AA Tyre Cover

Terms & Conditions Booklet

October 2025

Important information:
Please read and retain

Welcome To AA Tyre Cover

We understand that Tyre problems can lead to unexpected expenses, which is why We created Tyre Cover. It's designed to help with Tyre repair or replacement costs if you have a Breakdown due to a Tyre-related issue.

It's important that You read this wording and Your policy documents carefully to make sure that everything You've told Us is correct and that You understand the cover We are giving You. You must follow the terms and conditions set out in this policy wording. Please make sure that You keep this policy wording and Your policy documents in a safe place in case You need to look at them later.

A little bit about Your Tyre Cover policy provider

Your insurance is arranged by Automobile Association Insurance Services Limited who operates as an insurance intermediary, authorised and regulated by the Financial Conduct Authority. Its registered office is Level 3, Plant, Basing View, Basingstoke, Hampshire, RG21 4HG. Registered in England number 2414212. We're on the Financial Services Register under registration number 310562.

Your Tyre Cover is underwritten by Collinson Insurance. Collinson Insurance (a trading name of Astrenska Insurance Limited) is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority in the United Kingdom, under Firm Reference Number 202846. Registered in England number 01708613.

Any claims You make under Your AA Tyre Cover will be managed by Automobile Association Developments Limited.

Demands and Needs

Our Tyre Cover is designed to meet the needs of a customer who requires a contribution towards Tyre costs following a Breakdown.

What help do you need?	Telephone	In Writing	Email/Web
Enquiries or policy changes	0343 316 4444	Member Administration The AA, Park Square, Bird Hall Lane, Cheadle Heath, Stockport, SK3 0XN	theAA.com/changes
To register a complaint	0344 209 0556	Customer Solutions The AA, Park Square, Bird Hall Lane, Cheadle Heath, Stockport, SK3 0XN	customer.solutions@theAA.com
Hard of hearing	Text Phone users can contact Us using Relay UK by prefixing any of Our numbers with 18001. If in a Breakdown situation You can text Us on 07860 027 999.		
Specialist Documentation	Information is available in large print, audio, and Braille on request. Please call Us 0330 053 0460 for details.		

Tyre Cover Claims Guide

If You break down due to a Tyre problem, You might be able to use Your Tyre Cover to help cover the cost of repairs or replacements. Here's what to do...

How to make a claim

1

Step 1. Report a Breakdown

- If You have a Breakdown due to a Tyre issue, just tap the app or call Us on 03330 046 046
- You must report the Breakdown in order to claim on Your AA Tyre Cover policy.
- We'll be there as soon as We can to try to get You going again.

2

Step 2. Temporary fix or recovery

- Your mobile mechanic will perform a temporary fix if possible or fit a spare Tyre if Your vehicle has one.
- If a temporary fix can be performed, You can then make Your own way to a garage. Otherwise, Your vehicle will need to be recovered to a garage. The recovery process and destination will depend on the level of cover included in Your AA Membership policy.

3

Step 3. Permanent repairs or replacements

- You'll need to pay for a permanent repair or replacement, which must be carried out by a reputable garage (e.g. VAT registered or approved by an accredited automotive organisation).
- Replacements should be the same or similar make and model as the original damaged Tyre(s).
- You must provide photos of the vehicle and the Tyre damage to support Your claim. These should be taken only when it is safe to do so and must clearly show the following:
  - Vehicle registration
  - Tyre sidewall showing Tyre markings and brand
  - Tyre damage

4

Step 4. Claiming back Your costs

- Please visit **theaa.com/tyre-claims** to complete Your online claims form.
- You will also need to attach Your invoice and photos, which will be reviewed by the AA Claims team and once approved You will receive Your reimbursement.
- If Your Tyre issue has been caused by Malicious Damage, it must be reported to the police within 72 hours. You will need a crime reference number to make a claim.
- If You need help completing Your online claims form, please call 0330 053 0974.
- Claims must be made within 30 days of the Incident.

Your Contract with the Insurer

Your policy in detail:

Tyre Cover is an optional extra available to Your AA membership and is insured by Collinson Insurance.

