air conditioning or climate control faults which do not affect the mobility or security of Your Vehicle nor render it unsafe to drive.
4. Any defects due to the poor maintenance of Your Vehicle and damage relating from such poor maintenance, including (without restriction) cambelt failure and any damage resulting from such failure, when it cannot be established that the belt has been changed in accordance with the manufacturer's recommendations.
5. Costs arising for mechanical or electrical defects occurring prior to the commencement of the relevant Trip.
6. Any costs resulting from failure to maintain or service the vehicle in accordance with manufacturer guidelines.
7. Any costs covered under Your Vehicle's warranty.
8. Any costs incurred where Your Vehicle is overloaded.
9. Any costs incurred where Your Vehicle is used in Rallying, off-road driving or in the Nurburgring or used in motor sports.
10. Any costs incurred because You are not carrying a spare set of vehicle keys, or other vehicle access device (where a spare set of keys or second vehicle access device is supplied by the manufacturer), a spare set of keys for steering wheel locks, where used, and a legal and serviceable spare wheel(s) and tyre(s) or an "instant mobility system" (where this is supplied with the vehicle).
11. Costs of the recovery of Your Vehicle if it is calculated to be beyond commercial economic repair (we may use Glasses guide to obtain vehicle valuations). We will never pay more than the value of the vehicle to bring it Home. If Your Vehicle is beyond commercial economic repair, You will be given up to eight weeks after the original incident to agree suitable alternative arrangements for the recovery or disposal of Your Vehicle. If there no agreement has been reached after eight weeks, It will be considered that You have authorised Us to dispose of Your Vehicle.
12. You will not be entitled to any further recovery assistance for the full duration of Your Trip if You choose to have Your Vehicle recovered onward to Your original destination.
13. Costs for damage or loss of use of personal effects, goods, vehicles, boats or other waterborne craft on or in Your Vehicle/Trailer. Such items remain Your responsibility at all times.
14. Any cost incurred where cover is excluded under the General terms and conditions set out on pages 24-28.

General conditions applying to all of the policy

1. Limitations to cover

1. You must comply with the following terms and conditions to have the full protection of the policy. If You do not, We reserve the right at Our discretion to cancel Your policy, refuse to deal with Your claim or limit the service offered.
2. You must have purchased cover prior to travel. Cover will be provided for the dates, level of cover and size of Party declared by You at the time of purchase and shown on Your Statement of Insurance. Alterations to Your cover are not valid unless a revised statement of insurance has been issued.
3. Cover commences when You leave Your Home address. With the exception of Pre-departure hire car cover, we will only cover You in Your country of residence for a direct journey between Your Home and the seaport or Eurotunnel terminal You are departing from or arriving back at. (Unless Your Home address is in Northern Ireland and You are travelling to the Republic of Ireland, when cover will commence when You leave Your Home.
4. Trips within the United Kingdom, Channel Islands and Isle of Man are restricted to journeys where You take Your Vehicle overseas by waterborne craft and not for crossing estuaries and non-tidal waterways.
5. We reserve the right to amend the Geographical Limits of cover in the event of areas becoming affected by war, civil disturbance, riot or radioactive contamination.
6. It may not always be possible to provide the benefits under your policy when faced with circumstances outside Our control, such as (without limitation) extreme weather conditions, local customs or practices, local or national fuel shortage, civil unrest, equipment or systems failure or any form of industrial action which prevents, restricts or otherwise interferes with the production of goods or the provision of services. It is also not possible to guarantee that any tow to a local repairer will be within opening hours or that the repairer will be available to undertake repair immediately.
7. We, or the AA, Our employees or agents, shall not be liable to You for any loss or damage caused by Us, the AA, Our employees or agents where, and to the extent that:
 - a. there is no breach of a legal duty owed to You or Your Party by Us, or the AA, or Our employees or agents; or
 - b. such loss or damage is not a reasonably foreseeable result of such breach; or
 - c. any such loss or damage or increase in the same, results from any breach or omission by You or member of Your Party.
8. We, the AA, Our employees and agents, shall not in any event, be liable for losses relating to any business interests You or a member of Your Party may have including, without limitation, lost data, lost profit, loss of opportunity or of business or for business interruption, lost contracts, revenue or anticipated savings.
9. We, or the AA have the right to refuse to provide service where it is considered that You or any member of Your Party is behaving or has behaved in a threatening or abusive manner to Our, or the AA's employees, mechanics or agents, or to any third party contractor and We, or the AA (acting as Our agents) reserve the right to invalidate cover at any time if, in Our or their opinion, You have misused services provided under this cover.
10. Nothing shall restrict or limit Our or the AA's liability for death or personal injury in the event of Our, or the AA's negligence.
11. If We do not enforce or rely upon any of these terms and conditions on a particular occasion or occasions, this does not prevent Us from subsequently relying on or enforcing them.
12. All vehicles must:
 - be built to manufacturer's specifications
 - have a current MOT certificate and have a valid current excise licence (tax) (where applicable)
 - have appropriate insurance for driving overseas
 - be in a roadworthy condition at the start of Your Trip and be used for private purposes only.In the event of a claim You may be required to provide proof of Your Vehicle's service history.
13. You must be able to declare that as far as You know, the following is true:
 - a. Your vehicle is eligible for AA European Breakdown Cover and has been regularly serviced and maintained according to the manufacturer's instructions, is not already broken down or been involved in an Accident and You not aware of any electrical, mechanical or other vehicle problem which may interrupt Your Trip;
 - b. You are purchasing AA European Breakdown Cover prior to leaving the Territory;
 - c. If Your vehicle is specially adapted for You or for any member of Your Party, You will make the AA aware of this before You travel;
 - d. If You are purchasing a Single Trip or Single Trip Group policy and intend to tow a Trailer or caravan, You have made the AA aware of this and paid the additional supplement.

