

Business Breakdown Cover

Terms and Conditions

August 2025

Important information: Please read and keep this booklet because it tells you how your business breakdown works and is split into two parts:

Part 1: Your AA Business Breakdown policy

- How to access your breakdown cover and contact details – page 2
- Demands and needs – page 6
- About your AA Business Breakdown policy – page 8
- Our services – what is covered and what is not covered – page 12
- General terms and conditions – page 18
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Part 2: Your AA Business Breakdown Cover arrangement and administration contract with AAISL – page 26





Welcome to The AA

Thanks for choosing Business Breakdown Cover from The AA.

This booklet describes how your breakdown cover works and sets out the terms and conditions for each part of our service. Please check what level of cover you have with us, as the services we can provide if you break down will depend on this.

Who to call when you need help

What help do you need?	Telephone	Email/Web
Breakdown in the UK for Fleetwide and Specialist Vehicle	0330 053 0420 or 0121 275 2847	Report your breakdown using the QR code below
Breakdown in the UK for Minibus Rescue	0330 053 0558	Report your breakdown using the QR code below
Onward Travel breakdown team (to authorise a claim)	0370 405 0606	N/A
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.	



If you breakdown, just call us on 0330 053 0420 or use the QR code here

Who to contact to about your policy

What help do you need?	Telephone	Email/Web
To renew your AA Business Breakdown Cover	0330 053 0442 (Monday to Friday, 9am to 5pm)	www.renewmyfleet.com
Compliments and Complaints	0370 608 0277 (Monday to Friday, 9am to 5pm)	businesscustomersupport@theAA.com
Follow up enquiries (after a breakdown is completed)	0370 608 0277 (Monday to Friday, 9am to 5pm)	businesscustomersupport@theAA.com
To make changes, cancel or enquire about your AA Business Breakdown Cover	0330 053 0442 (Monday to Friday, 9am to 5pm)	fleetcustomers@theAA.com
To purchase European Breakdown Cover	0330 053 1261	theaa.com/business/breakdown
Onward Travel claim submissions (Pay and claim only)	N/A	onwardtravelclaims@theAA.com
Specialist Documentation	Information is available in large print, audio, and Braille on request. Please call 0330 053 0460 for details.	
For help following a breakdown in the Republic of Ireland (under discretionary/reciprocal arrangements)		
AA Ireland	00 800 88 77 66 44	N/A

A short summary of what's covered under the terms and conditions

We want to be there for you, to get you where you need to go.

That's why we've got the UK's largest breakdown fleet. With 2,500 AA patrols on the road, wherever you are in the UK – an expert is never far away.

So that we can make sure our patrols are available when you need them, we ask all our customers to use their AA Business Breakdown Cover fairly and in accordance with our terms and conditions.

This means using your breakdown cover only for:

1. Emergency breakdowns or accidents
2. Roadworthy and road-legal vehicles
3. New faults, not repeat faults or pre-existing problems
4. Covered vehicles and drivers

If you try to use your policy for vehicles or drivers that aren't covered/nominated on the policy, we may not be able to help, or may have to charge a service fee.

1. Emergency breakdowns or accidents

Covered	Not covered
✓ Emergency help for sudden or unexpected mechanical or electrical faults that prevent safe driving ✓ Support for accidents (we can provide accident recovery, on a chargeable basis)	Problems such as: ✗ Faults that are not emergencies ✗ Those caused by the driver, or any other person ✗ Those caused by a third party, including deliberate damage such as vandalism

2. Roadworthy and road-legal vehicles

To keep your vehicle roadworthy and road-legal, it must:

- Be safe to drive
- Be serviced and maintained in line with the manufacturer's guidelines
- Have valid tax, insurance and MOT

Your breakdown cover policy doesn't offer routine servicing, maintenance or repair.

Covered	Not covered
✓ Vehicles that are roadworthy and road-legal	Vehicles that are: ✗ Unsafe or unroadworthy ✗ Unlawful ✗ Overladen or being used improperly

3. New faults, not repeat faults or pre-existing problems

It's your responsibility to fix a fault after we've come to help you.

Covered	Not covered
✓ New faults ✓ Faults that reoccur more than 28 days after a callout for the same issue ✓ Faults that reoccur less than 28 days later, only if you have taken it for permanent repair at a garage, and have evidence of the repair (e.g. a detailed receipt or invoice)	✗ Known faults that existed before you purchased your breakdown cover ✗ Faults that reoccur within 28 days, if you didn't take it for permanent repair at a garage, or can't show evidence that you did

4. Covered vehicles and drivers

Your AA Business Breakdown cover is **ONLY** available for vehicles you have nominated and added to your policy. Once you have bought your policy you **must** add the vehicles you want covered straight away. There is a 24-hour exclusion period once you've added them, before you can use the policy. This exclusion period also applies to new vehicles if you change any vehicles or increase your vehicle limit and add more vehicles during the policy period.

Vehicle size

We cover motorcycles, cars, small or medium vans and some campervans, as described below – but nothing larger. You can get cover for larger vehicles using our Pay For Use service. (Visit theaa.com/business/breakdown/business-pay-as-you-go-cover).

Covered	Not covered
✓ Vehicles and trailers weighing up to 3.5 tonnes each ✓ Vehicles and trailers up to 2.55 metres wide	✗ Vehicles or trailers heavier than 3.5 tonnes ✗ Vehicles or trailers wider than 2.55 metres

Using your AA Business Breakdown Cover

We're committed to giving every customer the best possible service. We ask you to help us by only calling for assistance for vehicles, drivers and incidents that are covered by your AA Business Breakdown Cover.

