A guide

to your policy booklet

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

Certain words have specific meanings wherever they appear in the following pages of your Van Insurance policy. To help you identify these we’ve printed them in **bold italics**.

<table>
<thead>
<tr>
<th>Term</th>
<th>Definition</th>
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</thead>
<tbody>
<tr>
<td>AAIS</td>
<td>Automobile Association Insurance Services Limited</td>
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<tr>
<td>Certificate of Motor Insurance</td>
<td>The document headed <strong>Certificate of Motor Insurance</strong> which provides evidence of the existence of motor insurance as required by law. The <strong>Certificate of Motor Insurance</strong> shows, amongst other things:</td>
</tr>
</tbody>
</table>
| Motor Insurance             | - what **Vehicle** is covered;  
                            - who is allowed to drive the **Vehicle**; and  
                            - what the **Vehicle** can be used for. |
| Endorsement                 | An alteration to the wording of the Insurance Document noting a change in the terms or the details of the insurance contract.                                                                                |
| Excess                      | The part of a claim **You** must pay, the amount of which is shown on **Your Schedule**.                                                                                                                    |
| Geographical limits         | Great Britain, Northern Ireland, the Isle of Man and the Channel Islands, including transit by sea, air and land within and between those places.                                                            |
| Dangerous goods             | ‘**Dangerous goods**’ means those detailed in:  
                            - The carriage of dangerous goods and use of transportable pressure equipment regulations 2007 and the European agreement concerning the international carriage of dangerous goods by road (ADR) or both as amended or replaced from time to time. |
| Fire                        | Fire, lightning or explosion.                                                                                                                                                                               |
| Inexperienced               | A driver who holds a provisional driving licence or who has held a full United Kingdom driving licence for less than 12 months.                                                                                |
| Insurer                     | The Insurance Company or Underwriters at Lloyd’s as specified in the **Statement of Insurance**, the **Schedule**, Policy Summary and the **Certificate of Motor Insurance** on whose behalf this Insurance Document is issued. |
| Market Value                | The cost of replacing the **Vehicle** with one of a similar age, type, mileage and condition, at the date of the accident or loss.                                                                          |
| No Claim Discount           | The reduction allowed in **Your** premium if a claim has not been made or arisen during the previous period(s) of insurance.                                                                                |
| Period of Insurance         | The effective dates of cover provided by this policy which are displayed on **Your Certificate of Motor Insurance** and **Schedule**.                                                                  |
| Revenue weight              | The **Revenue Weight** is shown on **Your** UK registration certificate (V5C).                                                                                                                               |
Definitions
continued

Schedule
The latest Schedule issued to You. This forms part of the contract of insurance. It gives details of the sections of
the policy which apply, the premium You have to pay, the Vehicle which is insured and details of any Excess or
Endorsements.

Statement of
Insurance

The form that shows the information You gave to AAIS, including information given on Your behalf and
verbal information You gave.

Terrorism
(i) any act including but not limited to
   (a) the preparation, use or threat of force and/or violence and/or
   (b) harm or damage to life or to property (or the threat of such harm or damage) including but not limited to
       harm
       or damage by nuclear and/or chemical and/or biological and/or radiological means caused or occasioned
       by any person(s) or group(s) of persons or so claimed in whole or in part for political, religious, ideological
       or similar purposes and/or the intention to influence, intimidate or coerce any Government and/or any
       intention to disrupt any segment of the economy.
   (ii) any action taken in controlling, preventing, suppressing or in any way relating to (i) above.
   (iii) any act deemed by the Government to be an act of terrorism.

The Road Traffic Act


Theft

Theft or attempted theft which shall include the offence of ‘taking a motor vehicle or other conveyance without
authority’ as defined in Section 12 of the Theft Act 1968.

Trailer

Any drawbar trailer or semi-trailer.

Vehicle

Any Motor vehicle You have given details of and whose registration number is shown on Your current
Certificate of Motor Insurance. Accessories and spare parts are included in the definition of the Vehicle when
they are in or on the Vehicle or locked in Your own garage.

You/Your

The person or company shown under ‘Policyholder details’ or ‘Insured details’ in the Schedule and the
Certificate of Motor Insurance.
Introduction to your Van Insurance cover

Insurance has been effected between an insurance company or certain underwriters at Lloyd’s (the ‘Insurer’) and You the insured. The name of the Insurer can be found in the Statement of Insurance, the Schedule, Policy Summary and the Certificate of Motor Insurance.