14. The maximum persons in Your Vehicle must not exceed eight including the driver and any infants and must also not exceed the number of seats fitted in the vehicle, which must have seats and restraints fitted as manufacturer's standard. (If Single Trip Group Cover is held the number of persons is increased to 15).
15. You must comply with any legislation in the countries You are visiting and We cannot be liable for any loss whatsoever because Your Vehicle cannot be imported into or used in overseas countries, due to its type, weight and/or dimensions.
16. AA Mechanics (that is "AA" branded mechanics who are employed by The Automobile Association Limited) do not generally operate in Europe. Roadside assistance will usually be provided through a garage or, if You are visiting a country where a motoring organisation operates, the AA may arrange for a mechanic of a local organisation to assist. Service providers including garages, repairers, recovery operators, mechanics of motoring organisations, car hire companies, are not approved by either Us or the AA and do not act as Our agents. Neither We nor the AA can be held liable for any acts or omissions of any such garages or other service providers. The AA may arrange assistance for You in accordance with the terms of this cover and You may be indemnified for the costs involved subject to the terms and limitations of this cover. However, neither We nor the AA actually provide the services (such as roadside assistance and vehicle repairs) and neither We nor the AA are liable for the acts and omissions of those who do, even if We pay for the repairs in full. If You are dissatisfied with any work undertaken You should contact the relevant service supplier direct. If service has been provided by an AA Mechanic You should contact The Automobile Association Limited.
17. Any advice regarding the cost of repairs provided by the AA European Operations Centre will be indicative only and it is Your responsibility to ensure You have received and understood the quotation given by the repairer before agreeing to any work to be carried out. Any contract for repair will be between You and the repairer. Only the repairer has legal responsibility to You for the performance and quality of the repairs, including repairs at the roadside. We do not have any liability for the acts and omissions of the repairer, even if We pay for the repairs in part or in full.
18. You must advise The AA if Your Vehicle has a mechanical warranty. While they will arrange initial assistance at the roadside, it is Your responsibility to ensure that any subsequent repairs are in accordance with and do not invalidate Your Vehicle warranty.
19. Commercially built caravans and Trailers are included within the policy, providing that the towed vehicle and the Trailer load complies with the weight and size restrictions (please refer to Vehicle specifications), and does not exceed the manufacturer's fully laden height, weight and width limits, and is fit for purpose. In addition, a serviceable spare wheel and tyre must be carried if supplied as part of the manufacturer's standard equipment.

2. Claims and Repair authorisation

1. You should submit a claim within 31 days of Your return Home, except legal claims which can be submitted up to 180 days after the event. If You have any other policy which covers the same risk, You must advise of this when making a claim and We will be entitled to contact the insurance company to claim and receive a contribution towards costs.
2. If You are not the owner of the Vehicle, you must check with the owner before You authorise any repairs.
3. If the garage cannot complete the repairs within eight hours or until after Your planned return Home, You must contact the AA to discuss Your options. You must keep in touch with the AA to confirm any further entitlements under the benefits.
4. You must produce the original or a copy of the original Statement of Insurance and original receipts for expenditure before We will pay any claim. The cost of obtaining any original certificates, information, evidence and receipts required by Us will be at Your expense.
5. If the garage dismantles Your Vehicle for repairs, which are then halted for any reason, We will not accept responsibility for any parts returned in Your Vehicle. In such circumstances, it is most unlikely that the garage would accept any responsibility.
6. If Your Vehicle has been involved in an Accident, which could be subject to a claim involving Your motor vehicle insurers, We reserve the right to obtain their formal agreement before recovery of Your Vehicle is arranged and to negotiate with them to reclaim a proportion of the costs incurred.
7. Before You leave Your Vehicle for recovery, You should remove all valuables and make sure anything left in Your Vehicle is safely stowed. There is no duty-free allowance on an unaccompanied vehicle being recovered – take any dutiable items with You.
8. You must leave keys, including those for Trailers, caravans or roof boxes in a safe place with

Your Vehicle, as Customs may need to unlock and inspect the vehicle(s). Without keys we cannot recover vehicles and or Trailers, caravans or roof boxes.