The cover set out in the policy is designed to run alongside Your AA membership, to cover the cost of Tyres which require replacing or repairing following a Tyre-induced Breakdown attended by the AA. This cover is not a warranty and does not cover wear and tear.

We will provide the insurance cover detailed in this policy document, subject to the terms, conditions, and limitations shown below or as amended in writing by Us, during the Period of Insurance and for which You have paid or agreed to pay the required premium.

When does my policy end?

Cover under the policy will continue alongside Your AA membership as long as You pay the premium. However, cover will end on one of the following dates.

a) When You do not pay Your premium

b) When You cancel Your AA membership

c) This policy is cancelled by You; or

d) This policy is cancelled by Us

Consumer Insurance Act

You are required by the provisions of the Consumer Insurance (Disclosure and Representations) Act 2012 to take care to:

a) Supply accurate and complete answers to all the questions AAISL may ask as part of Your application for cover under the policy.

b) To make sure that all information supplied as part of Your application for cover is true and correct.

c) Tell AAISL of any changes to the answers You have given as soon as possible.

Failure to provide answers in-line with the requirement of the Act may mean that Your policy is invalid and that it does not operate in the event of a claim.

The law and language, which applies to this policy

This insurance will be governed by the laws of England, whose courts alone shall have jurisdiction in any dispute arising from this insurance. All communication will be in English.

Definitions

AA	Automobile Association Developments Limited (trading as AA Breakdown Services)
AAISL	Automobile Association Insurance Services Limited
Accidental Damage	The sudden and unforeseen damage to the Tyre or valve, caused accidentally, which would result in MOT failure, and which requires repair or replacement before normal use can be resumed
Annual Claim Limit	A maximum of five repairs or replacement Tyres during each 12-month period of cover, up to a maximum of £160 per Tyre
Breakdown	An event (excluding an accident): where a vehicle suffers a Tyre-related fault that prevents it from being driven or continuing a journey safely
Incident	A claim relating to Your Tyre(s) under Your AA membership during the Period of Insurance
Insured Vehicle	The car, van, motorhome or motorcycle whose registration number is detailed in Your policy documents that is also eligible for Breakdown assistance under Your AA membership
Insurer	Collinson Insurance
Malicious Damage	The sudden and unforeseen damage to the Tyre or valve, caused intentionally by a third party, which would result in a MOT failure and which requires repair or replacement before normal use can be resumed
Period of Insurance	This policy runs alongside Your AA membership. Please refer to Your membership documents for the dates You are covered for
Tyre(s)	The Tyres fitted to the Insured Vehicle, including the spare Tyre (if any), which at the start of the Period of Insurance must: • be DOT ** marked; and • be E marked ***; and • contain a serial number; and • be in a legal, roadworthy condition ** A series of letters and numbers which starts with the letters "DOT", meaning the Tyre exceeds Department of Transport safety standards. ***A combination of the letter "e" and a numeric code, meaning the Tyre meets all ECE (Economic Commission for Europe) regulations that appear in its description.
We/Us/Our	Automobile Association Insurance Services Limited
You/Your	The person named in Your policy documents

What is covered

1. In the event of Accidental Damage or Malicious Damage, We will pay for Tyre repairs (where possible) or replacements of the same or similar make and model up to a value of £160 per Tyre following a Breakdown which occurs in the United Kingdom (meaning England, Scotland, Wales and Northern Ireland only) during the Period of Insurance.
2. Up to a maximum of 5 Tyres during Your 12-month policy period.
3. The repair or replacement includes, where necessary, the cost of a replacement valve, wheel balancing and environmental disposal.

What is not covered (exclusions)