Demands and Needs

Cover type	Cover level	Customer needs
Fleetwide Business Breakdown – designed for business customers who are looking for a package of breakdown cover options (Roadside Assistance, At Home, plus the options of National Recovery, Onward Travel). This cover is suitable for standard (non-specialist) vehicles, under 3.5 tonnes in weight.		
Core level cover	Roadside Assistance	Customers who need a mechanic in the event they break down more than ¼ mile away from their home or work address and may require recovery to a local repairer
	At Home	Customers who need a mechanic in the event they break down at their home or work address and may require recovery to a local repairer
Additional cover types	National Recovery	Customers who, if we're unable to repair the vehicle, need their vehicle to be recovered to a single destination of their choice
	Onward Travel (formerly known as Relay Plus)	Customers who, if we're unable to arrange a prompt local repair, need a hire car or hotel accommodation or public transport costs to continue their journey

Specialist Business Breakdown – designed for business customers looking for a package of breakdown cover options (combinations of Roadside Assistance, plus the options of At Home, and/or National Recovery). Specialist Vehicles are defined as non-standard, and/or being used for stop and start driving, and/or could be used for carrying people or goods for money. Examples include the following: taxis, minicabs, hire/rental vehicles, police cars, ambulances, couriers, delivery/goods vehicles (your goods or someone else's), refrigerated vehicles, ice-cream vans, hearses, trade plate vehicles or motorcycles.		
Core level cover	Roadside Assistance	Customers who need a mechanic in the event they break down more than ¼ mile away from their home or work address and may require recovery to a local repairer
	At Home	Customers who need a mechanic in the event they break down at their home or work address and may require recovery to a local repairer
Additional cover types	National Recovery	Customers who, if we're unable to repair the vehicle, need their vehicle to be recovered to a single destination of their choice

Minibus Business Breakdown – designed for business customers looking for a breakdown cover package (Roadside Assistance, At Home, National Recovery and Onward Travel for Minibus). Where the minibus needs to be recovered, we will arrange a replacement vehicle suitable for carrying the number of passengers at the time of the breakdown.

Core level cover	Roadside Assistance	Customers who need a mechanic in the event they break down more than ¼ mile away from their home or work address and may require recovery to a local repairer
	At Home	Customers who need a mechanic in the event they break down at their home or work address and may require recovery to a local repairer
	National Recovery	Customers who, if we're unable to repair the vehicle, need their vehicle to be recovered to a single destination of their choice
	Minibus Rescue (formerly known as Onward Travel)	Customers who, if we're unable to arrange a prompt local repair, require a replacement vehicle(s) to transport the driver and passengers to a single UK destination, up to a maximum of the number of fixed seats in the covered vehicle

AA Business Breakdown Cover can involve you contracting with up to two insurers for your breakdown cover:

- Roadside Assistance, At Home and National Recovery are provided by Automobile Association Developments Limited (trading as AA Breakdown Services). Registered office: Level 3, Plant, Basing View, Basingstoke, RG21 4HG. Registered in England and Wales Number: 01878835.
- Onward Travel/Minibus Rescue is underwritten by Acromas Insurance Company Limited. Registered office: 57-63 Line Wall Road, Gibraltar. Registered Number 88716 (Gibraltar).

Your breakdown policy

Helpful hints to get the best out of your policy

We're here to provide emergency roadside assistance and to get you back on the road in the event of a breakdown or accident in the UK. **If you need a tow or recovery, this will be to one nominated destination only**, and must be arranged at the time of the breakdown or accident.

1

If you break down, just call us on 0330 053 0420 or use the QR code in this document

- ✓ We'll be there as soon as we can to try to get you going again.
- ✓ If you have had an accident, please call 0330 053 0420.
- ✓ You'll need to be with your vehicle when we attend – make sure you are in a safe place while you wait for us.



2

You'll need to keep your policy up to date at all times. Let us know straight away if:

- ✓ You want to change, add or remove vehicles.
- ✓ You want to add more cover.
- ✓ Your contact details change as all documentation, including important notices, will be sent to the last address /email address we have for you.
- ✓ The nature of your vehicle use changes.
- ✓ We will only provide service for vehicles registered on the policy. You **MUST** register your vehicles immediately.

3

Really important details that might stop us from helping you:

- ✓ Your vehicle must have valid MOT, tax and insurance to be eligible for cover, unless exempt.
- ✓ You must call us first prior to any work being undertaken by a garage.
- ✓ We'll need proof of your ID before we can provide breakdown help.
- ✓ You must hold the relevant level of cover or you will have to pay an additional charge for assistance.
- ✓ When you add or change a vehicle on your policy, there is a 24-hour exclusion period before we can provide breakdown support.

How to use your policy

4

Other things it's important that you know

- ✓ It's your responsibility to keep your vehicle safe, legal and roadworthy. We can't help you if it's not.
- ✓ We won't attend if you have a breakdown that's within 28 days of a breakdown for the same or similar reasons, including running out of fuel.
- ✓ We can't help if it would involve a breach of the law or of our health and safety duties.
- ✓ You need to report the breakdown within 24 hours of you becoming aware of the breakdown.
- ✓ We have a service threshold for usage – if your usage exceeds 300% in the policy year, we reserve the right to charge you for any subsequent callouts.

For your awareness

- This policy is only available for UK-registered vehicles and for breakdowns that happen in the UK.
- Vehicles must be registered on the policy in order for them to be on cover.
- Vehicles are not covered by this policy until 24 hours after that have been added to the policy.
- You can add your covered vehicles to your policy online.
- You must call us first (or report your breakdown online) when you break down. If you instruct a garage to assist, we will not get involved and will not reimburse any costs.

Important notes

- If you need help following a road traffic accident, we will charge you for any recovery.
- If your vehicle requires specialist equipment in order to complete the recovery (because you are stuck in a ditch, on soft surfaces (snow/mud etc) or have left the highway in some way), we will charge you for the use of this equipment. This may include the use of skates or an easy mover.



