

**AA Roadside
One Person One Vehicle Membership
(Vehicle Membership for You only)**

Terms & Conditions Booklet

AA Roadside One Person One Vehicle Breakdown Cover
Policy and Arrangement & Administration Contract

March 2018

Important information: Please read and retain



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Welcome to the AA

A warm welcome to the AA and thank you for choosing AA Roadside One Person One Vehicle Membership. The AA's Breakdown Service is available 24 hours a day, 365 days a year. As the UK's largest motoring organisation the AA deals with around 3.5 million breakdowns each year throughout the UK, Channel Islands and the Isle of Man.

This booklet is split into 2 parts and sets out the Terms & Conditions of the contracts entered into when purchasing this AA Roadside One Person One Vehicle Membership:

- 1 - AA Roadside One Person One Vehicle Breakdown Cover Policy; and
- 2 - AA Roadside One Person One Vehicle Breakdown Cover Arrangement and Administration Contract.

For the purposes of these contracts and correspondence with you Your "AA Roadside One Person One Vehicle Membership" refers to the above contracts collectively.

Please read this booklet carefully and keep it in a safe place as any use of your Membership is subject to these Terms & Conditions.

If you have any questions regarding your Membership then please call customer enquiries on 0343 316 4444 where one of our advisors will be able to help.

The Terms & Conditions of your AA Roadside One Person One Vehicle Breakdown Cover are set out in the 'AA Roadside One Person One Vehicle Breakdown Cover Policy' part of this booklet.

AA Roadside One Person One Vehicle Membership also involves entering into a separate contract with us (Automobile Association Insurance Services Limited) under which we agree to arrange and administer your AA Roadside One Person One Vehicle Breakdown Cover (see the 'AA Roadside One Person One Vehicle Breakdown Cover Arrangement and Administration Contract' part of this booklet). The premiums due to the insurer(s) and the fee(s) for our services are detailed in the accompanying letter or advised to you in writing separately and together these amounts make up the total cost of your AA Membership.

Demands & Needs

Our Roadside One Person One Vehicle policy meets the needs of a single customer who requires assistance, in the event they breakdown, for one vehicle, more than ¼ mile away from their home address and, if we are unable to repair the vehicle, recovery to a local repairer.

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Part 1. AA Roadside One Person One
Vehicle Breakdown Cover Policy –
Your contract with the insurer

AA ROADSIDE ONE PERSON ONE VEHICLE BREAKDOWN COVER POLICY SUMMARY

keyfacts®

This policy summary provides you with basic details of your AA Roadside One Person One Vehicle Breakdown Cover. Please note this is not a statement of the full Terms & Conditions, which are detailed later in this booklet.

1. Who is Roadside One Person One Vehicle Breakdown Cover provided by?

AA Roadside One Person One Vehicle Breakdown Cover is provided by Automobile Association Developments Limited (trading as AA Breakdown Services).

2. Who is covered by AA Roadside One Person One Vehicle Breakdown Cover?

The registered vehicle (provided it is eligible) is covered so long as the named policyholder is with the vehicle at the time of both the breakdown and the attendance of the AA (as either driver or passenger).

3. What are the main features/benefits of AA Roadside One Person One Vehicle Breakdown Cover?

Service	Benefits
Roadside Assistance	<ul style="list-style-type: none">■ Assistance at the roadside if you are broken down more than ¼ mile from home.■ Tow to the AA's choice of relevant local repairer or a local destination of Your choice, provided it is no further, for you, your vehicle and up to 7 passengers, if the AA is unable to fix your vehicle at the roadside.

4. Are there any significant exclusions or limitations to AA Roadside One Person One Vehicle Breakdown Cover?

Full details of the restrictions which apply to AA Roadside One Person One Vehicle Breakdown Cover can be found further on in this booklet, however the key restrictions are:

Where cover is available (page 9):

- Service is only available within the UK. Residents of the Channel Islands and Isle of Man should purchase the appropriate cover for those territories.

General vehicle specifications (see page 11):

- Service is only available to Members travelling in a car, van, minibus or motorcycle (including quads and trikes) which complies with the stated maximum weight restriction of 3.5 tonnes and maximum width restriction of 7ft 6in (2.3m) which constitutes the overall width of the vehicle bodywork excluding mirrors, measured at the widest points;
- The vehicle must be no more than 10 years old at the date of registration with the AA (see page 11);
- Service is only available for the vehicle which is registered with the AA at the time assistance is requested;

General Terms and Conditions (see pages 13-18);

- Assistance is not available following a breakdown or accident attended by the police or other emergency service, until the vehicle's removal is authorised. If the police insist on recovery by a third party, the cost must be met by you;
- No recovery (including a local tow) is available following an accident;
- Transport of any animal is discretionary, and horses and livestock will not be recovered;
- The following items are excluded:
 - Routine maintenance,
 - Running repairs,
 - Fuel and parts (unless these are carried by the attending AA patrol or agent and in the case of fuel is required to get a Vehicle that has run out of fuel to the nearest fuelling point and in the case of parts costs £5 or less based on the AA's retail prices),
 - oil,
 - keys,
 - garage or other labour or materials required to repair your vehicle are excluded, as are any supplier delivery service or call-out charges related to these items and the provision of service on private property without the relevant permission;
- Service will not be provided where the fault has been identified by the AA for a breakdown of the same Vehicle within the preceding 28 days and has re-occurred because of Your failure to act upon the AA's recommendation;
- The named Member must be with the vehicle at the times of breakdown and assistance. A valid Membership card and some other form of identification must be produced;
- You can not change the person covered under AA Roadside One Person One Vehicle Breakdown Cover. If you wish to cover another person in the same vehicle, you will need to upgrade to Vehicle Based Cover. Or, if you wish to cover another person in any vehicle you will need to upgrade to Joint Cover or the person will need to purchase a separate policy;
- Service will be refused and may be cancelled if anyone behaves in an abusive or threatening manner, or if the AA is owed money.