9. When You are notified that Your Vehicle is ready for collection, You will have 14 days to collect the vehicle. You will be responsible for any additional storage fees incurred beyond this period.
10. While the AA seek to arrange return of Your Vehicle, Your Party and Your pet/animal home together by the most suitable means, where this is practical and possible, We cannot be liable for any additional costs incurred for Your pet/animal.
11. It is Your responsibility to ensure that Your pet/animal meets the mandatory restrictions of the PETS Travel Scheme at all times.
12. We will not accept any alterations to the terms of this insurance, unless a duly authorised official of Ours has confirmed changes in writing.
13. You must send Us every legal letter, writ or other legal document, in connection with any claim against You or another member of Your Party, immediately You receive it.
14. If We guarantee costs on Your behalf, You must repay Us on demand for any expenses not covered by this insurance. We will not settle any claim for costs You paid under this insurance until You have repaid Us in full.
15. We may pay You Our full liability under the cover at the time, and once We have done so, no further payments will be made. The benefit limits for each section and overall claim limit show the maximum payable for one Trip, irrespective of the number of incidents during Your Trip.
16. We are entitled to take over any rights Your Party may have in the defence or settlement of any claim and to take proceedings in Your or any other member of Your Party's name for Our benefit against any other party. You must not admit liability, offer or promise to make any payment in admission of liability unless We agree to it in writing.
17. You must do all that You can to keep Your claims as low as possible and to prevent loss, theft or damage.
18. The AA reserves the right to refuse to arrange breakdown assistance services if one of the person(s) named on the Statement of Insurance is not present at the scene of the Breakdown or Accident.
19. If the AA cannot arrange for a garage to accept Our guarantee of costs, You will be asked to pay for any repairs undertaken at the time and reclaim the costs covered by this insurance.
20. If You insist on authorising lengthy or expensive repairs contrary to the advice of the AA, We reserve the right to refuse any further service under any part of this insurance.
21. The AA will only seek to arrange a guarantee of costs within the limits of the cover under this policy and You will have to pay the repairing garage for extra costs and the costs of parts.
22. If Your Vehicle has left the highway and You ask for assistance when it is in a ditch, standing on soft ground, sand or shingle, or stuck in water or snow, The AA will arrange any recovery to a place of safety but this will be at Your cost.

3. Replacement/ Hire vehicles

1. Car hire availability or equivalent replacement for Your Vehicle cannot be guaranteed. Multi purpose vehicles, four wheel drive vehicles, minibuses, vans, motorcycles and vehicles with automatic transmission in particular are difficult to hire.
2. It cannot be guaranteed that replacement vehicles can be supplied with a tow bar, and therefore Your caravan or Trailer may be recovered with Your immobilised vehicle.
3. It is not possible to arrange a replacement mobile caravan, Trailer or replacement roof box. Personal effects, goods, vehicles, boats or other waterborne craft carried in or on Your Vehicle, caravan or Trailer remain Your responsibility at all times.
4. Unless otherwise agreed, hire car costs will only be covered where the AA have arranged the hire. It cannot be guaranteed that hire cars will be available in all circumstances. You must be able to comply with the hirer's terms and conditions, which will include:
 - a. production of a full driving licence valid at the time of issue of the hire vehicle (some companies may require additional information such as details of any endorsements or fixed penalties or convictions which you may need to obtain from the DVLA).
 - b. production of a credit card. Arrangements for a hire car cannot be made without one.
 - c. drivers must be within the hirer's minimum/maximum ages for the hire and comply with legislation in the country concerned and must have held a full driving licence for 12 months or more.
5. Car hire companies' terms may change and do vary. The requirements listed above are not exhaustive and compliance with them does not guarantee availability of a hire car. If You do not comply with the hire company's terms or fail to return the vehicle to them as agreed, the hire company may take action against You.

6. If You are travelling in an MPV or similar vehicle, it may be necessary to arrange two hire cars. Otherwise alternative travel arrangements will be made.
7. In parts of Europe, hire cars are not permitted to cross national frontiers and it may be necessary to change hire cars at national borders. If You do not follow the AA, or the hirer's instructions, You must pay any additional costs You incur.
8. If the AA has arranged car hire for Your journey Home, a vehicle hired abroad cannot be used for any part of Your journey in the Territory; a second vehicle registered in the Territory may be arranged for this part of the Trip.
9. For car hire or other alternative travel costs, wherever possible the AA will arrange, and We will pay costs, within the stated overall limit. If the hirer will not accept Our guarantee, You will be asked to pay and make a claim for these costs on Your return Home.
10. If Your Vehicle is specially adapted for You or Your Party's needs it is unlikely that the AA will be able to locate a similarly adapted vehicle overseas. The AA will seek with You to find a suitable alternative method of travel, within the benefit limit.