Part 1. Breakdown Cover Policy

Definitions

We use defined terms in this booklet to make our terms and conditions as clear as possible, so the words in the table below have the following meaning:

‘AA’	The relevant provider of your Breakdown cover being: a) Automobile Association Developments Limited (trading as AA Breakdown Services) for Roadside Assistance, National Recovery and At Home; b) Acromas Insurance Company Limited for Onward Travel and Accident Management; or any or all of these insurer(s), as the context requires or allows.
‘AAISL’	Automobile Association Insurance Services Limited.
‘Breakdown’	An event (excluding an accident): a) which causes the Driver of the relevant Vehicle to be unable to start a journey or brings the Vehicle to a halt on a journey because of some fault with the Vehicle or a failure which means it will no longer drive; and b) where the journey cannot be started or continued safely without further concern for the relevant Vehicle.
‘Driver’	The Driver of the Vehicle at the time of the Breakdown or accident.
‘Business Breakdown Cover’	Fleetwide, Specialist Vehicle and/or Minibus Rescue cover.
‘Home Address’	The address we have recorded as the registered address of the Vehicle at the time of the relevant Breakdown.
‘Policy Year(s)’	The period(s) of 12 months commencing from the start of the policy or from any anniversary of the start of that policy.
‘Replacement Hire Car’	Means a mid-range saloon or hatchback-style car.
‘UK’	Great Britain, Northern Ireland, Channel Islands and the Isle of Man.
‘Vehicle’ or ‘Covered Vehicle’	The Vehicle which has been registered for cover with The AA at the time of the relevant Breakdown.

Where we use the phrases ‘we’, ‘us’ or ‘our’ in these terms, we mean The AA.

Where we refer to ‘you’ and ‘your’ in these terms, this means: any person who is travelling in, and who requests assistance for, the nominated vehicle.

Vehicle specifications

What is covered
a) Petrol/diesel/electric/hydrogen cars, motorhomes, vans, minibuses or motorcycles (including quads and trikes)
b) Maximum Vehicle Weight: 3.5 tonnes (3,500kg) gross Vehicle weight (unladen)
c) Maximum Vehicle Width: 8ft 3in (2.55m) which includes the overall width of the Vehicle bodywork excluding mirrors, measured at the widest points
d) Caravans or trailers which are on tow at the time of the Breakdown, if it falls within the above limits. Limits for caravans and trailers are separate to the towing Vehicle, not combined
What is not covered
a) Electric pavement Vehicles, electrical wheelchairs, bicycles (including electric bicycles), any Vehicle which can’t lawfully be used on the public highway and/or any non-motorised Vehicle
b) For Fleetwide and Minibus: i) Vehicles on trade plates (this exclusion does not apply to Specialist policies) ii) For Fleetwide and Minibus: Vehicles that are used to carry items or people for money, as per the definition of Specialist vehicle on page 6 (this exclusion does not apply to Specialist policies)
AA Business Breakdown Cover is only available for Vehicles that have been registered with The AA for 24 hours at the time assistance has been requested.
Transportation of Animals Please note that horses or livestock will not be recovered and the recovery of any animal is at The AA’s discretion. See General Terms and Conditions, clause 1k, page 18.

How we will identify that you or your Vehicle are entitled to assistance:

- If you break down, you will need you to provide your Vehicle registration number and one or more of the following: company name and/or contract or policy number to check you are entitled to roadside assistance. If you have a Breakdown card, you can use this instead.
- It remains your responsibility to make sure that your Driver(s) are aware of the terms of the policy, and to share with them any Breakdown information supplied by us.
- We will assume that anyone driving or travelling in the Covered Vehicle is authorised by you to ask us to attend in the event of that Vehicle breaking down. It is important that you tell us immediately of any changes to contact name, company address and Vehicle registration numbers.

If you don’t have a valid AA Business Breakdown Cover policy or don’t hold the relevant level of cover:

- If you don’t have a valid policy with us, then we may still provide service but we will charge for it. This will be the cost of the relevant level of cover plus an extra premium. We will confirm these costs at the time of purchase.
- If you do have an AA Business Breakdown Cover policy with us but need extra cover, we may be able to upgrade you but will need to apply an extra premium on top of the upgrade price. We will confirm these costs at the time of purchase.

- If your upgrade needs to include National Recovery, we may need to limit the distance of the recovery if it is needed within 24 hours of the upgrade. We will confirm the maximum mileage we can take the Covered Vehicle, and if you need the Vehicle to go further, we will charge you for the extra mileage beyond our original agreed distance. We will confirm these costs at the time of purchase.

You must keep your AA Business Breakdown Cover policy payments up to date. If your policy falls into arrears or you owe any payments to us then we may refuse service or we will charge you for any Breakdowns attended until your account is up to date.

Our services – what is covered and what is not covered

1. Roadside Assistance

What is covered
a) Roadside Assistance is available if your Vehicle is stranded on the highway more than a ¼ of a mile from your home address following a Breakdown. b) Roadside Assistance is only available 24 hours after purchase. c) If, following a Breakdown, we can't fix your Vehicle, it'll be taken to our choice of local repairer or to a local destination of your choice, provided it is no further. This includes the Driver and up to a maximum of seven passengers. d) If your Vehicle has run out of fuel or charge it will be taken to a local fuelling station, repairer or charge point. e) If you wish, we will make a telephone call for you following a Breakdown. f) If you and your Vehicle are stranded at the roadside following an accident our expert patrols can provide options for the next steps available to you. Please refer to the Accident Recovery section opposite (page 13) for further details.
What is not covered
a) Fuel and parts (over and above what is specified in the 'What is covered' section of this table), oil, keys, and any other materials needed to repair your Vehicle including any supplier delivery service or call-out charges. b) Assistance on private property without the relevant permission from the property owner. c) Storage costs – we may be entitled to sell your Vehicle if you don't pay pre-agreed fees or collect the Vehicle when we ask you to (and we've given you at least 30 days' notice). d) Any other costs that may arise during a recovery. We can't accept any costs for passengers who do not accompany your Vehicle while it's being recovered. e) Routine servicing, maintenance or repairs, or faults caused by actions or omissions of the Driver. f) Where your Breakdown or accident is attended by the police, highways agency or other emergency service, we can't get involved 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. g) Labour charges or any work that occurs once you've been taken away from the scene of a Breakdown or to a garage. These are costs you'll have to pay. h) A second or subsequent recovery in relation to the same Breakdown event, after your Vehicle has been recovered by us. For example, if the location that you originally asked us to take you to is closed or inaccessible and you later ask us to recover you to that location, the second recovery will be chargeable.