5. How long is AA Roadside One Person One Vehicle Cover valid for?

The duration of your Cover is 12 months.

6. What if I want to cancel AA Roadside One Person One Vehicle Breakdown Cover?

You have the right to cancel your Roadside One Person One Vehicle Breakdown Cover within a 14 day 'cooling off period', commencing from the receipt of your AA Roadside One Person One Vehicle Membership documents. You must call us on 0343 316 4444 to cancel Roadside One Person One Vehicle Breakdown Cover. The following refund policy will apply for Members cancelling within the cooling off period:

- If you joined already requiring assistance you will be entitled to a full refund minus the AA's charges for assistance provided.
- If you were not in a breakdown situation when you joined you will receive a full refund less the cancellation administration charge that Automobile Association Insurance Services Limited make.

Subject to any other statutory rights you may have, there will be no refunds following the cooling off period.

Full details of your cancellation rights can be found on page 15 of this booklet.

7. What if I need to make a call out?

If you require breakdown assistance in the UK, please call 0800 887 766. You will need to provide your Membership number, and details of your circumstances. Please be prepared to show your Membership card.

8. What if I need to make a complaint?

We aim to provide you with a high level of service at all times. However, there may be a time when you feel that our service has fallen below the standard you expect. If this is the case and you want to complain, we will do our best to try and resolve the situation.

There are several ways you can contact us:

Phone: 0344 209 0556
0161 333 5910

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 5 working days of receipt, or offer you our final response if we have concluded our investigations within this period.

Full details on the complaints process can be found on page 10.

Your AA Roadside One Person One Vehicle Breakdown Cover Policy in full

If you require Breakdown Assistance

Where cover is available:

Breakdown Cover detailed in this Policy only applies to those ordinarily resident in the UK travelling in a vehicle which first becomes stranded in the United Kingdom.

AA Roadside One Person One Vehicle Breakdown cover is not available to residents of the Channel Islands or Isle of Man.

How to contact the AA:

If you have broken down and require assistance, please contact the AA on **0800 887 766**. It is important that you contact the AA because if you contact a garage direct you will have to settle the bill and the AA will not be obliged to reimburse you.

How the AA will identify that you are entitled to assistance:

The AA recommends that the Membership card is kept in the registered vehicle as you will require the card to access service.

When you contact the AA for assistance you will be asked to show your Membership card to ensure that only those Members entitled receive service.

If a valid Membership card and additional proof of identity cannot be produced, the AA reserves the right to refuse service. For further details please refer to General Terms & Conditions, clause 3f, page 15.

Please also note that you should advise the AA immediately of any changes to name or address. Please refer to General Terms & Conditions, clause 16, page 17.

If you're not an AA Member or don't hold the relevant level of cover:

If you are not entitled to any AA Breakdown Cover services or you are not, at the time of the breakdown, entitled to the particular assistance service(s) you require, the AA may still be prepared to provide the required assistance. However, you would need to pay additional supplements as follows:

- The standard price for the relevant AA product you have upgraded to
- A supplementary premium for purchasing the required cover in a breakdown situation
- An additional surcharge if you require Relay in a breakdown situation - in addition to the price of Relay. The AA is entitled to limit the distance of the recovery under Relay on this occasion - the maximum mileage will be notified to you when you request assistance
- Any mileage in excess of this limit will be charged at a fixed rate per mile

The cost of all charges and premiums will be confirmed to you at the time of purchase.

If you are provided with breakdown assistance service(s) but default in making payment for your AA Roadside One Person One Vehicle Breakdown Cover (or for the relevant part thereof):

Subject to any statutory rights you may have as a consumer, if the AA provides breakdown assistance services under your AA Roadside One Person One Vehicle Breakdown Cover, at your request or at the request of someone who the AA believes is entitled to request assistance under your policy, and subsequently it becomes apparent that you have not paid for your AA Roadside One Person One Vehicle Breakdown Cover (or the relevant part thereof) then the AA will be entitled to charge you for the services actually provided.

If you need to complain

We aim to provide you with a high level of service at all times. However, there may be a time when you feel that our service has fallen below the standard you expect. If this is the case and you want to complain, we will do our best to try and resolve the situation. There are several ways you can contact us:

Phone: 0344 209 0556
0161 333 5910

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 5 working days of receipt, or offer you our final response if we have concluded our investigations within this period.

If we acknowledge your complaint, we will advise you who is dealing with it and when we expect to respond. We aim to respond fully within 8 weeks. However, if we are unable to provide a final response within this period we will write to you before this time and advise why we have not been able to offer a final response and how long we expect our investigations to take.