4. Legal Benefit Cover

1. The Legal costs and expenses payable by Us under the Legal Benefit section of this policy are limited to those incurred outside the state in which You or Your Party normally reside(s) and ancillary to the provision of the assistance given with respect to difficulties arising while You or Your Party are travelling away from Home or Your or their permanent residence.
2. All arrangements or instructions made to a lawyer to act for You or for Your Party must be made through Us or with Our prior authority and, for clarification, in instructing any lawyer on Your or their behalf, We act solely as agent for You or Your Party.
3. In deciding whether to give or continue cover under this section the following matters will be taken into account:
 - a. in claims involving the pursuance of uninsured losses, We may refuse or terminate assistance if, in our opinion, the claim is not worth pursuing from a practical or financial point of view or a reasonable offer of settlement has been made by the other side, or You or a member of Your Party fail to co-operate with or follow the advice of the appointed lawyers;
 - b. Assistance in court proceedings will be refused or terminated unless We and any appointed lawyer are of the opinion that such proceedings are worthwhile with regard to: liability, the evidence available, the amount of any claim or amount remaining in dispute, the realistic chances of success.
4. It is at Our absolute discretion whether any assistance will be given for any appeal and if assistance is agreed, it will be on such additional terms as then specified, including the extent to which We will defray the costs of such appeal.
5. We are entitled to take over any rights in the defence or settlement of any claim and to take proceedings in Your or another member of Your Party's name for our benefit against any other party.
6. Every legal letter, writ or other legal document in connection with a claim against You or a member of Your Party must be sent to Us immediately upon receipt.

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 Us, 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, Us, 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 them; and
 - pass details to the Police and fraud prevention agencies;
- or
- Refuse to pay the whole of Your claim if any way fraudulent, false or exaggerated and recover from You any costs that have been incurred.

6. Amending your policy (including amending the number of passengers)

1. You must inform the AA if the vehicle You intend to take on Your Trip differs from the vehicle stated on Your Statement of Insurance. You are entitled to make up to three vehicle changes during Your period of insurance, provided this is made before the commencement of the Trip for which You want that particular vehicle covered.

2. If You decide to stay abroad beyond the policy end date declared at the time of purchase and shown on the Statement of insurance, You must notify the AA of Your new plans before the cover expires and pay the premium to keep Your cover in force. A minimum administration charge of £10 may be made. If You do not contact the AA before the cover has expired, Your cover will lapse and cannot be reinstated.
3. If You wish to travel within a country for which You have not purchased the appropriate Zone, You must contact the AA to add the appropriate Zone and pay any additional premium before entering the country for cover to apply.
4. The number of passengers detailed on your Statement of Insurance should reflect the actual number of passengers travelling, for both the outbound and inbound journeys of the Trip. You must notify the AA prior to travel if You need to amend the number of passengers.
5. The AA reserves the right to charge an administration fee for each vehicle change made and an older vehicle supplement if the vehicle is older than the previously nominated vehicle. There will be no refund of premium which has been paid in relation to any vehicle which was previously nominated under AA European Breakdown Cover, even where that supplement would not have applied to the vehicle for which a transfer of cover has been requested.

7. Cancellation rights and procedures

Your right to cancel

You have the right to cancel Your AA European Breakdown Cover Policy and the Optional Parts and Labour benefit within 14 days (the 'cooling off period') commencing either from the agreement of the contract (which is the renewal date when renewing Annual Multi Trip and Annual Long Stay policies) or the receipt of the policy documents, whichever happens later. The following refund policy will apply for cancellations within the cooling off period:

- a) If You cancel during the cooling off period and before the stated departure date You will be entitled to a full refund of Your premium.
- b) If You cancel during the cooling off period, but on or after the stated departure date You will:
 - i) If You have purchased a policy of more than one month's duration, be entitled to a refund of Your premium, less any administration charge
 - ii) If You have purchased a policy of less than one month's duration, have no right to a refund
- c) If You wish to cancel after the cooling off period has expired, subject to any relevant statutory rights You may have, there is no obligation to give You a refund for any unexpired portions of cover.

8. Annual Policy Automatic Renewals

If You have purchased Annual Multi Trip or Annual Long Stay cover and have chosen to pay by Direct Debit or Continuous Debit or Credit Card payments, Your cover will renew automatically after 12 months. For the avoidance of doubt We reserve the right to withdraw and/or not to offer cover at renewal.

The AA will send You a written reminder in advance of Your renewal date to advise You of the premium and any changes to cover that will take effect at renewal. If You would like to switch your AA European Breakdown Cover to another vehicle or reduce Your level of cover by switching to AA European Breakdown Cover – Lite, please contact the AA on the number below.