What is not covered

- i) All things excluded under General Terms and Conditions (see pages 18 –19).

Any contract for repair, other than repairs carried out by The AA at the roadside is between the person requesting the repair and the repairer – it is not our responsibility to instruct the repairer to undertake any work required or to pay them for it.

We cannot guarantee that any recovery to a local repairer will be within the opening hours of the repairer, or that the repairer will be immediately available to undertake any work immediately. We'll try to check that the chosen repairer carries out the type of repair work required, but we can't guarantee this. We don't provide any warranty of assurance for any work carried out at your request.

2. Accident Recovery

AA Business Breakdown Cover does not provide for any vehicle recovery following an accident. The AA may, if requested, be prepared to provide recovery following an accident but, if so, the person making the request 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).

If following an accident, and one of the Relay Plus or Onward Travel services is required (and you have Relay Plus or Onward Travel), The AA may, again, be prepared to arrange this but will not be responsible for any costs involved. You must pay, on request, any applicable charges. You must give The AA, on request, any relevant information it reasonably requests in regard to all matters referred to in this clause. Please note that, following an accident, or otherwise, it is and remains the Driver's responsibility to ensure that any requirements of the relevant motor insurer are properly complied with when making a claim under the relevant motor insurance policy.

3. At Home

What is covered
At Home provides Breakdown cover at the registered home address and surrounding ¼ of a mile.
What is not covered
All things excluded under 'Roadside Assistance', 'What is not covered' on pages 12–13.
General points to note regarding At Home
At Home is not active until 24 hours after you have bought it. If you need the At Home service sooner, you'll be charged an additional amount for that service.

4. National Recovery (if you have selected this cover)

What is covered
a) National Recovery provides recovery of your Vehicle, along with the Driver and up to seven passengers to any single destination of your choice in the UK and is only available 24 hours after purchase (see General Terms and Conditions, clause g, page 18). b) National Recovery is available when The AA provides either Roadside Assistance or At Home service and The AA cannot repair your Vehicle at the roadside or at your home.

What is not covered

- a) Recovery following a Road Traffic Accident, unless you agree to the terms of Accident Recovery. See Accident Recovery on page 13.
- b) All things excluded under 'Roadside Assistance' (see 'What is not covered' on pages 12–13).
- c) Recoveries not arranged at the time of Breakdown.
- d) A second or subsequent recovery in relation to the same Breakdown event, after your Vehicle has been recovered by us. For example, if the location that you originally asked us to take you to is closed or inaccessible and you later ask us to recover you to that location, the second recovery will be chargeable.
- e) Recovery is not available in the case of mis-fuelling. In such cases service will be restricted to a local tow provided under your Roadside Assistance cover.

If you need National Recovery when you are broken down

If you buy cover and you need National Recovery within the first 24 hours of purchase, we may be prepared to provide National Recovery assistance for an additional cost. We'll agree how far we will take you during the Breakdown call. Any recovery beyond this will be chargeable. We'll confirm how much we will charge you at the time of purchase.

Compassionate National Recovery Assistance

If you or the Driver of your Vehicle is unexpectedly taken ill during a journey and nobody else can drive for you to complete your journey we may be prepared to make our National Recovery service available. This is given at our discretion and we may ask you for proof of illness before service is provided (where appropriate).

5. Onward Travel (Fleetwide policies only)

What is covered

- a) Onward Travel can be used 24 hours after policy purchase.
- b) Onward Travel is available if we have attended the Breakdown, the Vehicle is immobile, and we cannot arrange a local prompt repair;
- c) You can choose one of the following:
 - i. a replacement Vehicle; or
 - ii. overnight accommodation; or
 - iii. alternative transport costs which are described in detail on page 16.

What is not covered

- a) Onward Travel can only be arranged if it is requested at the same time as the Breakdown is reported. A replacement Vehicle must be requested at the same time as the Breakdown is reported but can be arranged to start up to 3 working days after the Breakdown.
- b) Onward Travel is not available following an accident or self-induced fault (such as mis-fuelling, lost keys, or locking keys in your Vehicle).
- c) Onward Travel is limited to 3 claims in any one policy year.
- d) If you are already in a Breakdown situation and you don't have Onward Travel, you are not able to buy it.

Replacement vehicle

What is covered

- a) The cost to supply a replacement mid-range saloon or hatchback type car for up to 2 days, by our chosen supplier, subject to availability.
- b) A collection and drop-off service within a 30-mile radius of the Breakdown or your chosen location. (UK mainland and Northern Ireland only).

What is not covered

- a) Additional charges incurred if you keep the replacement Vehicle for longer than 2 days or choose to upgrade to a higher range Vehicle.
- b) Fuel costs (including those resulting from pick-up, collection and drop-off of the Vehicle).
- c) Any ferry, toll or congestion charges incurred in the replacement Vehicle.
- d) Any insurance excess charges, or other insurance related charges (see general points to note below).
- e) Replacement Vehicles cannot be supplied with a tow bar and therefore your caravan or trailer will have to, if eligible, be recovered under National Recovery with your Vehicle.
- f) We cannot provide a like-for-like replacement for your Vehicle (this includes being unable to provide a replacement hybrid or electric Vehicle).