If you remain unhappy with our final response, or we have not managed to provide a final response within 8 weeks of your complaint, you may be entitled to refer your complaint to the Financial Ombudsman Service for help and advice.

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

Definition of words and phrases used in this Policy

Some common terms are used to make this Policy easier to understand. Wherever the following words or phrases appear they will always have the meaning set out below.

'AA' means the relevant insurer of the breakdown cover: Automobile Association Developments Limited (trading as AA Breakdown Services).

'AAIS' means Automobile Association Insurance Services Limited.

'Breakdown' means an event:

- a) which causes the driver of the relevant vehicle to be unable to start a journey in the vehicle or involuntarily brings the vehicle to a halt on a journey because of some malfunction of the vehicle or failure of it to function; and
- b) after which the journey cannot reasonably be commenced or continued in the relevant vehicle; provided always that any part or other failure shall not be considered to be a breakdown unless it results in the vehicle not working as a whole.

'Member' means the person to whom the Membership documentation is addressed and who has purchased or been given and whose address is recorded with the AA as the home address of the vehicle registered under the AA Roadside One Person One Vehicle Breakdown Cover.

'Member's Home Address' means the address which the AA has recorded as the home address of the Member at the time of the relevant breakdown or accident.

'Membership Year(s)' means the period(s) of 12 months commencing from the start of the Membership or from any anniversary of the start of that Membership.

'You', 'Your' means the Member and, if the context requires, any person who is travelling in, and who requests assistance for, a vehicle that is registered under Roadside One Person One Vehicle Breakdown Cover with the AA.

'Your Vehicle' means the vehicle which has been registered for cover with the AA at the time of the relevant breakdown or accident; and provided always that any such vehicle meets the vehicle specification set out on page 11.

About AA Roadside One Person One Vehicle Breakdown Cover

This section details the level of cover available under AA Roadside One Person One Vehicle Breakdown Cover. The cover you hold will be set out in the accompanying letter, or if changes are made these will be confirmed separately to you in writing.

Service available



- Roadside Assistance – This is the minimum level of cover and provides roadside assistance throughout the UK, 24 hours a day, every day of the year if you're broken down more than 1/4 of a mile from your home. The AA's number 1 aim is to fix your car, but if it cannot be fixed it will be taken to the AA's choice of relevant local repairer or to a local destination of Your choice, provided it is no further distance than the said local repairer. Please refer to page 12 onwards for full details.

Types of cover

AA Roadside One Person One Vehicle Breakdown Cover covers Your Vehicle (provided the Vehicle is within the limits specified below) regardless of who is driving, so long as You are travelling in the Vehicle at the time of breakdown and You are present at the time of assistance.

Duration of cover

AA Roadside One Person One Vehicle Breakdown Cover is for 12 months and must be paid for annually in a lump sum under a continuous recurring payment authority. Your cover will automatically be renewed at the end of the Membership Year. You will always be advised of this in advance and have the opportunity to cancel or Upgrade to Standard Membership - AA Roadside Assistance + any optional level of cover.

General vehicle specifications

Breakdown assistance is only available for cars, vans, minibuses or motorcycles (including quads and trikes) which meet the specifications set out below.

Please note that "car, van, minibus or motorcycle" does not include, amongst other things, electric pavement vehicles, electrical wheelchairs, bicycles (including electric bicycles), any vehicle which cannot lawfully be used on the public highway and/or any non-motorised vehicle.

Maximum Vehicle Weight:	3.5 tonnes (3,500kg) gross vehicle weight
Maximum Vehicle Width:	7ft 6in (2.3m) which constitutes the overall width of the vehicle bodywork excluding mirrors, measured at the widest points

Assistance will also be provided for a caravan or trailer which was on tow at the time of the breakdown, provided that it falls within the above limits.

For the avoidance of doubt, we do cover electric cars, vans, minibuses and motorcycles.

Additional vehicle specifications/restrictions applying to Roadside One Person One Vehicle

In addition to the general vehicle specifications set out above, the following terms apply to AA Roadside One Person One Vehicle Cover:

- a) AA breakdown assistance is only available for a vehicle which has been registered with the AA at the time assistance is requested; and
- b) The vehicle must be no more than 10 (ten) years old at the date of registration with the AA; and
- c) Must be a UK Vehicle which is registered with the DVLA
- d) It is possible to change the vehicle registered during the Membership Year. Please note however that service will not be available for the new vehicle until 24 hours after the AA receives notification of the vehicle change. In addition the AA reserves the right not to re-register any vehicle which has been previously registered during the same Membership Year. The AA are unable to complete more than 3 vehicle changes requested within the Membership year.

Transportation of Animals

Please note that horses or livestock will not be recovered and the recovery of any animal is generally at the AA's discretion. See under General Terms & Conditions, clause IM, page 14.

Service Descriptions – What is covered and what is not covered

Roadside Assistance

Provided by Automobile Association Developments Limited (trading as AA Breakdown Services).