If You do not want Your cover to renew on this basis, or would like to make any changes to Your policy, You should contact the AA at least 7 days prior to renewal on 0370 608 0681.

9. The law and the language, which applies to the policy

The headings used in this booklet are for convenience only and shall not affect the interpretation of its contents.

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.

How to make a complaint

If You need to complain

If You wish to register a complaint there are several ways You can contact Us:

Phone: 0344 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 users can contact us using Next Generation Texting by prefixing any of our numbers with 18001.

We will either acknowledge Your complaint within five 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 eight 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 eight weeks of your complaint, You may be entitled to refer Your complaint to the Financial Ombudsman Service for help and advice.

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: The Financial Ombudsman Service

Exchange Tower

London E14 9SR

Please note that consumer disputes relating to a product or service that has been bought online may be submitted to the European Commission Online Dispute Resolution platform at the following website : <http://ec.europa.eu/odr>.

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. The amount of compensation depends on the type of business. General insurance provided by a regulated insurer such as Acromas Insurance Company Limited is covered for 90% of the claim, without upper limit.

Further information about compensation scheme arrangements is available from the FSCS at www.fscs.org.uk or telephone **0800 678 1100** or **0207 741 4100**.

Use of your Personal Data

This privacy notice lets you know what happens to any personal data that you give to us, or any that we may collect from or about you. It applies to all products and services, and cases/examples where we collect your personal data.

The AA plc and our Data Protection Officer

We're The AA PLC, Fanum House, Basing View, Basingstoke, Hampshire, RG21 4EA. We are a data controller of your personal data. The AA Group of companies means AA PLC, together with any entity in which AA PLC directly or indirectly has at least a 50% shareholding and where we act in support of the AA Charitable Trust for Road Safety and the Environment.

We have a dedicated data protection officer ("DPO"). You can contact the DPO by writing to the above address, marking it for the attention of the DPO, or by using the contact details in your policy terms and condition or going to the Contact Us section of our website.

1. What kinds of personal information about you do we process?

Personal information that we'll process in connection with all of our products and services, if relevant, includes:

- **Personal and contact details**, such as title, full name, contact details and contact details history;
- **Your date of birth, gender and/or age;**
- **Your nationality**, if needed for the product or service;
- **Details of beneficiaries**, such as joint policy holders, named drivers, beneficiaries of our products or services;
- **Family members** (if relevant to the product or service);
- **Records of your contact with us** such as via the phone number of our breakdown service and, if you get in touch with us online using our online services or via our smartphone app, details such as your mobile phone location data, IP address and MAC address;
- **Products and services** you hold with us, as well as have been interested in and have held and the associated payment methods used;
- **The usage of our products and services**, any call outs and claims, and whether those claims were paid out or not (and details related to this);
- **Marketing to you and analysing data**, including history of those communications, whether you open them or click on links, and information about products or services we think you may be interested in, and analysing data to help target offers to you that we think are of interest or relevance to you;
- **Vehicle information**, such as make and model, faults, repairs and repair costs. Offers may include our car, insurance, financial services, connected car, travel and any of our other products and services;
- **Telematics and driving information** about your vehicle (including assessing and predicting faults or issues), driving style (including recommending improvements and assessing risk associated with your driving style), location and routes taken (for example, if you have Car Genie);
- **Driving school assessment**, including feedback and analysis of your instructor;
- **Information about your use of products or services held with our business partners**, such as insurance policies, mortgage, savings or financial services and products;
- **Information we obtained from third parties**, including information about insurance risk, pricing, claims history, instances of suspect fraud and usage history;
- **Personal information which we obtain from Credit Reference Agencies and Fraud Prevention Agencies** (see the section on 'Fraud Prevention Agencies' below), including public (e.g. defaults, CCJs) and shared credit history, financial situation and financial history;
- **Fraud, debt and theft information**, including details of money you owe, suspected instances fraud or theft, and details of any devices used for fraud;
- **Criminal records information**, including alleged offences, for example if you apply for car insurance;

- **Information about your health or if you are a vulnerable customer;**
- **Information about your property**, such as location, value, number of rooms, property type and building work you've had done;
- **Financial details about you**, such as your salary and details of other income, details of your savings, details of your expenditure, and payment method(s);
- **Details about all of your existing borrowings and loans**, if relevant;
- **Information about your employment status**, if relevant;
- **Information about your property occupier status**, such as whether you are a tenant, live with parents or are an owner occupier of the property where you live at the time of your application;
- **Your residency and/or citizenship status**, if relevant, such as your nationality, your length of residency in the UK and/or whether you have the permanent right to reside in UK;
- **Your marital status, family, lifestyle or social circumstances**, if relevant to the product (for example, the number of dependents you have or if you are a widow or widower);
- **Information we buy or rent from third parties**, including demographic information, vehicle details, details of outstanding finance, vehicle claims history, marketing lists, publicly available information, and information to help improve the relevance of our products and services;
- **Insights about you and our customers** gained from analysis or profiling of customers;
- Where relevant, **information about any guarantor** which you provide in any application;
- **Third party transactions**; such as where a person other than the account holder uses the service, information about that person and the transaction; and
- **Tax information**, if relevant (for example, for savings accounts).