Information and statements provided by You have been relied upon by the Insurer in entering into this insurance. Such information and statements together with this Policy Document, the Statement of Insurance, the Schedule, Certificate of Motor Insurance and any Endorsements (shown on the Schedule) must be read as a whole as they constitute the legally binding contract of insurance between You and the Insurer.

The Insurer has agreed to insure You subject to the terms, conditions and exclusions contained in or endorsed upon this Policy Document against such liability loss or damage that may occur during any period of insurance for which You have paid or agreed to pay the premium as is directly sustained in connection with the Vehicle.

For Lloyd’s Policies: In order that these documents may be signed and issued as evidence of the insurance, the Insurer has entered into a written binding authority contract, which empowers an authorised Director of Automobile Association Insurance Services Limited to sign and issue this Policy on behalf of Lloyd’s underwriters.

For and on behalf of the Insurer

Andrew Strong
Chief Executive
Automobile Association Insurance Services Limited
If you need to make a claim

If you need to claim

- First check Your policy and insurance certificate carefully to make sure that Your claim is valid. Please also read the policy conditions.
- Then phone the AAIS claimline as soon as possible. They will tell You what you need to do next.
- You may be required to fill in a claim form. If so, fill it in fully and send it to the address on the claim form as soon as You can. Please remember to enclose all of the information and documents You have been asked for.

Claimline

0844 836 1127
24 hours a day, 365 days a year.
If you need to complain

It is always AAIS and Your Insurer’s intention to provide the best possible standard of service however if something does go wrong, we’d like to know about it. We’ll do our best to resolve it for You as quickly as possible and the following processes have been arranged for Your convenience.

a) If Your complaint is about AAIS

There are several ways You can contact us.

- Phone: 0844 836 1128
- Email: Custcare@theAA.com
- Post: The Customer Care Unit AA Insurance Services PO Box 2AA Newcastle upon Tyne NE99 2AA
- Fax: 0292 072 5018
- Textphone: 0870 600 1303

AAIS will acknowledge Your complaint within five working days. If AAIS can’t respond fully then they will tell You who is dealing with it and when You will hear from them. They’ll do their best to respond fully within four weeks. If this isn’t possible, they’ll tell You why and when You can expect a full response.

b) If your complaint is about Your authorised Insurer

You need to contact them directly. It’s best to write to the chief executive, and the address will be on Your Certificate of Motor Insurance.

AAIS are always on hand to pass Your complaint on to Your authorised insurer, and also to chase them for a reply if You need help.

If You remain dissatisfied with the final response to Your complaint with AAIS or Your Insurer, You can contact the Financial Ombudsman Service for help and advice.

- Phone: 0845 080 1800
- Email: complaint.info@financial-ombudsman.org.uk
- Post: Insurance Division Financial Ombudsman Service South Quay Plaza 183 Marsh Wall London E14 9SR

Please make sure you always quote your policy number from your certificate of insurance.

This complaints procedure does not affect your statutory rights.
What you need to tell AAIS

Changes You must tell AAIS about:

You must tell AAIS straight away if anything changes which might affect Your insurance. If You are not sure whether it’s important tell AAIS just in case. Any changes which You don’t tell us about may mean that Your policy is void.

AAIS need to know things like:

- Any change of drivers.
- Anyone who drives the Vehicle receives a motoring conviction (including fixed penalty offences).
- Anyone who drives the Vehicle has a pending prosecution.
- Anyone who drives the Vehicle has a non-motoring conviction.
- Anyone who drives the Vehicle suffers from a medical condition which requires notification to DVLA.
- You change the purpose the Vehicle is used for.
- You, or any driver, change job or start a new job.
- The Vehicle is changed from the manufacturer’s original specification.
- You take the Vehicle abroad for more than the maximum period shown in the Schedule or outside the EU.
- You change Your address or the address where You keep the Vehicle overnight.
- The details in the Schedule change.
- The Vehicle is involved in an accident or a Fire, or someone steals, damages or tries to break into it.
- Anyone who drives the Vehicle is involved in any accident or has a Vehicle damaged or stolen.

Anyone who drives the Vehicle has had insurance refused or cancelled, or has had special terms imposed.

