

Gold membership

Essential Terms & Conditions

September 2018

Important information: Please read and retain

AA

Welcome

Welcome to your Gold AA Membership. You are now entitled to an enhanced level of cover and other benefits in addition to the breakdown cover provided under your AA membership Breakdown Cover.

This booklet outlines the Essential Terms and Conditions that you need to know about the great benefits that are available with Gold Membership. Please ensure you read the Terms and Conditions of each benefit to understand where these are eligible.

Please note this booklet only provides information relating to the additional breakdown benefits which are available with Gold Membership. This does not include the Terms and Conditions of the AA membership Breakdown Cover. These can be found in the AA Membership Terms & Conditions booklet

which can be viewed online at theAA.com/policy. Or, to receive a copy in the post, call us on 0343 316 4444.

The Essential Terms and Conditions are split into two sections. Part one gives the Essential Terms and Conditions of the available Gold insurance benefits and their associated offers. Part two gives the Essential Terms and Conditions of Gold benefits which do not relate to insurance.

For both European Breakdown Cover and AA Key Insurance, you will receive a copy of the full Terms and Conditions booklet in the post with your confirmation pack after you choose to register for the benefit.

Text Phone users can contact us using Next Generation Texting by prefixing any of our numbers with 18001. Information is also available in large print, Braille and audio on request.

Please call for details on 0800 262 050.

Contents

Part One: Gold Membership Essential Terms and Conditions – Insurance Benefits

AA European Breakdown Cover – Conditions of the offer	5
AA European Breakdown Cover Overview.....	6
AA Key Insurance Policy Overview	7
AA Junior Associate Cover – Conditions of the offer	8

Part Two: Gold Membership Essential Terms and Conditions – Non-Insurance Benefits

Legal Assistance Helpline – Conditions of use.....	10
Vehicle Helpline and Garage Quote Checker – Conditions of use.....	10
AA Enhanced Breakdown App	10
Company details.....	11
Useful contact information	11

Part One: Gold Membership
Essential Terms and Conditions –
Insurance Benefits

AA European Breakdown Cover – Conditions of the offer

- The AA European Breakdown Cover policy must be in the name of the main UK Membership Breakdown Cover policyholder (not any other associates on the Membership).
- This offer is available on single trip policies, annual policies and for renewing customers.

Gold Membership entitles the main Member to use the discount equivalent to:

- 2 days of AA European Breakdown Cover applied up to 3 times within the UK Membership Breakdown Cover policy year OR
- 10% off AA European Breakdown Cover for one annual policy during the UK Membership Breakdown Cover policy year

This benefit is only available by calling 0800 316 9977 to activate AA European Breakdown Cover **before** travelling overseas and you will need to provide us with your intended dates of travel. The offer can be applied to take a trip of 2 days for zero premium, or alternatively discounted against the price of a longer trip.

Key exclusions

- The discount is applied to the base price of the policy only. If the optional benefit of Parts and Labour and / or the option to cover a towed caravan or trailer is added to the policy, these supplements will be paid in full.
- The discount can be used a maximum of 3 times within the UK Membership Breakdown Cover policy year (once for annual policies) and no element of this can be transferred to the following year.
- With the exception of the UK Membership discount, this offer can not be used in conjunction with any other offer.

Please note: if You wish to use this benefit, You must call to purchase and/or activate an AA European Breakdown – Full Cover policy before travelling overseas. We cannot provide assistance for a breakdown in Europe if You have not done this.

AA European Breakdown Cover – Overview

Full Terms and Conditions will be sent to you if you take out a policy.

This provides you with an overview 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 in the full Terms and Conditions 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 9 of the policy 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.

AA European Breakdown Cover is available as Single Trip, Single Trip Group and Annual.

The main features of cover are:

- Roadside assistance and emergency repair
- Pre-departure hire car
- Roadside Assistance and emergency repair in Europe
- Alternative travel arrangements in Europe
- Emergency accommodation in Europe
- Location and despatch of spare parts within Europe
- Vehicle recovery
- Missed Connection cover
- Vehicle collection
- £200 Break-in cover
- Hire car in the territory
- Up to £50,000 Legal Costs Benefit
- Parts and Labour cover (optional benefit)
- Message relay service

AA Key Insurance Overview

This document is intended to provide you with basic details of Your AA Key Insurance cover.

This is not a statement of the full terms and conditions of Your policy, these can be found in your AA Key Insurance Cover Terms and Conditions Booklet (the policy booklet) and should be read in conjunction with your policy schedule. This document applies to policies acquired on or after the 14th July 2015.

AA Key Insurance is arranged by Automobile Association Insurance Services Limited (AAIS) which is authorised and regulated by the Financial Conduct Authority.

AA Key Insurance is administered by Keycare Limited and the Insurer is Ageas Insurance Limited.

Ageas Insurance Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority.

1. The main features of cover are:

- Single Membership Policies are entitled to one fob (key ring) worth £1,000 of Key Insurance. Joint Membership policies are entitled to a maximum of two fobs worth £1,000 each; Family Membership policies are entitled to up to four fobs worth £1,000 each, dependent on the number of individuals registered under the policy. Cover is for any of Your keys attached to the registered fob(s)
- Cover for lost and stolen keys, replacement locks and any call-out charges up to the £1,000 annual cover limit
- Cover for locksmith charges if You lock yourself out of Your home or vehicle up to the £1,000 annual cover limit
- Up to 3 days vehicle hire if Your Vehicle is unusable as a result of lost or stolen keys
- 24 hours, 365 days a year emergency helpline
- Access to a nationwide network of locksmiths
- No excess to pay
- No claims discount on main home and motor policy not affected
- Keycare pay the finder of Your keys a £10 reward

AA Junior Associate Cover – Conditions of the offer (Personal Membership only)

This offer applies only to Personal Membership (Single, Joint or Family). Family Associates cover is not applicable to Vehicle based cover policies. Members with Vehicle based policies can call 0343 316 4444 to discuss upgrading to Personal cover to become entitled to this benefit.