What is covered:

- Roadside Assistance is available if Your Vehicle is stranded on the highway more than a quarter of a mile from the Member's Home Address following a breakdown or accident;
- If, following a breakdown, a Patrol or appointed agent cannot fix Your Vehicle, it, together with the driver and up to a maximum of seven passengers, will be taken to the AA's choice of relevant local repairer (in the case of an electric Vehicle which has run out of charge, this will be to the nearest charge point this may not be a rapid charge point in the direction You are travelling) or to a local destination of Your choice, provided it is no further than the distance to the said relevant repairer;
- The AA will make a telephone call at Your request following a breakdown;
- Please note that any contract for repair, other than repairs carried out by the AA or its agent at the roadside under Your AA Roadside One Person One Vehicle Cover, is between the person requesting the repair and the repairer - it is not the AA's responsibility to instruct the repairer to undertake any work required or to pay them for it.

The AA does not guarantee that any recovery to a relevant local repairer will be within the opening hours of the repairer, or that the repairer will be immediately available to undertake any required repair. Whilst the AA will endeavour to check that the chosen repairer carries out the type of repair work required, this cannot be guaranteed and the AA does not provide any assurance or warranty with respect to any work carried out at Your request by any third party repairer.

What is not covered:

- The following items are excluded:
 - Routine maintenance,
 - Running repairs,
 - Fuel and parts (unless these are carried by the attending AA patrol or agent and in the case of fuel is required to get a Vehicle that has run out of fuel to the nearest fuelling point and in the case of parts costs £5 or less based on the AA's retail prices),
 - oil,
 - keys,
 - garage or other labour or materials required to repair your vehicle are excluded, as are any supplier delivery service or call-out charges related to these items and the provision of service on private property without the relevant permission;
- The cost of any labour, other than that provided by the AA or its agents under your AA Roadside One Person One Vehicle Breakdown Cover at the scene of the breakdown or accident;
- Any additional transport or other costs that You might incur or any incidental expenses that may arise during a recovery. The AA cannot accept any costs for passengers who do not accompany Your Vehicle while it is being recovered;
- Routine maintenance and running repairs e.g. radios, interior light bulbs, heated rear windows;
- Any recovery or tow following an accident (see General Terms & Conditions, clause 2, page 14);
- Assistance following a breakdown or accident attended by the police, highways agency or other emergency service, until the services concerned have authorised the vehicle's removal. If the police, highways agency or emergency service insist on recovery by a third party, the cost of this must be met by You;
- A second or subsequent recovery, after Your Vehicle has been recovered following a breakdown;
- All things excluded under general Terms & Conditions (see pages 13-18).

General Terms & Conditions

General exclusions

1. AA Roadside One Person One Vehicle Breakdown Cover does not provide for:
 - a. **Any Vehicle servicing or re-assembly**

For example, where this is required as a result of neglect or unsuccessful work on the vehicle (including, but not limited to, DIY vehicle maintenance), other than that on the part of the AA or its agents;
 - b. **Garage labour costs**

The cost of garage or other labour required to repair Your Vehicle, other than that provided by the AA or its agents at the scene of the breakdown or accident;
 - c. **Fuel draining**

Any costs of draining or removing fuel, lubricants or other fluids as a result of the introduction of an inappropriate substance. In the event of the introduction of an inappropriate substance which results in the need to drain or remove fuel, lubricants or other fluids, the only recovery the AA will make available to you will be to arrange for your vehicle, the driver and up to 7 passengers to be taken to the AA's choice of relevant local repairer or another location of your choice, provided it is no further than the destination of the said local repairer, but you will have to pay for any work required;
 - d. **Failure to carry a serviceable spare**

Any additional charges resulting from Your failure to carry a legal and serviceable spare wheel or tyre, except where this is not provided as manufacturers' standard equipment. The AA will endeavour to arrange on your behalf, but will not pay for, assistance from a third party;
 - e. **Having Your Vehicle stored or guarded in Your absence;**
 - f. **Vehicles on private property**

The provision of service when Your Vehicle is on private property e.g. garage premises, unless You can establish that You have the permission of the owner or occupier;
 - g. **Excess passengers**

The provision of service to or for any persons in excess of the number of seats fitted in the vehicle at the time of breakdown, or to anyone who was not travelling in the relevant vehicle at the time of the breakdown. If there are more people than the maximum allowed, the AA will seek to arrange, but will not pay for, their onward transportation;
 - h. **Recovering vehicles from trade or auction**

The recovery of any vehicles bearing trade plates or which the AA has reason to believe have just been imported or purchased at auction;
 - i. **Transporting from trade premises**

The transportation of immobilised vehicles where the AA considers this to be part of a commercial activity, for example, to, from or for motor dealers or delivery companies;
 - j. **Locksmiths, tyre, glass or bodywork specialists costs**

The cost (including any call out charge) of any locksmith, glass, or tyre specialist, should the AA consider this to be required. The AA will endeavour to arrange this help on Your behalf, however it will not pay for these specialist services and any contract for services provided will be between You and the relevant specialist. If, in the AA's professional opinion, Your Vehicle requires recovery to such a specialist to be mobilised and, to effect that recovery, specialist lifting equipment not normally carried by AA patrols is required, the AA will arrange the recovery but at Your cost. If use of a locksmith or other specialist would, in the AA's opinion, mobilise the vehicle, no further service will be available for the breakdown in question;
 - k. **Specialist lifting equipment**