You sell the Vehicle, change the Vehicle or its registration number, or get another Vehicle. Your Certificate of Motor Insurance specifies the insured Vehicle by its Vehicle registration number and no cover applies to any additional or replacement vehicle until a Certificate of Motor Insurance or a temporary cover note bearing the vehicle registration number of the additional or replacement vehicle has been issued to You.

If You do not tell AAIS any of these things, Your policy may no longer be valid or the Insurer may not pay a claim.

The customer service number you should ring: 0844 836 1128.
Summary of cover

See the Cover indicated in *Your Statement of Insurance, Schedule* and *Policy Summary* as these define the cover provided to *You* under this Policy Document.

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<tr>
<th>SECTION NAME</th>
<th>COVER APPLICABLE</th>
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<td>Section B: Broken Windscreen and Windows</td>
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<td>Section C: Fire and Theft</td>
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<tr>
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<td>Section I: Spanish Bail Bond</td>
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<td>Section J: No Claim Discount</td>
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<td>Section K: Optional No Claim Discount Protection (only applies if shown on <em>Your Schedule</em>)</td>
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<tr>
<td>Section L: Replacement Locks</td>
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<td>Section M: Courtesy Vehicle</td>
<td>✔</td>
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</table>
Section A
Damage to the vehicle

What is covered by this Section

The Insurer will pay for damage to the Vehicle by (at the Insurer’s discretion) repairing or replacing or paying in cash the amount of the loss or damage. The maximum amount payable will be the Market Value of the Vehicle.

In the event the Insurer settles a claim by replacing or paying for the Vehicle, the damaged Vehicle will then at the Insurer’s discretion become the property of the Insurer. If to the Insurer’s knowledge the Vehicle belongs to someone else or is the subject of a hire purchase or leasing agreement the Insurer will make any payment for its total loss or destruction to its owner to the extent of their legal requirement (whose receipt shall be a full and final discharge) rather than to You.

The Insurer use parts that have not been supplied by the original manufacturer to repair the Vehicle.

The Insurer will also cover the cost of replacing or repairing the manufacturer’s fitted audio and satellite navigation equipment up to the limit shown in the Schedule.

New Vehicle Replacement

The Insurer will not pay more than the Market Value of the Vehicle unless:

- the loss or damage happens before the Vehicle is a year old and You are its first and only registered keeper; and
- the cost of repair is valued by the Insurer at more than 60% of the cost of buying an identical new vehicle at the time of the loss or damage (based on the UK list price) and including car tax and VAT at the date the damage occurred.

In these circumstances, if You ask the Insurer to, the Insurer will replace the Vehicle (and pay reasonable delivery charges) with a new Vehicle of the same make, model and specification.

What is not covered by this Section

- Excess – the first amount of any claim for damage to the Vehicle, as shown in the Schedule. You must pay this amount for every incident You claim for under this section.
- Loss of or damage to the Vehicle caused by Fire or Theft.
- Loss of use of the Insured Vehicle or any loss resulting from loss of use of the Insured Vehicle.
- Loss of or damage to tools of trade, personal belongings, documents or goods.
- Wear and tear or depreciation.
- Mechanical, electrical, electronic or malfunction and computer failures or breakdowns or breakages.
- Damage to tyres caused by braking, punctures, cuts or bursts not as a direct result of the accident.
- Costs of importing parts or accessories, storage costs caused by delays, where the parts or accessories are not available from current stock in the UK.
- Any amount over the cost shown in the manufacturer’s UK latest price guide and reasonable costs for fitting, if any lost or damaged parts or accessories are not available.
- Loss of or damage to phone equipment.
- The Vehicle losing value after, or because of, repairs.
- Loss of or damage to the Vehicle resulting from deception by a person pretending to be a buyer or acting on behalf of a buyer.
- The Vehicle being confiscated or destroyed by or under order of any government or public or local authority.
- Loss or damage to the Vehicle caused by an inappropriate type or grade of fuel being used.
Damage to the vehicle (continued)

What is covered by this Section

The Insurer will only do this if:

- The Insurer can buy a Vehicle straight away in the UK; and
- You have provided a copy of permission from the hire-purchase company (if this is how You bought the Vehicle and You have not finished paying for it).

Accident Recovery

If your Vehicle can not be driven because of the loss or damage covered under this policy. The Insurer will pay the reasonable cost of protection and taking the Insured Vehicle to the nearest suitable Insurer or place of storage after such damage and where appropriate returning it after repair to Your address as shown in the Statement of Insurance.

