



You, The AA and your Breakdown Membership contract

Who we are and who regulates us

Automobile Association Insurance Services Limited (we) are part of The AA Limited group of companies. Our head office is The AA, Level 3, Plant, Basing View, Basingstoke, Hampshire, RG21 4HG. We're an insurance intermediary, authorised and regulated by the Financial Conduct Authority. You can check this online at www.fca.gov.uk. We're on their Financial Services Register under registration number 310562.

What we do

We sell, set up, take payment, administer & issue refunds for your breakdown cover. We offer multiple cover levels and three add-on products, provided by either Automobile Association Developments Limited (AADL – trading as AA Breakdown Services), AA Underwriting Insurance Company Limited (AAUICL), Acromas Insurance Company Limited (AICL) or Collinson Insurance (a trading name of Astrenska Insurance Limited).

These are listed below.

Product	Insurer
Breakdown Cover	
– Roadside • AA Accident Assist	Automobile Association Developments Limited • AA Underwriting Insurance Company Limited
– At Home	Automobile Association Developments Limited
– National Recovery	Automobile Association Developments Limited
– Onward Travel	ACROMAS Insurance Company Limited (for cover starting before 1 December 2026) or AA Underwriting Insurance Company Limited (for cover starting on or after 1 December 2026)
– Commercial Use	Automobile Association Developments Limited
Parts and Garage Cover	ACROMAS Insurance Company Limited (for cover starting before 1 December 2026) or AA Underwriting Insurance Company Limited (for cover starting on or after 1 December 2026)
Key Cover	AA Underwriting Insurance Company Limited
Tyre Cover	Collinson Insurance (a trading name of Astrenska Insurance Limited)

Automobile Association Insurance Services Limited (AAISL) is part of The AA Limited group of Companies. AA Underwriting Insurance Company Limited (AAUICL) is also part of The AA Limited group of Companies. AA Limited holds 10% or more voting rights within AAUICL.

What you may need to pay

We may charge the below fees during your membership contract:

- £20 if you cancel during the cooling-off period

Our premiums include Insurance Premium Tax (IPT) at the prevailing rate, where applicable.

Who we act for

We act for the insurer in marketing their products, handling any claim monies, and in entering into policies with you on the insurer's behalf. When receiving or refunding your policy premium and when handling any claim monies, we act as an agent for the insurer.

Before you buy

We support your buying decision by helping you identify your needs and only presenting products which are consistent with your needs. We don't provide you with a personal recommendation on which type of breakdown cover you should buy; you'll need to make your own informed choice.

How we are paid for our services

If you pay for your breakdown cover, we charge you an arrangement and administration fee (AAF) under a separate contract between you and us for arranging and administering your cover. If you don't pay for your breakdown cover AADL pays us a fixed amount of commission per policy.

We handle Onward Travel and Parts and Garage Cover claims on behalf of AICL or AAUICL. AICL or AAUICL calculates the profit made on Onward Travel and Parts and Garage Cover. If AICL achieves a level of profit above an agreed amount they pay us a percentage commission of the total premium. The percentage is adjusted periodically, up or down, so that AICL or AAUICL achieves the agreed level of profit.

If you're not happy

We always aim to provide you with a high level of service, however, if something goes wrong, let us know as soon as possible:

- Call us on 0344 209 0556
- Email us at customer.solutions@theAA.com
- Write to us at Customer Solutions, The AA, Park Square, Bird Hall Lane, Cheadle Heath, Stockport, SK3 0XN

If we can't settle your complaint with us, you may be entitled to refer your complaint to the Financial Ombudsman Service. Further information can be found at www.financial-ombudsman.org.uk and in your terms and conditions booklet.

If we're unable to meet our obligations, you may be entitled to compensation from the Financial Services Compensation Scheme, your entitlement will be dependent on type of business the circumstances of the claim. Insurance advising and arranging is covered up to 90% of the claim, with no upper limit. Further information can be found at www.fscs.org.uk or telephone 0800 678 1100 or 0207 741 4100.