The cost of any specialist lifting equipment (not normally carried by AA Patrols) including but not limited to:
 - a) occasions where the Member has driven off-road, or on clearly sign posted closed roads; and
 - b) any occasions following an accident;

- l. Transporting animals**
The transportation or arrangement of the transportation of any animal (guide dogs or hearing dogs will be transported together with their owner, unless this is not possible for health and/or safety reasons). The AA will not recover horses or livestock. If the AA does at its absolute discretion, agree to transport an animal, then this will be at Your own risk. It is Your responsibility to secure any animal being transported or to make alternative arrangements for its transportation;
- m. Participation in sporting events**
Assistance for vehicles broken down as a result of taking part in any “Motor Sport Event”, including but not limited to racing, rallying, trials or time-trials or auto test. However, for the avoidance of doubt, the AA does not consider “Concours d’elegance” events, track test days for road-legal vehicles or rallies held exclusively on open public highways where participants are required to comply with the normal rules of the road, to be Motor Sports Events.
2. AA Roadside One Person One Vehicle Breakdown Cover does not provide for any vehicle recovery following an accident.
- The AA may, if You request, be prepared to provide recovery following an accident but, if so, You will be responsible for paying the AA’s charges for this assistance (including, but not limited to, any charges relating to any specialist equipment used).
- Please note that, following an accident, or otherwise, it is and remains Your responsibility to ensure that You properly comply with any requirements of Your motor insurer in making a claim under Your motor insurance policy.

General rights to refuse service

Please note: if a Member is refused service by the AA the Member has the right to an explanation in writing (see “If you need to complain” page 10 for Member Relations contact details).

3. The AA reserves the right to refuse to provide or arrange breakdown assistance where the service request is, or relates to:
- a. Repeat breakdowns within 28 days**
where service is requested to deal with the same or similar cause of breakdown to that which the AA attended within the preceding 28 days. It is Your responsibility to make sure that emergency repairs carried out by the AA are, where appropriate, followed as soon as possible by a permanent repair. Nothing in this provision shall affect any rights You may have in relation to any negligence or breach of contract or breach of any other legal duty on the part of the AA or its agents;
- b. Unattended vehicles**
where You are not with Your Vehicle at the time of the breakdown and You are unable to be present at the time assistance arrives;
- c. Unsafe, unroadworthy, unlawful vehicles**
where in the AA’s reasonable opinion, immediately before the relevant breakdown or accident, Your Vehicle was dangerous, overladen, unroadworthy or otherwise unlawful to use on a public road. Without restricting the generality of the AA’s rights under this provision, and Your responsibility to comply with all applicable legal requirements, please note that for a UK registered vehicle to be used or kept on a public road, and subject to any relevant exemption that may apply, the vehicle must have a current excise licence (that is, up to date vehicle tax), a current MOT test certificate and have in force valid motor insurance to the minimum level required under UK law;
- d. Assisting where unsafe or unlawful activities**
where, and other than solely as a result of a failure on the part of the AA, the giving of service would involve a breach of the law (including, without in any way restricting the type of breach being referred to under this sub-clause, a breach of the AA’s health and safety duties);
- e. Delay in reporting**
where the breakdown is not reported within 24 hours of You becoming aware of the breakdown. (The AA may agree to extend this period in exceptional circumstances);

f. **We cannot verify Membership**

where You cannot produce a valid AA Roadside One Person One Vehicle Membership card (or appropriate receipt) and some other form of identification. If these cannot be produced, and the AA is unable to verify that the appropriate AA Roadside One Person One Vehicle Breakdown Cover entitlement is held, the AA reserves the right to refuse service.

However if You are unable to prove entitlement to service or You are aware that You do not hold entitlement to an AA service, the AA may, at its discretion, offer service on the immediate payment (by credit, debit or switch card) of the usual price for the relevant product, plus a supplementary premium for joining while already requiring assistance. The cost of this will be confirmed to you at the time of purchase.

The amount paid will be fully refunded if it can be established that the relevant level of service entitlement was held at the time of the breakdown. (For information, please see section 4 of the AA Roadside One Person One Vehicle Breakdown Cover Arrangement and Administration Contract on page 20, for AAIS's fees in the event of refund).

Without prejudice to Your statutory rights, no refunds will be given if Breakdown Cover entitlement cannot be proved, or simply because Your Vehicle cannot be fixed at the roadside;

g. **Unreasonable behaviour**

where the AA considers that You:

- (i) or anyone accompanying You, or who is receiving or is entitled to receive assistance in connection with Your AA Roadside One Person One Vehicle Breakdown Cover is behaving or has behaved in a threatening or abusive manner to AA employees, Patrols or agents, or to any third party contractor; or
- (ii) have falsely represented that You are entitled to services that You are not entitled to; or
- (iii) have assisted another person in accessing AA services to which they are not entitled; or
- (iv) owe the AA money with respect to any services, spare parts or other matters provided by the AA or by a third party on the AA's instruction.

Additional services

4. Any additional services made available by the AA which are not described in these Terms & Conditions are provided on a purely discretionary basis and may be withdrawn at any time.

Use of agents

5. Service from dedicated AA Patrols is subject to availability and may be supplemented by use of appropriate agents. The AA will only accept responsibility for the actions of an agent where the agent is acting on the AA's instruction.