What is not covered by this Section

- That part of the cost of any repair or replacement which improves the Vehicle beyond the condition before loss or damage occurred.

Section B

Broken windscreen and windows

What is covered by this Section

If the windscreen or any window in the Vehicle is broken during the Period of Insurance, the Insurer will pay the cost of repairing or replacing it. The Insurer will also pay for any repair to the bodywork that has been damaged by broken glass from the windscreen or windows.

A claim under this section only will not affect Your no claim discount if this is the only damage claimed for.

What is not covered by this Section

- Excess – the first amount of any claim if the glass is replaced rather than repaired, as shown in the Certificate of Motor Insurance and/or policy Schedule.
- Loss of use of the Insured Vehicle or any loss resulting from loss of use of the Insured Vehicle.
- Costs of importing parts or accessories, or storage costs caused by delays, where the parts or accessories are not available from current stock in the UK.
- Any amount over the cost shown in the manufacturer’s UK latest price guide and reasonable costs for fitting if any lost or damaged parts or accessories are not available.
Section C
Fire and Theft

What is covered by this Section

The **Insurer** will pay for loss of or damage to the **Vehicle** caused by **Fire** or **Theft** (at the **Insurer's** discretion) by repairing or replacing or paying in cash the amount of the loss or damage. The maximum amount payable will be the **Market Value** of the **Vehicle** at the time of the loss.

In the event that the **Insurer** settles a claim by replacing or paying for the **Vehicle**, the **Insurer** reserves the right to own the salvage unless **You** wish to retain the salvage, provided **You** and the **Insurer** can agree a suitable deduction to be made from the claim payment to take it's value into account.

If to the **Insurer's** knowledge the **Vehicle** belongs to someone else or is the subject of a hire purchase or leasing agreement the **Insurer** will make any payment for its total loss or destruction to its owner to the extent of their legal requirements (whose receipt shall be a full and final discharge) rather than to **You**.

The **Insurer** may at their option use parts that have not been supplied by the original manufacturer to repair the **Vehicle**.

The **Insurer** will also cover the cost of replacing or repairing the vehicle's audio and navigation equipment up to the limit shown in the **Schedule**.

**New Vehicle Replacement**

The **Insurer** will not pay more than the **Market Value** of the **Vehicle** unless:

- the loss or damage happens before the **Vehicle** is a year old and **You** are its first and only registered keeper, and
- the cost of repair is valued by the **Insurer** at more than 60% of the cost of buying an identical new vehicle at the time of the loss or damage (based on the UK list price) and including car tax and VAT at the date the damage occurred. In these circumstances, if **You** ask the **Insurer** to, the **Insurer** will replace the **Vehicle** (and pay reasonable delivery charges) with a new **Vehicle** of the same make, model and specification.

What is not covered by this Section

- Loss of or damage to the **Vehicle** arising from **Theft** when no-one is in it, unless all its windows, doors, roof openings or hood are closed and locked. All keys or devices needed to lock the **Vehicle** are with **You** or the person authorised to use the **Vehicle**.
- **Excess** – The first amount of any claim, as shown in the **Schedule. You** must pay this amount for every incident **You** claim for under this section.
- Loss of use of the **Insured Vehicle** or any loss resulting from loss of use of the **Insured Vehicle**.
- Wear and tear or depreciation.
- Mechanical, electrical, electronic and computer failures, malfunctions or breakdowns or breakages.
- Costs of importing parts or accessories, or storage costs caused by delays, where the parts or accessories are not available from current stock in the UK.
- Any amount over the cost shown in the manufacturer's UK latest price guide and reasonable costs for fitting if any lost or damaged parts or accessories are not available.
- Loss of or damage to phone equipment.
- The **Vehicle** losing value after, or because of, repairs.
- Loss of or damage to the **Vehicle** resulting from deception by a person pretending to be a buyer or acting on behalf of a buyer.
- Loss of or damage to the **Vehicle** caused by a member of **Your** immediate family, a person living in **Your** home, employees or ex-employees taking the **Vehicle** without **Your** permission.
- The **Vehicle** being confiscated or destroyed by or under order of any government or public or local authority.
Fire and Theft (continued)

What is covered by this Section

The Insurer will only do this if:
- the Insurer can buy a Vehicle straight away in the UK and You have provided a copy of permission from the hire-purchase company (if this is how You bought the Vehicle and You have not finished paying for it).