General points to note regarding replacement Vehicles

- a) Replacement Vehicles are supplied to you by our chosen suppliers.
- b) The hire agreement will be between you and the relevant supplier and will be subject to that supplier's terms and conditions. These will usually require or include (amongst other things):
 - i. Production of a full UK driving licence valid at the time of issue of the hire Vehicle;
 - ii. Drivers to be aged at least 18, and for any under the age of 21, Vehicle hire may be subject to the use of their own insurance, where available. Any costs incurred in this event will not be covered.
 - iii. A valid credit or debit card is required. Alternatively, the supplier will require a deposit and may undertake a simple credit check before releasing the Vehicle to you.
 - iv. Drivers aged 18-21 years are restricted to an economy hatchback type Vehicle.
 - v. Availability of the collection and drop-off service will be discussed with you at the time of hire.
 - vi. If The AA's chosen supplier refuses hire for any reason, subject to price approval and authorisation from the Onward Travel team, you are entitled to arrange a hire Vehicle from another provider. Claims for the reimbursement of costs can be made to the Onward Travel claims team (see page 3 for contact details).

Alternative Transport Costs

What is covered

Costs for alternative transport for the Driver and up to a maximum of seven passengers (see clause h of the General Terms and Conditions on page 20) travelling to a single UK destination that have been authorised in advance by the Onward Travel team (see page 2 for contact details).

What is not covered

Costs not agreed and authorised by the Onward Travel Team.

Overnight Accommodation

What is covered

We'll arrange and pay directly for one night's bed and breakfast on the day of the Breakdown at a hotel of our choice for the Driver and up to a maximum of seven passengers (see clause h of the General Terms and Conditions on page 18).

What is not covered

Any additional costs incurred during overnight accommodation such as other meals, drinks, telephone calls and newspapers aren't included. You must settle these direct with the hotel before leaving.

6. Minibus Rescue (Minibus only)

What is covered

- a) Following a recovery under National Recovery, The AA will arrange for the provision (via The AA's chosen supplier) of replacement Vehicle(s) that can carry the number of passengers in the Covered Vehicle at the time of the Breakdown. The total number of passengers is subject to a maximum of the number of fixed seats in the Covered Vehicle. Recovery will be provided for a single journey to one UK destination of the Driver's choosing (which need not be the same as the destination to which the Covered Vehicle is recovered).
- b) A replacement minibus or midi coach may be provided with a Driver. In this case the Vehicle cannot be self-driven. Any replacement Vehicle, whether a minibus, midi coach or otherwise which is provided together with a Driver will be used to transport all persons who were travelling in the original Vehicle (including their hand luggage) to a single UK destination (which need not be the same destination as that to which the original Vehicle was recovered). The AA will pay for the supply of the replacement Vehicle to the chosen single UK destination. There shall be no entitlement in regard to any additional journeys which you, the Driver or anyone in the Driver's party may wish to undertake.

What is not covered

- a) Transportation of luggage in excess of reasonable hand luggage. Excess luggage (which includes specialist sports/musical and other equipment) will be recovered with the Covered Vehicle. All luggage remains at the Driver's risk at all times. It is the Driver's responsibility to make sure it is packed and stowed safely and securely for recovery.

What is not covered

- b) The AA will seek to provide a replacement Vehicle similar to the Covered Vehicle wherever reasonably possible but are not obliged to provide a replacement Vehicle on a like-for-like basis. The AA reserves the right to provide multiple Vehicles and/or Vehicles of different types and sizes. The AA is not obliged to provide a replacement Vehicle with a tow bar, even if the Covered Vehicle has one, but will seek to do so.
- c) The provision of service to any persons in excess of the number of seats fitted in the Covered Vehicle at the time of Breakdown, or to anyone who was not travelling in the Covered Vehicle at the time of the Breakdown ("Excess Passengers"). If there are Excess Passengers, The AA will seek to arrange, but will not pay for, their onward transportation.
- d) A second or any subsequent journey (e.g. the return journey from the replacement Vehicle's destination or to the destination of the Covered Vehicle).
- e) Anything under the National Recovery exclusions listed on page 14.
- f) Anything under under General Terms and Conditions, What is not covered, on pages 18 – 19.

Please note:

- a) Where a Vehicle with Driver is not available, a replacement self-drive Vehicle will be supplied to you/the Driver by The AA's chosen suppliers.
- b) The hire agreement will be between you/the Driver and the relevant supplier and will be subject to that supplier's terms and conditions. These will usually require or include (amongst other things):
 - i. Production of a UK full driving licence valid at the time of issue of the hire Vehicle;
 - ii. Drivers to be aged at least 18, and for any under the age of 21, Vehicle hire may be subject to the use of their own insurance, where available. Any costs incurred in this event will not be covered;
 - iii. A valid credit or debit card is required. Alternatively, the supplier will require a deposit and may undertake a simple credit check before releasing the Vehicle to you;
 - iv. Drivers aged 18 – 21 years are restricted to an economy hatchback type Vehicle;
 - v. Availability of the collection and drop-off service will be discussed with you at the time of hire.

If The AA's chosen supplier refuses hire for any reason, subject to price approval and authorisation from the Minibus Rescue (also known as the Onward Travel) team, you are entitled to arrange a hire Vehicle from another provider. Claims for the reimbursement of costs can be made to the Minibus Rescue claims team (see page 3 for contact details).