Requests for assistance

6. All requests for assistance must be made to the AA using the contact instructions provided by the AA from time to time. If You contact a garage direct, You will have to settle its bill and the AA will be under no obligation to reimburse You.

Emergency nature of breakdown service

7. AA Patrols are trained and equipped to carry out emergency roadside repairs and are not in a position to comment on the general safety or roadworthiness of a vehicle after a breakdown or an emergency repair. In addition, completion of an emergency repair cannot be taken to signify or in any way guarantee the general roadworthiness of the vehicle concerned.

Cancellation of Cover

8. The Member has the right to cancel their AA Roadside One Person One Vehicle Breakdown Cover within a 14 day 'cooling off period', commencing either from the agreement of the contract (which is the renewal date where renewing cover) or the receipt of the relevant AA Roadside One Person One Vehicle Membership documents, whichever happens later. The Member must call us on 0343 316 4444 to cancel AA Roadside One Person One Vehicle Breakdown Cover.

Members cancelling within the cooling off period will receive a full refund of the Roadside One Person One Vehicle premium. Please see section 4 of the AA Roadside One Person One Vehicle Breakdown Cover Arrangement and Administration Contract, on page 20 for information on AAIS's fees in the event of cancellation.

You must not, in any event, make further use of the cancelled cover. Please note that there will be no separate or additional cooling off period(s) during the Membership Year, regardless of any changes that are made to the Roadside One Person One Vehicle Cover.

9. Outside of any relevant cooling off period (on joining or renewal), the Member may cancel their AA Roadside One Person One Vehicle Breakdown Cover, however subject to any other statutory rights the Member may have, there will be no right to a refund of the Roadside One Person One Vehicle Breakdown Cover premium for the remainder of that Membership year.
10. The AA shall have the right to cancel any Roadside One Person One Vehicle Breakdown Cover Policy in the following circumstances: If the AA decides to cancel Your Membership You will be notified in writing and Your Membership will be cancelled with immediate effect:
 - a) since your Membership began the AA has been entitled to refuse service on more than one occasion under sub-clause 3 c-d page 14; and on one or more occasions under sub-clause 3g (see page 15); or
 - b) the AA considers, in its reasonable opinion, and as a result of the Member's conduct, that there has been a breakdown in its relationship with the Member; or
 - c) Roadside One Person One Vehicle Breakdown Cover was taken out where the AA was, or is, entitled to cancel an existing or previous cover under sub-clause a) or b) of this clause; or
 - d) excessive use of the service has occurred either through failure to seek a permanent repair following any temporary repair effected by an AA employee, Patrol or agent due to lack of routine vehicle maintenance;

No refund of premium shall be due to the Member following a cancellation under sub-clause a) and b). In the event that the AA cancels in accordance with sub-clause c) or d) of this clause, the AA Roadside One Person One Vehicle Breakdown Cover shall give a pro rata refund of the premium based on the unexpired cover at cancellation provided always that no service has been given (if service has been given no refund shall be due).

11. The AA also reserves the right to terminate your AA Roadside One Person One Vehicle Breakdown Cover should you behave inappropriately to any representative of the AA by acting in a threatening or abusive manner via any communication medium.

Changes to your Continuous Payment details

13. Please note that if the Member pays under continuous payment authority and the Member's account and/or card details change, we will approach the Member's card provider/bank for, or receive from the Member's card provider/bank, updated details to help continue to provide the services requested.

Renewal and Annual Review

14. The AA reserves the right (considering all circumstances which the AA in its absolute discretion considers relevant including without restricting in any way the types of circumstances being referred to in this paragraph any grounds which it may have had to either refuse service or cancel Membership as provided in clauses 3 (on page 14) and 10 above regardless of whether it actually did so) to do the following either on renewal of Annual Cover or in the case of Continuous Cover, at the end of the Membership Year withhold renewal of Annual Cover, cancel Continuous Cover, change the Terms and Conditions applicable to the Cover or change Your premium or offer a different product subject to the following provisions:

- (a) **Renewal of Cover**

If AA Roadside One Person One Vehicle Breakdown Cover is annual we will write to the Member, giving at least 2 weeks notice, to confirm whether the Membership will be renewed and will provide details of any changes to the premium and the Terms and Conditions applicable to the Membership for the next Membership period. If the Membership is for renewal and is paid for under an existing Direct Debit or Continuous Credit Card authority then unless we hear to the contrary Your AA Roadside One Person One Vehicle Breakdown Cover will be automatically renewed at the end of each Membership Year that such authority remains in place.

If a Member does not want to renew on this basis, they should notify the AA at least 7 days prior to renewal. For information this should be done by contacting AAIS on 0343 316 4444, see section 3 of the AA Roadside One Person One Vehicle Breakdown Cover Arrangement and Administration Contract on page 20.

(b) **Business Use**

“If You hold Roadside One Person One Vehicle Breakdown Cover on a taxi or any vehicle used to carry goods for reward including haulage, the provision of courier services, or parcel delivery, we reserve the right to review your Membership and offer an alternative policy more suited to your needs. We will always provide written notice at least 2 weeks before the end of each Membership Year with details of any proposed changes or alternative policies which will take effect from the start of the next Membership Year.