2. What is the source of your personal information?

We'll collect personal information from the following general sources:

- From you directly, and any information from family members, associates or beneficiaries of products and services;
- Information generated about you when you use our products and services;
- From a broker or other intermediary (e.g. comparison site) who we work with to provide products or services or quote to you;
- AA Group companies, if you already have a product with them, have applied for one or have held a one previously;
- Business partners (e.g. financial services institutions, insurers), account beneficiaries, or others who are a part of providing your products and services or operating our business;
- From other sources such as Fraud Prevention Agencies, Credit Reference Agencies, other lenders, HMRC, DWP, publically available directories and information (e.g. telephone directory, social media, internet, news articles), debt recovery and/or tracing agents, other organisations to assist in prevention and detection of crime, police and law enforcement agencies; and
- We buy or rent information about you or customers generally from third parties, including demographic information, vehicle details, claims history, fraud information, marketing lists, publicly available information, and other information to help improve our products and services or our business.

3. What do we use your personal data for?

We use your personal data, including any of the personal data listed in section 1 above, for the following purposes:

- Assessing an application for a product or service you hold with us, including considering whether or not to offer you the product or service, the price, the risk of doing so, availability of payment method and the terms;
- Managing products and services relating to the product or service, or application for one;
- Updating your records, tracing your whereabouts, and recovering debt;
- Managing any aspect of the product or service;
- To make automated decisions on whether to offer you a product or service, or the price, payment method, risk or terms of it;

- To perform and/or test the performance of our products, services and internal processes;
- To improve the operation of our business and that of our business partners;
- To follow guidance and best practice under the change to rules of governmental and regulatory bodies;
- For management and auditing of our business operations including accounting;
- To carry out checks at Credit Reference and Fraud Prevention Agencies pre-application, at application, and periodically after that;
- To monitor and to keep records of our communications with you and our staff (see below);
- To administer our good governance requirements and those of other members of our Group, such as internal reporting and compliance obligations or administration required for Annual General Meeting ("AGM") processes;
- For market research and analysis and developing statistics;
- Assessing and profiling aspects of your vehicle (including assessing and predicting faults or issues), driving style (including recommending improvements and assessing risk associated with your driving style), location and routes taken (if relevant to your product or service);
- For direct marketing communications and related profiling to help us to offer you relevant products and service, including deciding whether or not to offer you certain products and service. We'll send marketing to you by SMS, email, phone, post, social media and digital channels (e.g. using Facebook Custom Audiences and Google Custom Match). Offers may relate to any of our products and services such as cars, roadside assistance, money and financial services, insurance, travel, member offers ("Member Benefits") as well as to any other offers and advice we think may be of interest;
- To provide personalised content and services to you, such as tailoring our products and services, our digital customer experience and offerings, and deciding which offers or promotions to show you on our digital channels;
- To develop new products and services and to review and improve current products and services;
- To comply with legal and regulatory obligations, requirements and guidance;
- To provide insight and analysis of our customers both for ourselves and for the benefit of business partners either as part of providing products or services, helping us improve products or services, or assess or improve the operating of our businesses;
- To share information, as needed, with business partners (e.g. financial services institutions, insurers), account beneficiaries, service providers or as part of providing and administering our products and services or operating our business;
- To facilitate the sale of one or more parts of our business;
- To enable other AA group companies to perform any of the above purposes; and
- To process any donations made to the AA Charitable Trust

4. What are the legal grounds for our processing of your personal information (including when we share it with others)?

We rely on the following legal bases to use your personal data:

- 1) **Where it is needed to provide you with our products or services**, such as:
 - a) Assessing an application for a product or service you hold with us, including consider whether or not to offer you the product, the price, the payment methods available and the conditions to attach;
 - b) Managing products and services you hold with us, or an application for one;
 - c) Updating your records, tracing your whereabouts to contact you about your account and doing this for recovering debt (where appropriate);
 - d) Sharing your personal information with business partners and services providers when you apply for a product to help manage your product;
 - e) All stages and activities relevant to managing the product or service including enquiry, application, administration and management of accounts, illustrations, requests for transfers of equity, setting up/changing/removing guarantors; and