General Terms and Conditions

What is not covered

AA Business Breakdown cover does not provide for:

- a) **Any Vehicle servicing or re-assembly:** routine Vehicle servicing or putting right work that you, a garage or third party have undertaken.
- b) **Garage labour costs:** the cost a garage charges you for a permanent repair after we've done a temporary repair at the roadside.
- c) **Service to Vehicles at a garage:** if any work has been undertaken by a garage we will not attend.
- d) **Service to Vehicles on private property:** we cannot carry out repairs to your Vehicle on private property unless you have the permission of the owner.
- e) **Fuel draining:** putting it right if you put in the wrong fuel or oil or add other incorrect fluids (such as fuel additives) or put fluids in the incorrect reservoir. We can offer you our Fuel Assist service (which you will need to pay for).
- f) **Storage of your Vehicle:** if your Vehicle has to be stored for any reason (including if you don't collect it when we ask you to), we can charge you reasonable storage fees. Vehicles (including contents) are stored at your own risk and we're not responsible for any loss or damage while the Vehicle is stored.
- g) **Responsibility when we have recovered your Vehicle:** when we have delivered the Vehicle to your required location we will have no further responsibility for the Vehicle.
- h) **Assistance for excess passengers:** transport for more passengers than there are seats in the Vehicle up to a maximum of eight people in total.
- i) **Bought at auction:** Vehicles that we have reason to believe have just been bought at auction and have a pre-existing fault.
- j) **Locksmiths, tyre, glass or bodywork specialists costs:** we will not cover locksmiths, tyre, glass or body work specialist costs or costs for any specialist lifting equipment not normally carried by an AA patrol (if the Vehicle has left the highway, and is, for example, stuck on soft ground/on snow/in floodwater). We can arrange these services at your request and at your cost.
- k) **Transporting animals:** we may agree to transport an animal, at our sole discretion and if we agree to do so it'll be at your risk and it is your responsibility to secure any animal being transported. We will not recover horses or livestock.
- l) **Assistance animals:** we will transport assistance dogs, unless this is not possible for health and safety reasons. It is helpful to tell us about your situation so we can arrange additional adjustments and further tailored support. In these instance we would ask you to call us on 0330 053 0460, text phone users can prefix any of our numbers with 18001. Alternatively make our call handler aware at the time of reporting your Breakdown.
- m) **Participation in sporting events:** we will not attend your Vehicle if it's been involved in motor racing, off-road driving, rallies, track days, duration or speed tests.
- n) **Malicious damage or vandalism:** we cannot provide Breakdown help if your Vehicle cannot be driven due to malicious damage or vandalism. We can arrange recovery but you will need to pay for this (and claim it back from your motor insurer).
- o) **Locking wheel nut key:** if you do not have the locking wheel nut key for your Vehicle, we may be unable to assist you, or may need to charge an additional fee to remove the locking wheel nuts. Please check your Vehicle manual for more information on how to locate your locking wheel nut key.

The following exclusions are also in place but only for Fleetwide – these don't apply to Specialist policies.

- p) **Commercial use:** we will not provide service to Vehicles that are used to carry items or people for money/commercial gain (see the definition of Specialist use on page 6 for more examples).
- q) **Trade transportation:** the provision of service to Vehicles bearing trade plates.
- r) **Transporting from trade premises:** we cannot provide assistance if you are moving the Vehicle as part of a commercial activity.

Sale of Vehicle: If you don't pay pre-agreed fees or collect the Vehicle within 14 days of us asking you to, then we (or the garage) may sell or otherwise dispose of it (including any contents), but only if we give you at least 30 days' further written notice of our intention to do so. If we're entitled to sell or dispose of the Vehicle, then we may do so in whatever manner we consider to be reasonably practical. If the proceeds from the sale or disposal exceed what you owe us, we'll pay you the excess after deducting reasonable storage charges and sale/disposal costs. If the proceeds don't cover what you owe us, then you must pay us those outstanding amounts (including reasonable storage charges and sale/disposal costs).

General rights to refuse service

If you are refused service by us, you have the right to an explanation in writing. We reserve the right to refuse to provide or arrange assistance where the service request is for, or relates to:

Repeat Breakdowns within 28 days:	A repeat Breakdown that occurs within 28 days of us attending a Breakdown caused by the same or a similar fault (including running out of fuel). Any service given for the same or similar fault within 28 days will be chargeable unless you can provide proof that you have had a permanent repair carried out by a garage.
Unattended Vehicles:	You must be with your Vehicle when we attend.
Unsafe, unroadworthy, unlawful etc. Vehicles:	Before the relevant Breakdown or accident your Vehicle was: • dangerous (such as steering or braking system malfunctions and worn or unsafe tyres); • overladen (including incorrectly or dangerously loaded/overloaded Vehicles); • unroadworthy; or • otherwise unlawful to use, in the reasonable opinion of the attending patrol (taking into account relevant law).
Untaxed, uninsured Vehicles	Before the relevant Breakdown or accident your Vehicle was: • untaxed (and an exemption does not apply – see the DVLA website for more information); • without a valid MOT (and an exemption does not apply – see the DVLA website for more information); and/or • uninsured (no valid motor insurance in place at the time of the Breakdown)
Assistance for unsafe or unlawful activities	We can't provide help if it would involve breaking the law or a breach of our health and safety duties, for example, working on post-production conversions from conventional fuel to electric, if we can't confirm this to be safe.

Pre-existing faults:	For Vehicles you have purchased/registered with us that have pre-existing or known faults.
Delay in reporting:	We won't attend where the Breakdown is not reported within 24 hours of you becoming aware of the Breakdown.
We cannot confirm your eligibility:	If we're unable to confirm you're eligible for the services you request, we reserve the right, at our discretion, to offer service on the immediate payment (by credit or debit card) of the usual price for the relevant cover required, plus a supplementary charge for joining while already requiring assistance. The cost of this will be confirmed to you prior to purchase. No refunds will be given if entitlement to Breakdown cover cannot be proved, or simply because your Vehicle cannot be fixed at the roadside. Any services provided under Relay Plus/Onward Travel must be paid for in advance by you and will be fully refunded if it can be established that entitlement to Relay Plus/Onward Travel was held at the time of the Breakdown.
Unreasonable behaviour	Where you or anyone accompanying you: (i) is behaving or has behaved in a threatening or abusive manner; or (ii) have falsely represented entitlement to services that you are not entitled to; or (iii) have assisted another person in accessing our services they are not entitled to; or (iv) owe us money with regards to any services, spare parts or other matters.
The recovery of unaccompanied children	The recovery of any child under 16 years of age unless they are accompanied at all times by an adult.
Excessive usage	See the Service Control section opposite (page 21).
Failure to maintain Vehicle	Including, but not limited to, failure to seek a permanent repair following any temporary repair carried out by us, or due to lack of routine Vehicle maintenance or continued failure to maintain fuel or charge in your Vehicle.