What is not covered by this Section

- Loss from taking the Vehicle and returning it to its legal owner.
- Loss or damage to the Vehicle caused by an inappropriate type or grade of fuel being used.
- That part of the cost of any repair or replacement which improves the Vehicle beyond the condition before loss or damage occurred.

Section D
Personal accident

What is covered by this Section

If You or Your husband, wife or civil partner are aged under 71 and are accidentally killed or injured while getting into, travelling in or getting out of the Vehicle, the Insurer will pay the following:
- For death – £5,000.
- For total and permanent loss of sight in one eye – £2,500.
- For total and permanent loss (at or above the wrist or ankle) of one hand or one foot – £2,500.

The Insurer will only pay these amounts if the only cause of the death or injury is an accident involving the Vehicle and the death or loss happens within three months of the accident.

This cover also applies to any passenger aged between 15 and 70 who is getting into, travelling in or getting out of the Vehicle (as long as there is a passenger seat for that person).

What is not covered by this Section

- No cover is provided under this section if the policy is held in the name of a corporate organisation, a company or a firm.
- Death or injury caused by suicide or attempted suicide, or intentional self injury or injury arising wholly or partly from natural disease or weakness in any form.
- Death of or injury to any person not wearing a seat belt when they have to by law.
- More than £10,000 for any one accident.
- More than £5,000 to any one person for any one accident.
- If You, or Your husband or wife, or civil partner hold any other motor insurance, payment will be made under one policy only.
Section E
Medical expenses

What is covered by this Section
If You or anyone in the Vehicle is injured in an accident involving the Vehicle, the Insurer will reimburse up to £100 in medical expenses for each injured person.

Section F
Personal belongings

What is covered by this Section
If You or if You so wish the owner of such personal belongings for personal belongings in the Vehicle which are lost or damaged following an accident, a Fire or Theft involving the Vehicle.

The Insurer will pay the value of the personal belongings less an amount for wear and tear and loss of value.

What is not covered by this Section
- More than £100 for each incident.
- Loss of or damage to phone equipment.
- Money, stamps, tickets, documents or securities (such as share or bond certificates).
- Loss or damage when no-one is in the Vehicle, unless all its windows, doors, roof openings or hood are closed and locked. All keys or devices needed to lock the Vehicle are with You or the person authorised to use the Vehicle.
- Property insured under any other policy.
Section G
Liabilities to third parties

What is covered by this Section

The Insurer will cover Your legal liability for the death of or injury to any person. The Insurer will also cover Your legal liability for damage to other people’s property up to the amount shown in the Schedule following:

- You using the Vehicle.
- Goods falling from the Vehicle.
- Loading and unloading the Vehicle.
- Any person driving the Vehicle with Your permission (as long as your Certificate of Motor Insurance shows that he or she is allowed to drive the Vehicle). The person driving must not be excluded from driving the Vehicle by any Endorsement, exception or condition.
- Any person using (but not driving) the Vehicle, with Your permission, for social, domestic and pleasure purposes.
- Any passenger in, getting into or getting out of the Vehicle.
- Any single trailer, trailer-caravan or broken-down vehicle while it is attached to the Vehicle and if allowed by law.

When the Insurers written agreement is obtained beforehand the following will also be paid:

- Solicitors’ fees for representation at any coroner’s inquest, fatal accident inquiry or court of summary jurisdiction.
- reasonable legal costs for defending a charge of manslaughter or causing death by dangerous or careless driving caused by an accident which might involve legal liability covered under this policy.

What is not covered by this Section

- Any amount the Insurer has not agreed to in writing.
- Liability for death of or injury to any of Your employees during the course of their work, even if the death or injury is caused by anyone insured by this policy. However, the Insurer will provide the minimum cover needed under The Road Traffic Act.
- Loss of or damage to property owned by or in the care of the person who is claiming cover under this section.
- Any loss of or damage to a vehicle, trailer, trailer-caravan or broken-down vehicle covered by this policy.
- Any loss or damage caused while any Vehicle is in a place used for aircraft taking off, landing, parking or moving, including the associated service roads, refuelling areas, ground equipment parking areas and the parts of passenger terminals of international airports which come within the Customs examination area. However, the Insurer will provide the minimum cover needed under The Road Traffic Act.
- Any amount over £250,000 for any one claim or series of claims arising from one event that causes loss of or damage to property while the Vehicle is being used to carry Dangerous Goods.
- Any loss or damage caused by loading or unloading the Vehicle when it is not on a public road.
- Any loss or damage caused by using the Vehicle, or any machinery attached to it, as a tool of trade.
- Loss of or damage to any bridge, weighbridge, viaduct, road or surface which the Vehicle is being driven on, or anything under the road surface, caused by vibration or by the weight of the Vehicle or its load.
Section G
Liabilities to third parties continued

What is covered by this Section

- any costs and expenses for which Your employer or business partner is legally liable as a result of You using the Vehicle for their business;
- any other costs and expenses for which the Insurer has given its written permission; and
- emergency treatment charges set out in The Road Traffic Act.