- f) For some of our profiling and other automated decision making to decide whether to offer you a product and/or service, particular payment method and the price or terms of this.
- 2) Where **it is in our legitimate interests to do so**, such as:
- a) Managing your products and services relating to that, updating your records, tracing your whereabouts to contact you about your account and doing this for recovering debt (where appropriate);
 - b) To perform, test the performance of, our products, services and internal processes;
 - c) To follow guidance and recommended best practice of government and regulatory bodies;
 - d) For management and audit of our business operations including accounting;
 - e) To carry out searches at Credit Reference Agencies pre-application, at the application stage, and after that. Where you have been introduced to us by a broker or other intermediary they may do these searches on our behalf;
 - f) To carry out monitoring and to keep records of our communications with you and our staff (see below);
 - g) To administer our good governance requirements and those of other members of our Group, such as internal reporting and compliance obligations or administration required for AGM processes;
 - h) For market research and analysis and developing statistics;
 - i) For direct marketing communications and related profiling to help us to offer you relevant products and services, including deciding whether or not to offer you certain products and service. We'll send marketing to you by SMS, email, phone, post and social media and digital channels (e.g. using Facebook Custom Audiences and Google Custom Match);
 - j) Subject to the appropriate controls, to provide insight and analysis of our customers to business partners either as part of providing products or services, helping us improve products or services, or to assess or to improve the operating of our businesses;
 - k) For some of our profiling and other automated decision making; and
 - l) When we share your personal information with these other people or organisations other than for providing products and services to you, as necessary for running our business or comply with legal or regulatory obligations.
- 3) To comply with our **legal obligations**
- 4) With your **consent or explicit consent**:
- a) For some direct marketing communications;
 - b) For some of our profiling and other automated decision making; and
 - c) For some of our processing of special categories of personal data such as about your health, if you are a vulnerable customer or some criminal records information.
- 5) For a **public interest**, such as:
- a) Processing of your special categories of personal data such as about your health, criminal records information (including alleged offences), or if you are a vulnerable customer.

5. When do we share your personal information with other organisations?

We may share information with the following third parties for the purposes listed above:

- AA Group companies and service providers;
- Business partners (e.g. financial services institutions, insurers), account beneficiaries, or others who are a part of providing your products and services or operating our business;
- Governmental and regulatory bodies such as HMRC, the Financial Conduct Authority, the Prudential Regulation Authority, the Ombudsman, the Information Commissioner's Office and under the Financial Services Compensation Scheme;
- Other organisations and businesses who provide services to us such as debt recovery agencies, back up and server hosting providers, IT software and maintenance providers, document storage providers and suppliers of other back office functions;
- Credit Reference and Fraud Prevention Agencies (see below); and

- Market research organisations who help us to develop and improve our products and services.

6. How and when can you withdraw your consent?

Where we're relying upon your consent to process personal data, you can withdraw this at any time by contacting us using the contact details in your policy documents or going to the Contact Us section of our website.

7. Is your personal information transferred outside the UK or the EEA?

We're based in the UK, but sometimes your personal information may be transferred outside the European Economic Area. If we do so, we'll make sure that suitable safeguards are in place, for example by using approved contractual agreements, unless certain exceptions apply.

8. How do we share your information with credit reference agencies?

To process your application, we'll perform credit and identity checks on you with one or more credit reference agencies (**CRAs**). Where you take insurance, financial or credit from us we may also make periodic searches at CRAs to manage your account with us. To do this, we'll supply your personal information to CRAs and they will give us information about you. This will include information from your credit application and about your financial situation and financial history. CRAs will supply to us both public (including the electoral register) and shared credit, financial situation and financial history information and fraud prevention information.

We'll use this information to:

- Assess your creditworthiness and whether you can afford to take the product;
- Verify the accuracy of the data you have provided to us;
- Prevent criminal activity, fraud and money laundering;
- Manage your account(s);
- Assess payment methods available to you;
- Trace and recover debts; and
- Make sure any offers provided to you are appropriate to your circumstances.

We'll continue to exchange information about you with CRAs while you have a relationship with us. We'll also notify the CRAs about your settled accounts. If you borrow and don't repay in full and on time, CRAs will record the outstanding debt. This information may be given to other organisations by CRAs. **The identities of the CRAs, their role as fraud prevention agencies, the data they hold, the ways in which they use and share personal information, data retention periods and your data protection rights with the CRAs are explained in more detail on our website.**

When CRAs receive a search from us they will place a search footprint on your credit file that may be seen by other lenders.

If you're making a joint application, or tell us that you have a spouse or financial associate, we'll link your records together, so you should make sure you discuss this with them, and share with them this information, before lodging the application. CRAs will also link your records together and these links will remain on your and their files until such time as you or your partner successfully files for a disassociation with the CRAs to break that link.

9. How do we share your information with Fraud Prevention Agencies?

This is explained in a separate leaflet available on our website or by using the contact details in your policy documents.

10. What should you do if your personal information changes?

You should tell us so that we can update our records. The contact details for this purpose are in your policy documents. We'll then update your records if we can.