Any additional services made available by us are purely on a discretionary basis and may be withdrawn at any time.

Service from our dedicated patrols may not always be available and we may send a garage agent. We'll only accept responsibility for the actions of an agent where they are acting on our instruction.

Our 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. Whilst our patrols will exercise such care and skill as is reasonable in a roadside emergency situation, completion of an emergency repair can't be taken to signify or in any way guarantee the general roadworthiness of the Vehicle concerned.

Service Control

Your AA Business Breakdown Cover has a limit of 3 breakdowns per vehicle. Service caps are applied if the total number of breakdowns is more than 3 times the number of vehicles on your policy. So, if your policy covers 3 vehicles, you can have up to 9 breakdowns in total before you reach the limit.

Some other examples are below:

Fleet size	Number of Breakdowns in 12 months	Service cap applied?
3 Vehicles	9	No
3 Vehicles	10	Yes
5 Vehicles	15	No
5 Vehicles	16	Yes

What happens if you have 3 or more Breakdowns per Vehicle in a Policy Year?

- During the Policy Year, if you need to use your Breakdown cover over and above the service cap, you will need to pay for them on a pay-for-use basis.
- If the 3 Breakdown requests are for the same Vehicle, we may move that Vehicle to a pay-for-use policy.
- At renewal, your premiums will increase to reflect your additional usage, or we may have to renew some or all of your Vehicles onto a pay-for-use basis.

If you find you are needing to use our services over and above the service cap, you should strongly consider booking your Vehicle in to The AA Prestige network of garages for a service.

In addition, your cover is only valid for the Vehicles you have registered on your policy.

Any Vehicle not registered onto the policy that requests Breakdown assistance will also be charged at pay-for-use rates.

Cancellation

Your right to cancel

You can cancel your policy at any time. The amount you'll get back or the amount we'll charge you will depend on whether: (i) you cancel within the cooling off period (which begins from the moment you purchase your policy and continues until 14 days from the start date or the date you receive your documents, whichever is later); (ii) whether you have used our service.

Cover type	Within cooling off	After cooling off
Annual cover	If you have not used service You will receive a full refund of the premium paid. If you joined requiring service and have used the service You will receive a full refund of the premium paid less the charges for assistance provided.	No refund will be given.

Our right to cancel

We have the right to cancel your Breakdown cover (and any other associated policies) by giving you 45 days’ notice. We also have the right to immediately cancel your Breakdown cover (or choose not to renew or accept a new application for Breakdown cover for the same policyholder) where:

Refusal of service	We have been entitled to refuse service on more than one occasion since you first become an AA business customer.
Relationship breakdown	In our reasonable opinion, there has been – a breakdown in our relationship with you as a result of your conduct; or – an occurrence or circumstance that would damage or harm our reputation.
Cancellation	We have cancelled your Breakdown cover and asked you not to re-apply for cover.
Failure to maintain Vehicle	Includes, but not limited to, failure to seek a permanent repair following any temporary repair carried out by us, or due to lack of routine Vehicle maintenance or continued failure to maintain fuel or charge in your Vehicle.
Unacceptable behaviour	You or anyone accompanying you has used threatening or abusive behaviour or language or intimidated or bullied our staff or suppliers in any way.
Late payment	If any premium or other related charge is overdue.
Prior refusal	If we have in the previous 12 months chosen not to renew a separate policy relating to you or your Vehicle.

Where we cancel your Breakdown cover, the cancellation will take effect from your receipt of our written cancellation notice. You will be deemed to receive the notice two days from the date of our letter of cancellation (where we write to you), or immediately (if we notify you electronically).

If we cancel your policy, we will issue a pro rata refund (calculated on a daily basis) of the premium based on the unexpired cover at cancellation.

Recurring Payment Authority

If you pay under a recurring payment authority and your account and/or card details change, we may receive updated details from your bank/card provider to help continue the services requested. If there are changes to your payment details please do also let us know.

Where a payment fails and we’ve not been made aware of a policy cancellation, we’ll try and re-present this payment. If we’ve provided Breakdown assistance to you or anyone entitled to cover under your policy, and afterwards it becomes apparent you have not paid for your policy or relevant cover, we will be entitled to charge you for this service.

Renewal

We reserve the right and are entitled not to renew annual cover or to change your premium.

Annual Cover	
We will give you at least 3 weeks’ notice to confirm whether we’ll offer renewal and any changes to the premium.	
If you pay by Direct Debit or Continuous Credit Card authority your cover will automatically renew unless: (i) You tell us you don’t want to renew*; or (ii) We tell you that we will not renew.	
*If you don’t tell us that you don’t want to renew in time to stop the Direct Debit being collected we will refund the full amount.	

Changes to Terms and Conditions

Annual Cover	
Notice periods for changes	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.

Important Information

1. We shall not be liable for service failures or delays where we are faced with circumstances outside our reasonable control.
2. Our obligation is to provide help and attempt to repair your Vehicle, we don’t accept any liability for any other losses or expenses that you incur as a result of your Vehicle breaking down. For the avoidance of doubt, nothing in these terms and conditions shall exclude or restrict our liability for negligence resulting in death or personal injury.
3. Failure to enforce, or non-reliance on, any of these terms and conditions by us will not prevent us from subsequently relying on or enforcing them.
4. None of the terms and conditions, or benefits, of your Breakdown cover are enforceable by anyone else other than you or someone you have authorised. 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.
5. The applicable laws of England and Wales apply to these terms and conditions. These terms and conditions are only available in English.
6. Any policy that is suspected/proven to be linked to fraud will be cancelled immediately with your service stopped and any paid premiums retained. The named main policyholder will be notified in writing if this action is taken. Fraud includes but not exclusively the misuse of your policy package for non-named customers and providing inaccurate/false information/documents at time of application or service request.