Changes to Terms & Conditions

15. The AA is entitled to change any of the Terms & Conditions at renewal. The AA also reserves the right to make changes to these Terms & Conditions during the Membership Year, on the giving of at least two weeks notice, where this is necessary in order to comply with any applicable laws, regulations or the advice or instruction of any regulatory authority.

Changes to your Personal Details

16. Changes to your name or address must be notified to the AA immediately. This must be done by contacting AAIS on 0343 316 4444 or by writing to AAIS at: **Member Administration, The AA, Lambert House, Stockport Road, Cheadle, Cheshire, SK8 2DY.**

Matters outside the AA’s reasonable control

17. While the AA seeks to meet the service needs of Members at all times, its resources are finite and this may not always be possible. The AA shall not be liable for service failures where the AA is faced with circumstances outside its reasonable control. Events which might constitute circumstances outside the AA’s reasonable control include (but are not limited to) Acts of God, outbreak of hostilities, riot, civil disturbance, acts of terrorism, acts of government or authority (including the refusal or revocation of any licence or consent), fire, subsidence, explosion, flood, snow, fog or other bad weather conditions, vehicle, roads that are not reasonably accessible by the AA, equipment or systems failures, shortages of fuel or other necessary supplies, failure of telecommunications lines or systems, default of suppliers or sub-contractors, theft, malicious damage, strike, lock out or industrial action of any kind.

Exclusion of liability for loss of profit etc

18. The AA shall not, in any event, and to the extent permitted by law, have any responsibility for
- (a) any increased costs or expenses; or
 - (b) any loss of:
 - (i) profit; or
 - (ii) business; or
 - (iii) contracts; or
 - (iv) revenue; or
 - (v) anticipated savings; or
 - (c) for any special or indirect losses incurred as a result of or in connection with any service, whether resulting from tort (including negligence or breach of statutory duty), from breach of contract or otherwise. For the avoidance of doubt, nothing in this clause or these Terms & Conditions shall exclude or restrict the AA’s liability for negligence resulting in death or personal injury.

Enforcement of Terms & Conditions

19. Failure to enforce or non-reliance on any of these Terms & Conditions by the AA will not prevent the AA from subsequently relying on or enforcing them.
20. None of the Terms & Conditions, or benefits, of AA Roadside One Person One Vehicle Breakdown Cover are enforceable by anyone else other than the Member. For the avoidance of doubt, and without limiting the above, any rights under The Contract (Rights of Third Parties) Act 1999, or any replacement or amendment of such act, are excluded.

Use of headings

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

Interpretation: use of English law & language

22. Your AA Roadside One Person One Vehicle Breakdown Cover and these Terms & Conditions are governed and should be interpreted by the laws of England and Wales. The EEA State, for the purpose of Roadside One Person One Vehicle Breakdown Cover, is the United Kingdom. The Terms & Conditions are written in English and all correspondence entered into shall be in English.

Part 2. AA Roadside One Person One Vehicle
Breakdown Cover Arrangement and Administration
Contract – Your Contract with AAIS

AA Roadside One Person One Vehicle Breakdown Cover Arrangement & Administration Contract - Your Contract with AAIS

Set out below are the Terms and Conditions of your contract with Automobile Association Insurance Services Limited (“AAIS”) relating to AAIS’s arrangement and administration of your AA Roadside One Person One Vehicle Breakdown Cover.

The minimum duration of your arrangement and administration contract with AAIS is the duration of your AA Roadside One Person One Vehicle Breakdown Cover and your contract with AAIS will terminate simultaneously with the termination of the related AA Roadside One Person One Vehicle Breakdown Cover (whatever the reason for such termination).

1. Who regulates AAIS?

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

2. Which companies does AAIS deal with?

AAIS deals with Automobile Association Developments Limited (trading as AA Breakdown Services) which provides AA Roadside One Person One Vehicle Breakdown Cover. AAIS acts as an agent of this provider, when accepting or refunding premiums. This is the only provider of AA Roadside One Person One Vehicle Breakdown Cover available through AAIS. AAIS may renew your cover to a different underwriter or notify you of a future change if the underwriter of AA products has changed for new policies for any reason.

3. What services does AAIS provide?

AAIS provides the following services to you:

- Providing information about breakdown cover on offer: AAIS will provide you with information on the breakdown cover available from the insurer(s) under AA Membership and will ask you some questions to help narrow down the level and type of that breakdown cover of interest to you. You will not receive advice or any recommendation on which level or type of breakdown cover to buy and you will need to make your own choice on which level and type of breakdown cover you require.
- Arranging breakdown cover. Once you decide what cover you require, AAIS will arrange this for you with the insurer(s), dealing with payment and issuing the relevant Membership documentation and card(s).
- Administering breakdown cover: After arranging breakdown cover AAIS will administer it on your behalf, including supplying replacement Membership documentation, keeping your Membership records up to date, dealing with enquiries; changes to payment methods, renewals (including Autorenewal) of Membership and cancellations (including refunds of premium on behalf of the insurer(s)).
- Making changes to breakdown cover: If you wish to change the type or level of cover AAIS will provide you with information to help you make your choice and will arrange any changes with the insurer(s), including dealing with any additional payments and issue any relevant Membership documentation and card(s).
- If, during the currency of your AA Roadside One Person One Vehicle Membership, the relevant insurer wishes to alter the Terms & Conditions of AA Roadside One Person One Vehicle Breakdown Cover, AAIS will provide you with the relevant information. AAIS will, for compliance purposes, keep a copy of the policy that was issued to you. Communication by AAIS concerning any policy issued will be in English.