11. Do you have to provide your personal information to us?

We're unable to provide you with our products or services if you do not provide certain information to us. In cases where providing some personal information is optional, we'll make this clear.

12. Do we do any monitoring involving processing of your personal information?

In this section, monitoring means any: listening to recording of, viewing of, intercepting of, or taking and keeping records (as the case may be) of calls, email, text messages, social media messages, in person face to face meetings and other communications.

We may monitor where permitted by law and we'll do this where the law requires it, or to comply with regulatory rules, to prevent or detect crime, in the interests of protecting the security of our communications systems and procedures, and for quality control and staff training purposes. This information may be shared for the purposes described above.

13. What about other automated decision making?

We sometimes make decisions about you using only technology, where none of our employees or any other individuals have been involved. For instance, we may do this to: decide whether to offer you a product or service, to determine the risk of doing so, the price we will offer, whether to offer you credit, what terms and condition to offer you, assess lending, insurance and business risks, or to assess what payment methods we can offer you. We may also do this using data from other parts of the AA, including product or services details (including usage of them or claims made) and telematics data captured including on your vehicle, driving behaviour and location information.

We'll do this where it is necessary for entering into or performing the relevant contract, is authorised by laws that apply to us, or is based on your explicit consent.

14. For how long is your personal information retained by us?

Unless we explain otherwise to you, we'll hold your personal information based on the following criteria:

- For as long as we have reasonable business needs, such as managing our relationship with you and managing our operations;
- For as long as we provide goods and/or services to you and then for as long as someone could bring a claim against us; and/or
- Retention periods in line with legal and regulatory requirements or guidance.

15. What are your rights under data protection laws?

Here is a list of the rights that all individuals have under data protection laws. They don't apply in all circumstances. If you wish to use any of them, we'll explain at that time if they are engaged or not. The right of data portability is only relevant from May 2018.

- The right **to be informed** about your processing of your personal information;
- The right to have your personal information **corrected if it is inaccurate** and to have **incomplete personal information completed**;
- The right **to object** to processing of your personal information;
- The right **to restrict processing** of your personal information;
- The right **to have your personal information erased** (the "right to be forgotten");
- The right to **request access** to your personal information and to obtain information about how we process it;
- The right to **move, copy or transfer your personal information** ("data portability"); and
- Rights in relation to **automated decision making which has a legal effect or otherwise significantly affects you**.

You have the right to complain to the Information Commissioner's Office which enforces data protection laws - <https://ico.org.uk/>. You can contact our DPO for more details on all the above.

16. Your right to object

You have the right to object to certain purposes for processing, in particular to data processed for direct marketing purposes and to data processed for certain reasons based on our legitimate interests. You can contact us using the contact details in your policy documents to exercise these rights.

17. What are your marketing preferences and what do they mean?

We may use your home address, phone numbers, email address and social media or digital channels (e.g. Facebook, Google and message facilities in other platforms) to contact you according to your marketing preferences. You can stop our marketing at any time by contacting us using the details below or by following the instructions in the communication.

Changes to this privacy notice

We may change this privacy notice from time to time by updating this page in order to reflect changes

in the law and/or our privacy practices. We encourage you to check this privacy notice for changes whenever you revisit our website – theaa.com/privacy-policy.

Contact Us

If you have any questions about this privacy notice, or if you wish to exercise your rights or contact the DPO, you can use the contact details in your policy book or you can go to the Contact Us section of our website. Alternatively, you can write to AA PLC, Fanum House, Basing View, Basingstoke, Hampshire, RG21 4EA, marking it for the attention of the DPO or email dataprotection@theaa.com.

AA Company Details

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

Automobile Association Developments Limited, trading as AA Breakdown Services, is an insurer of breakdown assistance services cover that is exempt from authorisation under the Financial Services and Markets Act 2000. Registered office: Fanum House, Basing View, Basingstoke RG21 4EA. Registered in England and Wales Number: 01878835.

Useful contact numbers and addresses

24 hour helpline calling from the UK, UK mobiles and abroad...00 800 88 77 66 55

To make changes, cancel or enquire about your policy0344 209 0081

To extend your policy after your trip has started ++ 44 344 209 0081

To renew your European Breakdown Cover policy 0370 608 0681

To purchase European Breakdown Cover 0800 072 3279

To purchase UK AA Membership 0800 085 2721

Website theAA.com/europe

To make a claim01256 493 730

When calling don't forget that dialling and ringing tones differ from country to country and that the 00 800 88 77 66 55 number may not work from some telephone networks. If you experience difficulties, please use the following numbers for breakdown assistance;

If you are in France calling on a French landline, call..... **08 25 09 88 76**
or **04 72 17 12 00**

From any other country/UK mobile phones, call.....**++ 33 825 09 88 76**
or **++ 33 472 17 12 00**