1. Any claim where You have not reported the Incident on Your AA Breakdown policy, or if the AA has refused to provide You with Breakdown assistance under Your AA membership for any reason.
2. Claims for any vehicle other than the Insured Vehicle.
3. Any Tyres that are not damaged. If You decide to replace additional Tyres (for example, because You want to replace them as a pair), We won't cover the additional Tyres.
4. Vehicles being used for any purpose in connection with the motor trade, including to move vehicles for trade purposes, vehicles used for participation in sporting events, caravans, trailers, kit cars, horseboxes, buses, trucks or anything over 3.5 tonnes.
5. Any claim where the damage has been accumulated over an extended period, which the AA deem to be wear and tear due to deterioration under normal use with the Tyre having reached the end of its normal effective working life.
6. Any claim where the Tyre tread depth does not comply with UK road traffic regulations at the date of loss.
7. Any claim where it is evident that the damage is as a result of uneven wear and tear to the Tyre caused by, but not limited to, the Tyre not being maintained at the correct air pressure, incorrect wheel balancing, defective steering geometry/tracking or defective suspension.
8. Any claim relating to a road traffic accident or as a result of fire, theft or flood.
9. Any claim arising from manufacturing defects, inherent design faults or where the Tyre is subject to recall or replacement by the manufacturer.
10. Any claim relating to damage caused by neglect or a deliberate, careless act or omission by You.
11. The cost of any routine maintenance or adjustments.
12. Any claim that occurs within 7 days of the policy start date. If You change Your Insured Vehicle, another exclusion period of 7 days applies.
13. Any claim where the Insured Vehicle did not have a valid and current MOT certificate.
14. Any claim where the Insured Vehicle is being used in any competition, trial, performance test, race or trial of speed, including off-road events, whether between motor vehicles or otherwise, and irrespective of whether this takes place on any circuit or track, formed or otherwise, and regardless of any statutory authorisation of any such event.
15. Any claim where the Accidental Damage or Malicious Damage happened before the Period of Insurance.

16. Any claim notified to the AA more than 30 days following the Incident.
17. Any liability that You accept by agreement or contract unless You would have been liable anyway.
18. Any claim resulting from war and/or terrorism.
19. Any claim resulting from:
    - Ionising radiation or radioactive contamination from any nuclear fuel or from any nuclear waste which results from burning nuclear fuel.
    - Radioactive, toxic, explosive, or other dangerous properties of any nuclear machinery or any part of it.

Conditions applicable

1. Your Tyre Cover policy will remain in effect for the Period of Insurance or until the Annual Claim Limit is exhausted; whichever comes first.
2. You must have the relevant entitlement under Your AA membership to call out The AA to attend and then claim under this policy. For example, if the Breakdown occurs at home, You must have At Home entitlement under Your AA membership.
3. Right of Recovery – We can take proceedings in Your name but at Our expense to recover for Our benefit the amount of any payment made under this policy.
4. This insurance is only valid if You are a permanent resident of the United Kingdom (England, Scotland, Wales and Northern Ireland).
5. We have the right to approach any third party in relation to Your claim.
6. We shall not provide cover or be liable to pay any claim or other sums, including return premiums, where this would expose Us to any sanction, prohibition or restriction under United Nations resolutions, asset freezing or trade or economic sanctions, laws or regulations of the European Union, United Kingdom, and/or all other jurisdictions where We transact business.
7. The cover runs alongside Your AA membership and will only be valid while Your AA membership is current.
8. If You choose to upgrade to a Tyre of higher specification, reimbursement will be limited to the retail value of the original Tyre being claimed.

Our right to change the cover or price

Annual Cover: We are entitled to make changes at renewal. Also if We need to make changes during the year for legal or regulatory reasons We will give You at least 2 weeks' notice.

Continuous Monthly Cover: We will give You at least 45 days' notice of any changes to the premium or the Terms and Conditions. You can cancel within 14 days of being notified of a change to Terms and Conditions.

Cancellation rights and procedures

Cancellation by You

You have the right to cancel this policy within 14 days of the policy start date (the 'cooling off' period) or from receipt of Your policy documentation whichever is later.

Payment Option	Within cooling off	After cooling off
Continuous Monthly Cover	**If You have not used the service** We'll refund the monthly premium paid. **If You have used the service** You may still be entitled to a refund of Your total payment, but You will need to repay the Insurer the full amount of any claims.	You must give a minimum of 30 day's notice of cancellation and any payments due in this period will still be debited. No refunds will be considered upon cancellation, and cancellation will take effect at the next payment date following the end of the notice period. If You downgrade Your level of cover this will take effect at the next payment date and no part refund for the premium will be considered.
Annual Cover	**If You have not used the service** We'll refund the full premium paid. **If You have used the service** You may still be entitled to a refund of Your total payment, but You will need to repay the Insurer the full amount of any claims.	No refund will be given unless: 1) You or any other nominated person on the Membership dies. 2) You or any other nominated person on the Membership is permanently unable to drive due to illness or injury. Any refund will be on a pro rata basis. If You have used the service, You will need to repay the Insurer the full amount of any claims. We reserve the right to require the production of appropriate evidence to prove the reason for cancellation where a pro rata refund is claimed.