This cover provides Membership cover for up to 3 nominated people living at the Member's Home address, so long as they are under the age of 17.

To activate your Family Associates cover, you will be required to nominate up to 3 persons living at the same residential address as the main AA Membership who are under the age of 17 at the time of nomination. You can do this by calling us on 0343 316 4444.

AA Family Associates cover will afford the same breakdown entitlements to the nominated Associates as is available under the main AA Membership, no matter what vehicle they are travelling as passengers in at the time of the breakdown. It will also offer the same entitlements to the Accident Management service, Enhanced Breakdown App, Legal Helpline and Vehicle Helpline & Garage Quote Checker. However the nominated associate is not automatically entitled to Key Insurance, or European Breakdown Cover which must both be registered in the name of the main Member.

Limitations and Exclusions

1. AA Family Associates cover is only applicable to associates where the main AA Membership Breakdown Cover is Personal Cover (Personal; Single, Joint or Family). Family Associates cover is not applicable to Vehicle based cover policies. Members with Vehicle based policies must upgrade to Personal Cover to be entitled to this benefit.
2. For the avoidance of doubt, the availability of this cover is limited to the maximum number of people entitled to cover on your AA membership Breakdown Cover policy. No Membership can exceed a maximum of four people.
3. This cover is limited to breakdown services including AA Roadside Assistance, At Home (Home Start), National Recovery (Relay), and Onward Travel (Stay Mobile) (depending on entitlement of main AA Membership Breakdown Cover).

Please note that all general Terms and Conditions of AA Membership Breakdown Cover apply to the cover extended to nominated Associates.

Part Two: Gold Membership
Essential Terms and Conditions –
Non-Insurance Benefits

Legal Assistance Helpline conditions of use

- The Legal Assistance Helpline is provided by Lyons Davidson Limited, Victoria House, 51 Victoria Street, Bristol, BS1 6AD, using qualified legal professionals.
- Legal advice is free to AA Members by calling 0345 850 1130. Calls are charged at local rate from landlines, mobile charges may be higher.
- Lines are open 24 hours a day, 7 days a week.
- Please note that this service provides legal assistance only and does not provide any level of legal representation.
- This service will not be able to give legal assistance regarding any medical condition or matter.
- The Legal Assistance helpline is available to Silver AA Membership and Gold AA Membership policyholders only. You will be required to provide Your Membership number at the start of the call to verify Your entitlement to use this service.
- There are no restrictions to the number of times you can call the AA Legal Assistance line however Automobile Association Developments Limited (trading as AA Breakdown Services) reserve the right to withdraw the service if in our reasonable opinion we consider it is being misused and/or abused.

Vehicle Helpline and Garage Quote Checker conditions of use

- Advice is provided by the AA Vehicle Specialist help team to assist you regarding all motoring matters, service and repair queries.
- Vehicle Helpline and the Garage Quote Checker are provided by Automobile Association Developments Limited (trading as AA Breakdown Services).
- To use these services, please call 0330 102 7094, lines are open 7 days a week, 8am-6pm.
- Vehicle Helpline and the Garage Quote Checker are available to AA Membership policyholders only. You will be required to provide Your Membership number at the start of the call to verify Your Membership status.
- There are no restrictions to the number of times you can call, however Automobile Association Developments Limited (trading as AA Breakdown Services) reserve the right to withdraw the service if in our reasonable opinion we consider it is being misused and/or abused.

AA Enhanced Breakdown App conditions of use

- The app can only be used on iPhone or Android phones. The app is not available for other devices.
- All members have access to the following features: Fuel, Parking, Charging Points, Member Benefits, Garages, Traffic, Vehicle Management, Breakdown reporting and Route Planner.
- Fuel prices are limited to 5 searches every 24 hours.
- Some data is provided by third party suppliers. The AA cannot be held responsible for the accuracy of the information.
- Members with Hearing Impairments can activate the Text option in the App settings.

Company details

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.

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

Automobile Association Insurance Services Limited 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. Company registration number 2414212.

AA Key Insurance is administered by Keycare Limited 2-3 Quayside House, Quayside, Salts Mill Road, Shipley BD18 3ST (01309093) and the Insurer is Ageas Insurance Limited, Ageas House Hampshire Corporate Park Templars Way Eastleigh SO53 3YA . Ageas Insurance Limited is authorised and regulated by the Financial Conduct Authority.

Useful contact information

AA European Breakdown Cover	0800 316 9977
AA Key Insurance (for claims or to buy additional fobs)	0345 303 4023
AA Key Insurance (to register or ask a question)	0343 316 4444
AA Junior Associate Cover	0343 316 4444
Legal Assistance Helpline	0345 850 1130 theAA.com/Gold
Vehicle Helpline	0330 102 7094
Garage Quote Checker	0330 102 7094
AA Enhanced Breakdown App	Download from theAA.com/apps
Breakdown Assistance in the UK	0800 88 77 66