If the only payment the Insurer makes is for emergency treatment charges, this will not affect Your no claim discount. If anyone who is insured by this section dies while they are involved in legal action, the Insurer will transfer to that person’s estate the benefit of this insurance against any liability covered by this section that the deceased may have incurred.

What is not covered by this Section

- Any claim for pollution or contamination, unless it is caused by a sudden, identifiable event which was unintended and unexpected and happened at one specific time and place.
- Any amount over £1,000,000 for one pollution or contamination event.
- Any amount over the limit shown in Your Schedule for any one claim or series of claims arising from one event that causes loss of or damage to property. This limit includes all costs, expenses and indirect losses.
- Foreign proceedings – any legal liability in respect of proceedings brought or judgement obtained in any court outside the United Kingdom unless such proceedings are brought or judgement obtained in the court of a foreign country arising out of the use of the Vehicle in that foreign country where the Insurer has agreed to extend this insurance to cover such foreign use.
Section H
Using your vehicle abroad

What is covered by this Section

The Insurer will provide the cover shown on Your Schedule. Your Schedule will also show the maximum number of days that this cover applies for in any Period of Insurance while You are using the Vehicle within the European Union and any other country which has agreed to follow Article 7(2) of the EU Directive on Insurance of Civil Liabilities arising from the use of Motor vehicles (number 72/166/EEC).

The Insurer will also pay customs duty if the Vehicle is damaged and the Insurer decide not to return it after a valid claim on the policy.

The Insurer will only provide the minimum legal cover of the country You are visiting if You exceed the maximum number of days allowed by the Insurer as shown on Your Schedule.
Section I
No claim discount

What is covered by this Section
As long as You have not made a claim during the Period of Insurance immediately before Your renewal, the Insurer will include a discount in Your renewal premium in line with the Insurer’s current No Claim Discount Scale applicable at renewal.
You may not transfer this discount to any other person.
Your no claim discount will not be affected if the only claims You make are for a broken windscreen or windows under section B, replacement locks under section L or emergency treatment charges under section G and incidents for which the Insurer obtains a full recovery of all payments made.

Section J
Optional no claim discount protection

What is covered by this Section
You will not lose any of Your no-claim discount as long as:
• You do not make more than two claims in any period of three years; and
• You have paid any extra premium the Insurer ask for.
If You make a second claim in any three year period, this policy section will be removed. You may have to pay a higher premium or Excess if You make any claims.
Section K
Replacement locks

What is covered by this Section
If the keys, lock transmitter or entry card for a keyless entry system of the Vehicle are lost or stolen, the Insurer will pay up to £250 towards the cost of replacing:
- all entry locks that can be opened by the missing item;
- the lock transmitter, entry card and central locking system; and
- the ignition and steering lock;

as long as the Insurer is satisfied that any person who may have Your keys, transmitter or card knows the identity or garage address of the Vehicle. The Insurer will also pay the reasonable cost of protecting the Vehicle, transporting it to the nearest repairers when necessary and delivering it after repair to Your address. Your no-claim discount will not be affected solely as a result of making a claim under this section.

What is not covered by this Section
The Insurer will not pay:
- any claim where the keys, lock transmitter or entry card are either:
  a) left in or on the Vehicle at the time of the loss; or
  b) taken without Your permission by a member of Your immediate family, a person living in Your home, an employee or an ex-employee.

Section L
Courtesty vehicle

What is covered by this Section
An AA Comprehensive van insurance policy means that following an accident, you will usually be provided with the use of another Vehicle while Your Vehicle is undergoing repair, subject to Your repair being carried out by Your Insurer-approved repairer.