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

4. What will you have to pay for services provided by AAIS?

AAIS will always inform you of, or confirm in writing its fees for the services it provides under this contract and the fees will be identified separately from the AA Roadside One Person One Vehicle Breakdown Cover premium.

AAIS will normally charge an administration and arrangement fee in relation to the services it provides. You will be advised, in advance, if this fee will apply and the amount payable.

This fee is not refundable in the event of cancellation of AA Membership but is refundable under clause 3f on page 15.

AAIS may charge a cancellation fee of £20 where AA Roadside One Person One Vehicle Breakdown Cover is cancelled under clause 8 on page 16.

AAIS will also tell you about any other charges relating to your AA Membership.

If you are due a refund of premium following cancellation or another transaction, AAIS will be entitled to deduct any fee, charges or other sums you owe in respect of your AA Membership before making any such refund.

AAIS has authorised Automobile Association Developments Limited (AADL) to act as its agent for the purposes of receiving any amounts due under your contract with AAIS. Payments will be taken using the payment method provided when purchasing your AA Roadside One Person One Vehicle Breakdown Cover.

5. Changes to Terms & Conditions

AAIS is entitled to change any of these Terms and Conditions at renewal. AAIS also reserves the right to make changes to these Terms & Conditions during the Membership Year, on the giving of at least two weeks notice, where this is necessary in order to comply with any applicable laws, regulations or the advice or instruction of any regulatory authority.

6. Matters outside AAIS's reasonable control

AAIS shall not be liable for service failures where it is faced with circumstances outside its reasonable control. Events which might constitute circumstances outside AAIS's reasonable control include (but are not limited to) Acts of God, outbreak of hostilities, riot, civil disturbance, acts of terrorism, acts of government or authority (including the refusal or revocation of any licence or consent), fire, subsidence, explosion, flood, snow, fog or other bad weather conditions, vehicle, roads that are not reasonably accessible by the AA, equipment or systems failures, shortages of fuel or other necessary supplies, failure of telecommunications lines or systems, default or suppliers or sub-contractors, theft, malicious damage, strike, lock out or industrial action of any kind.

7. Exclusion of liability for loss of profit etc

AAIS shall not, in any event, and to the extent permitted by law, have any responsibility for

- a) any increased costs or expenses; or
- b) any loss of
 - (i) profit; or
 - (ii) business; or
 - (iii) contracts; or
 - (iv) revenue; or
 - (v) anticipated savings; or
- c) for any special or indirect losses incurred as a result of or in connection with any service, whether resulting from tort (including negligence or breach of statutory duty), from breach of contract or otherwise.

For the avoidance of doubt, nothing in this clause or these Terms & Conditions shall exclude or restrict the AAIS's liability for negligence resulting in death or personal injury.

8. Third parties

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

9. Interpretation: use of English law & language

This contract is written in English and is governed by, and should be interpreted under, the laws of England and Wales.

10. What to do if you have a complaint?

We aim to provide you with a high level of service at all times. However, there may be a time when you feel that our service has fallen below the standard you expect. If this is the case and you want to complain, we will do our best to try and resolve the situation.

There are several ways you can contact us:

Phone: 0344 209 0556
0161 333 5910

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 5 working days of receipt, or offer you our final response if we have concluded our investigations within this period.

If we acknowledge your complaint, we will advise you who is dealing with it and when we expect to respond. We aim to respond fully within 8 weeks. However, if we are unable to provide a final response within this period we will write to you before this time and advise why we have not been able to offer a final response and how long we expect our investigations to take.

If you remain unhappy with our final response, or we have not managed to provide a final response within 8 weeks of your complaint, you may be entitled to refer your complaint to the Financial Ombudsman Service for help and advice.

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

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

The activities of AAIS in arranging AA Roadside One Person One Vehicle Breakdown Cover are covered by the FSCS. You may be entitled to compensation from the scheme if AAIS cannot meet its obligations. This depends on the type of business and the circumstances of the claim. Insurance arranging is covered for 90% of the claim, without any upper limit. Further information about compensation scheme arrangements is available from the FSCS at www.fscs.org.uk or telephone 0800 678 1100 or 0207 741 4100.

12. Use of headings

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

USE OF YOUR PERSONAL INFORMATION

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 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.

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.

USEFUL CONTACT INFORMATION

For Breakdown Assistance in the UK:	0800 88 77 66
To purchase European Breakdown Cover:	0800 444 500
Enquiries or policy changes:	0343 316 4444 customersupport@theAA.com
For Breakdown Assistance in the Republic of Ireland (under discretionary/reciprocal arrangements)	00800 88 77 66 44
For assistance following a road traffic accident you can call AA Accident Response on	0800 048 2678

SMS text messaging is available for use by deaf, hard of hearing or speech impaired Members in a breakdown situation by sending an SMS to 07860 027 999.

Information is available in large print, audio and Braille on request. Please call 0800 262 050 for details.

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

theAA.com