If You pay for Tyre Cover on a continuous monthly basis You must contact the AA on 0343 316 4444 in order to cancel Your Continuous monthly AA Tyre Cover.

Suspension is not available with Tyre Cover. If You have suspended Your AA membership, We will cancel Your Tyre Cover and provide a pro rata refund for the remaining period of cover, calculated on a daily basis.

Cancellation by the Insurer

The Insurer shall not be bound to accept renewal of any insurance and may at any time cancel any insurance policy by giving 14 days' notice in writing where there is a valid reason for doing so. A cancellation letter will be sent to You at Your last known address.

Valid reasons may include but are not limited to:

a. Where They reasonably suspect fraud.

b. Non-payment of premium.

c. Threatening and abusive behaviour.

d. Non-compliance with policy terms and conditions.

e. You have not taken reasonable care to provide complete and accurate answers to the questions when asked.

Where Our investigations provide evidence of fraud or a serious non-disclosure, We may cancel the policy immediately and backdate the cancellation to the date of the fraud or the date when You provided Us with incomplete or inaccurate information, which may result in Your policy being cancelled from the date You originally took it out.

If We cancel the policy and/or any additional covers You will receive a refund of any premiums You have paid for the cancelled cover, less a proportionate deduction for the time We have provided cover, unless the reason for cancellation is fraud and/or We are entitled to keep the premium under the Consumer Insurances (Disclosure and Representations) Act 2012.

Cancellation by AAISL

AAISL shall have the right to cancel Your Tyre Cover at any time. If You pay for Tyre Cover on a continuous monthly basis We will give at least 45 days' notice. Cancellation will take effect at the next payment date following the end of this notice period and no refund will be due to Members on monthly continuous contracts, If Your AA membership is cancelled, Your AA Tyre Cover will also be cancelled.

Fraud

You must not act in a fraudulent way. This includes if You or anyone acting for You:

- Fails to reveal or hides a fact likely to influence whether We accept Your proposal, Your renewal, or any adjustment to Your policy.
- Fails to reveal or hides a fact likely to influence the cover We provide.
- Makes a statement to Us or anyone acting on Our behalf, knowing the statement to be false.
- Sends Us or anyone acting on Our behalf a document, knowing the document to be forged or false.
- Makes a claim under the policy, knowing the claim to be false or fraudulent in any way.
- Makes a claim for any damage You caused deliberately or with Your knowledge.

If Your claim is in any way dishonest or exaggerated, We will not pay any benefit under this policy or return any premium to You, and We may cancel Your policy immediately and backdate the cancellation to the date of the fraudulent claim. We may also take legal action against You and inform the appropriate authorities.

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
- **Email:** customer.solutions@theAA.com
- **Post:** Customer Solutions – AA Tyre Cover, Park Square, Floor 2, Bird Hall Lane, Cheadle Heath, SK3 0XN

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 refer Your complaint to the Financial Ombudsman Service for help and advice.

Phone: 0800 023 4567 or 0300 123 9 123

Website: www.financial-ombudsman.org.uk

Email: complaintinfo@financial-ombudsman.org.uk

Post: The Financial Ombudsman Service, Exchange Tower, London E14 9SR

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

Compensation Scheme

The Financial Services Compensation Scheme covers this policy. You may be entitled to compensation from this scheme if We cannot meet Our liabilities under this policy. Further information about compensation scheme arrangements is available at www.fscs.org.uk or by telephoning 0207 741 4100.

Data Protection

For information on how We use Your data – please see the AA's privacy wording in Your Membership Terms and Conditions booklet or for more information visit theaa.com/privacy-policy

Collinson Insurance Privacy Notice

Please see the Collinson Insurance privacy notice at theaa.com/tyre-cover-privacy

Always
Ahead

AATYRESTC01_0825