If Your Insurer instructs repairs to start a category ‘A’ vehicle will be supplied if available during the period of repairs. A courtesy vehicle is not available in respect of total loss claims or where the Vehicle has been stolen and unrecovered, or for accidents outside of the UK.
General exclusions

This policy does not insure the following:

1. The Insurer will not cover claims arising from any of the following.
   a) The Vehicle being driven by someone who is not described in Your Certificate of Motor Insurance as entitled to drive.
   b) The Vehicle being driven, with Your permission, by anyone who You know or after reasonable enquiry should have known does not hold a driving licence or is disqualified from driving.
      However, the Insurer will still give cover if the person used to hold a licence and is still allowed to hold one by law.
   c) The Vehicle being driven by someone who does not meet all the conditions of their driving licence.
   d) The Vehicle being used for a purpose that is not shown as covered in Your Certificate of Motor Insurance.
      However, loss of or damage to the Vehicle is covered while the Vehicle is with a member of the Motor trade for servicing or repair.

2. If You receive any payment for giving people lifts in the Vehicle, the policy is not valid if:
   a) the Vehicle is made or altered to carry more than six people including the driver;
   b) You are carrying the passengers as part of a business of carrying passengers; or
   c) You are making a profit from the payments You receive.

3. The Insurer will not pay for loss, damage, injury or legal liability if it is caused directly or indirectly by the following:
   a) Ionising radiation or radioactive contamination from any nuclear fuel or any nuclear waste arising from burning nuclear fuel.
   b) The radioactive, poisonous, explosive or other dangerous properties of any explosive nuclear equipment or part of that equipment.
   c) Pressure waves caused by aircraft (and other flying objects) travelling at or above the speed of sound.
   d) Invasion, war, revolution or any similar event.
   e) Acts of Terrorism.
      However, the Insurer will provide the cover You need to meet the requirements under the Road Traffic Act.

4. The Insurer will not pay for any loss, damage, injury or legal liability arising during an earthquake, a riot or a civil disturbance occurring outside Great Britain, the Isle of Man or the Channel Islands, except under section G.

5. The Insurer will not pay for any liability You accept under an agreement or contract, unless You would have been legally liable anyway.

6. Any decision or action of a court which is not in Great Britain, Northern Ireland, the Isle of Man or the Channel Islands is not covered by this policy unless the proceedings are brought or judgement is given in a foreign court because the Vehicle was used in that country and the Insurer had agreed to cover it there.

7. The Insurer will not cover claims arising outside the geographical limits other than as provided for in sections H.
General conditions (covering all sections)

Claims Procedure
Telephone – 0844 836 1127
You (or Your legal representative or anyone claiming the benefit of this insurance) must send the Insurer any letter, claim, writ or summons as soon as You receive it. You must also let the Insurer know straight away if You, any person claiming benefit of this insurance or Your legal advisers know of any prosecution, inquest or fatal accident inquiry that might be covered under this policy.

Dealing with claims
You, Your legal representative or any other person who claims under this policy must not negotiate, admit fault or make any payment, offer or promise of payment unless You have the Insurers written permission.
To recover any amount the Insurer has paid the Insurer can:
- negotiate, defend or settle any claim and choose the solicitor who will act for You in any legal action, and
- take any legal action in Your name or the name of any other person covered by this policy
The Insurer can do any of these in Your name or in the name of any person claiming under this policy. Anyone who makes a claim under this policy must give the Insurer any reasonable information and help the Insurer asks for.

Compulsory insurance
If the law of any country says the Insurer must make a payment that the Insurer would not otherwise have paid, You or the person who incurred the liability must repay this amount to the Insurer.

Financial Services Compensation Scheme (FSCS)
Your Insurer is covered by the Financial Services Compensation Scheme.
You may be entitled to compensation from the scheme if Your Insurer cannot meet its obligations. This depends on the type of business and the circumstances of the claim. For claims against Insurers, you are covered for 90% of the claim, without any upper limit. For compulsory insurance (eg third-party motor) the claim is covered in full, without any upper limit.
You can learn more about this scheme at www.fscs.org.uk and by phoning 0207 892 7300.

Other insurance
If any incident that leads to a valid claim is covered under any other insurance policy, the Insurer will only pay its share of the claim unless stated differently elsewhere in this policy.
General conditions (continued)

Reasonable precautions
Anyone covered by this policy must take all reasonable steps they can to protect the Vehicle, and anything in or attached to it, against loss or damage. (This includes making sure that the Vehicle has all its windows, doors, roof openings or hood closed and locked. All keys or devices needed to lock the Vehicle are with You or the person authorised to use the Vehicle when no-one is in it.) The Vehicle must be kept in good working order and the Insurer may examine the Vehicle at any time.