Complaints

We aim to always provide you with a high level of service. 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.

Please see the contact information table on page 3 for details as to how to contact us.

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.

Please see contact information table to see how to contact them.

Financial Services Compensation Scheme (FSCS)

Relay Plus/Onward Travel/Minibus Rescue which is provided by Acromas Insurance Company Limited is covered by the FSCS.

If you were unable to use your Relay Plus/Onward Travel/Minibus Rescue cover because the insurer (Acromas Insurance Company Limited) was not able to cover those costs, you may be entitled to claim compensation from the FSCS. Your entitlement to compensation will depend on the type of business and the circumstances of the claim. General insurance (such as Relay Plus/Onward Travel), provided by a regulated insurer such as Acromas Insurance Company Limited for Relay Plus/Onward Travel is covered for 90% of the claim, without any upper limit. Further information about the compensation scheme arrangements is available from the FSCS at www.fscs.org.uk or telephone 0800 678 1100 or 0207 741 4100.

The following types of business are excluded from the Financial Services Compensation Scheme:

- Large companies (a body corporate which does not qualify as a small company under section 247 of the Companies Act 1985);
- Large mutual associations (a mutual association or unincorporated association with net assets of more than £1.4 million (or its equivalent in any other currency at the relevant time));
- Large partnerships (a partnership or unincorporated association with net assets of more than £1.4 million (or its equivalent in any other currency at the relevant time)).

Full details of eligibility for the Financial Services Compensation Scheme can be found at www.fscs.org.uk

Please note that Roadside, National Recovery and At Home are provided by Automobile Association Developments Limited (trading as AA Breakdown Services) and this company does not fall within the FSCS.

AA – Roadside Assistance – Privacy Notice

Use of your personal data

This short form privacy notice provides a summary of how your personal data is used by The AA Group. The data controllers of our Roadside policies and products are the Automobile Association Insurance Services Limited (which sells you the policy), and Automobile Association Developments Limited (which provides the services to you).

For full details please visit our privacy notice at <https://www.theaa.com/privacy-notice-breakdown-services>. The privacy notice sets out full details about how we use your information and include the contact details of the Data Protection Officer.

We may update those privacy notices from time to time.

Personal data we hold, use and the reasons for processing

We collect and use your personal data to provide you with Roadside assistance, subject to your preferences for direct marketing purposes, to develop new products and services and to review and improve current products and services, to comply with legal and regulatory obligations and requirements, helping us improve products or services, improve the operating of our businesses, to share information with business partners in order to provide our products and services or operating our business, and to enable other group companies to perform any of the above purposes. These uses are generally needed to provide the services to you and for our legitimate interest.

Disclosures and Transfers

We share your information within The AA Group companies, and our suppliers and business partners, as well as government organisations where required for the reasons described above.

There might be instances where we rely on third parties, such as service providers that are based outside UK or EEA, to support our businesses and the Roadside assistance products. Where there is access to data from international locations we have appropriate contractual safeguards in place.

Your rights

Below is a list of the rights that all individuals have under UK data protection laws. They don't apply in all circumstances so your request may not always be granted. If you wish to use any of them, we'll explain at that time if they apply or not, and if we will comply or not with your request, including the reasons why.

You have the right to be informed about the processing of your personal information; to have your personal information corrected; to object to processing; to request restriction of processing; to have your personal information erased; to request access to your personal information and how we process it; to move, copy or transfer your personal information; and rights in relation to automated decision making which has a legal effect or otherwise significantly affects you.

For full details on how we use your information, please see the full privacy notice using the link above.

Part 2. Breakdown Cover Arrangement & Administration Contract

– Summary of Your Contract with AAISL

AAISL arranges and administers your Breakdown cover (your “Cover”). This is a summary of what AAISL does for you. The full terms and conditions of AAISL’s contract with you can be found here www.theAA.com/breakdown-cover/AAISL-Contract. This contract lasts for the same time as your Cover and ends at the same time as your Cover terminates.

1. Who regulates AAISL?

AAISL is authorised and regulated by the Financial Conduct Authority (FCA).

2. Which companies does AAISL deal with?

AAISL acts as agent for the following insurers (“the Insurers”):

Insurer	Product
Automobile Association Developments Limited (trading as AA Breakdown Services)	Roadside Assistance, At Home and National Recovery
Acromas Insurance Company Limited	Relay Plus/Onward Travel/Minibus Rescue

3. What services does AAISL provide?

AAISL provides the following services to you:

- Providing information about Breakdown cover on offer
- Arranging your Cover
- Administering your Cover
- Making changes to your Cover

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

AAISL will normally charge an arrangement and administration fee for its services AAISL will always inform you in advance of its fees and the amount payable. The full terms and conditions give information about circumstances in which you will be entitled to a refund of fees if you cancel.

5. Payments for your Cover

AAISL will tell you about any other charges relating to your Cover. AAISL has authorised Automobile Association Developments Limited (AADL) to act as its agent for the purposes of receiving any amounts due under your contract with AAISL. Payments will be taken using the payment method provided when purchasing your Cover. If you’re due a refund of premium following cancellation or another transaction, AAISL will be entitled to deduct any fee, charges or other sums you owe in respect of your Cover before making any such refund.

6. Changes to Terms & Conditions

Annual cover: AAISL will notify you of changes any of these Terms and Conditions at renewal or will give you at least two weeks’ notice of any changes that are necessary in order to comply with any applicable laws, regulations or the advice or instruction of any regulatory authority.

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: Level 3, Plant, Basing View, Basingstoke, RG21 4HG. Registered in England and Wales Number: 01878835.

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

Automobile Association Insurance Services Limited is an insurance intermediary authorised and regulated by the Financial Conduct Authority. Registered office: Level 3, Plant, Basing View, Basingstoke, RG21 4HG. England and Wales. Company registration number 2414212.



If you breakdown,
just call us on
0330 053 0420
or use the QR
code here