Keeping to the terms of the policy
The Insurer will only pay claims if:
- any person claiming cover has met all the terms, conditions and Endorsements of the policy, as far as they apply, and
- the declaration and information given on the Statement of Insurance which this contract of insurance is based on is complete and correct as far as You know

Fraud
The Insurer will not pay any claim which is in any part fraudulent or exaggerated, or if You, or anyone acting for You, uses fraudulent methods to get benefits under this policy.

If You make a claim which is at all false or fraudulent, or support a claim with any false or fraudulent statement or documents, You will lose all benefit and premiums You have paid for under this policy. In addition we may recover any sums paid by way of benefit under this policy.

If You fraudulently provided us with false information, statements, or documents we may record this on the anti-fraud databases, we may also notify other organisations.

Cancellation
Should You wish to cancel.

If You need to cancel Your policy contact AAIS on 0844 836 1128 or write to. The Customer Care Unit AA Insurance Services PO Box 2AA Newcastle upon Tyne NE99 2AA.

You have 14 days from the date You receive the policy or the date that You enter into the contract (whichever is later) to cancel the cover and receive a refund (unless You have made a total loss claim). You must return the Certificate of Motor Insurance to AAIS. Any refund will be subject to a pro rata charge for the period of cover You have received and any fees due to AAIS as detailed in the ‘About AAIS’ page which accompanies this booklet.

After the above 14 day period, You can cancel this policy by giving AAIS notice in writing and returning the Certificate of Motor Insurance to AAIS. If You have not made any claims during the current Period of Insurance, the Insurer will refund part of Your premium for the remaining time left on Your policy. If a claim has been paid which resulted in the Insurer declaring the Vehicle a total loss, You must pay the full annual premium and You will not be entitled to any refund. If a claim has been paid by the Insurer that did not result in the Vehicle being declared a total loss, the Insurer will deduct the cost of any payments made in relation to the claim (or claims) from any premium refund. If the cost of the claim (or claims) is greater than the annual premium, the Insurer will not pay any refund.
General conditions (continued)

Refunds will be paid net of any fees due to AAIS as detailed in its terms of business.

**Instalment default cancellation**
If You are paying by instalments You irrevocably authorise AAIS, as Your agent, at AAIS’ discretion to cancel this insurance following and in accordance with any default notice sent to You. You also irrevocably authorise AAIS to receive any refund of premium and apply it to pay or reduce any sums owed including commission paid by the Insurer to AAIS in relation to this insurance. If there is any residual balance of return premium this will be paid to You. Please note where a claim has arisen under this insurance and the policy is cancelled in accordance with this paragraph, no refund will be available from the Insurer and You must pay the outstanding sum in full to AAIS. You must also return Your Certificate of Motor Insurance to AAIS.

**Cancellation by Your Insurer or AAIS (excluding Instalment defaults)**
The Insurer or AAIS can cancel this policy by sending You seven days’ notice to Your last known address. You must then send Your Certificate of Motor Insurance back to us and the Insurer will refund a proportion of the premium for the remaining period of insurance. Any such cancellation by You, the Insurer or AAIS shall not affect the rights or liabilities before such cancellation takes effect.

**The Contracts (Rights of Third Parties) Act 1999**
Save for the rights granted to AA Insurance Services under this contract 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.

**Law Applicable to contract**
You and the Insurer are free to choose the law applicable to this contract but in the absence of agreement to the contrary, the law of the country in which You reside at the inception of the contract (or, in the case of a business, the law of the country in which the registered office or principal place of business is situated) 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 or Wales, Scotland, Northern Ireland, Channel Islands or the Isle of Man the law which will apply is the law of England and Wales.

**Applicable Language**
The terms and conditions and all other information concerning this insurance are supplied in the English language and the Insurer and AAIS undertake to communicate in this language for the duration of the policy.
Call to find out more about:

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

**Breakdown**
- Breakdown Cover
- European Breakdown Cover

**Other Services**
- Driving School
- Maps, Guides and Atlases

Call **0800 21 11 11** or visit [theAA.com](http://theAA.com)

You may contact us using Text Relay. Information is also available in large print, Braille and audio on request. Please call for details.