



Car Insurance Policy Booklet

November 2018

AA

WELCOME TO AA INSURANCE SERVICES

A warm welcome and thank you for choosing to insure your car through us. Our aim at AA Insurance Services is to combine value for money with peace of mind, making Car Insurance as straightforward as possible.

Your policy booklet, Statement of Insurance and Certificate of Insurance (including any Endorsements) include everything you need to know about your Car Insurance cover. Alternatively, you can always contact our experienced customer service agents who are there to help you with all your Car Insurance needs.

If you're unfortunate enough to have an accident regardless of fault, call us and our experienced claims staff will be there to guide and assist you through every step of the claims process.

The AA is able to offer you more than just great deals on Car Insurance. If you want more information on our other products, we can help you. Either call us or visit our website on theAA.com.



A GUIDE TO YOUR POLICY BOOKLET

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ABOUT YOUR POLICY

We've put this booklet together to clearly set out the details of your insurance cover. Please read it carefully, together with your **Statement of Insurance** and **Certificate of Motor Insurance** (including any **Endorsements**).

Remember to check the exclusions and restrictions under each section and also the general conditions and exclusions which apply to the whole policy.

Additional benefit – Courtesy car

An AA Comprehensive Car Insurance policy means that following an accident, you will be provided with use of a standard courtesy car while your car is undergoing repair, subject to the repair being carried out by your insurer-approved repairer.

A courtesy car is not available in respect of total loss claims or where the vehicle is stolen and unrecovered, or for accidents occurring outside the UK.

In the event you need to make a claim on your policy your AA motor insurer may instruct an approved repairer to carry out the repairs. In most cases, if they do instruct repairs to start, a standard courtesy car will be supplied during the period of the repairs. A standard courtesy car is a category 'A' vehicle, normally a small 3 door, 1 litre hatchback car.

Guaranteed Repairs

You will receive a 3 year guarantee on all repairs, subject to the repair being carried out by an insurer-approved repairer.

DEMANDS AND NEEDS

AA Car insurance allows you to choose different levels of cover depending on your needs. **Your Statement of Insurance** will confirm the cover you have selected. The choices you have made will depend on your personal circumstances and therefore please check **your Statement of Insurance** to check the cover continues to meet your needs.

Cover Level	Meets the Demands and Needs of:
Third party, Fire and Theft cover	Customers who want to insure against loss or damage to their own car caused by fire or theft and insure against their liability to third parties following a road traffic accident.
Comprehensive cover	Customers who want to insure against loss or damage to their own car caused by accidental or malicious damage, fire or theft and insure against their liability to third parties following a road traffic accident.

What you will use your car for	Meets the Demands and Needs of:
Social, Domestic and Pleasure including Commuting	Customers who use their car outside of work and driving to a regular place of work.
Business use	Customers who use their car outside of work and travel to and from various places of work (for example, visiting other offices).
Commercial travelling	Customers who use their car outside of work and delivering or selling goods or services.

SUMMARY OF COVER

See the cover indicated in the **Statement of Insurance** as it defines the cover provided to **you** under this Insurance Document.

SECTION NAME	COVER APPLICABLE			PAGE NO.
	COMPREHENSIVE	THIRD PARTY FIRE & THEFT	THIRD PARTY ONLY	
Section 1: Liability to others	✓	✓	✓	8
Section 2: Loss or damage	✓	✓*		9
Section 3: Personal belongings	✓			11
Section 4: Damage to trailers	✓			11
Section 5: Injury to you and/or your partner	✓			11
Section 6: Medical expenses	✓			12
Section 7: Emergency treatment	✓	✓	✓	12
Section 8: Car sharing	✓	✓	✓	12
Section 9: No claim discount	✓	✓	✓	12
Section 10: Travelling abroad	✓	✓	✓	13
Section 11: Additional or replacement car	✓	✓	✓	13
Section 12: Lost or stolen keys	✓	✓*		13
Section 13: Child car seats	✓	✓*		14
Section 14: Overnight accommodation or onward transport	✓			14
Section 15: Uninsured Driver Promise	✓			14
Section 16: General exclusions	✓	✓	✓	14
Section 17: General conditions	✓	✓	✓	15

*Note Third Party Fire and Theft: Section 2, Section 12 and Section 13 only apply in respect of loss or damage caused directly by Fire or Theft.

DEFINITIONS

Certain words have specific meanings wherever they appear in this policy or **your Certificate of Motor Insurance**. To help **you** identify these we have printed them in **bold** and *italics* throughout this policy.

AAIS	Automobile Association Insurance Services Limited.
AA Member	Someone who has a current contract for breakdown assistance service with Automobile Association Developments Limited (trading as AA Breakdown Services) in relation to which any monies due have been paid and under what is known as "UK Personal or Vehicle Membership Breakdown Cover", together with any person who is specifically named as entitled to service from Automobile Association Developments Limited (trading as AA Breakdown Services) under any such contract. For the avoidance of doubt, anyone who has a contract for breakdown assistance service under AA Basic Breakdown Cover or under any other arrangement save as referred to above shall not be considered to be an AA Member for the purposes of this policy.
Certificate of Motor Insurance Endorsement	The document headed Certificate of Motor Insurance which provides evidence of the existence of motor insurance as required by law.
Excess	The amount of money You must pay towards the cost of a claim.
Fire	Fire, lightning or explosion.
Inexperienced Driver	A driver who holds a provisional driving licence or who has held a full United Kingdom driving licence for less than one year at the time of an event which You may be entitled to claim for.
Insured Car	The motor vehicle with the vehicle registration number described in Section 1 of the current Certificate of Motor Insurance . Important Note: See Section 17 if: (a) You replace the Insured Car with another. (b) You acquire another car in addition to the Insured Car.
Insurer	The Insurance Company or Underwriters at Lloyd's as specified in the Statement of Insurance , and the Certificate of Motor Insurance on whose behalf this Insurance Document is issued.
Market Value	The value of the Insured Car and its accessories at the date of accident or loss.
No Claim Discount	The reduction allowed in your premium if a claim has not been made or arisen during the previous period(s) of insurance.
Optional Policy Enhancements	Any additional AA policies that you have chosen to purchase which are connected to this policy.
Partner	Your husband, wife, civil partner or a person You live with on a permanent basis as if You were married.
Permitted Driver	Any person shown in Paragraph 5 of the current Certificate of Motor Insurance .
Statement of Insurance	The document headed Statement of Insurance giving details of the persons Insured, the Insurer , the Insurance Document number, details of the Insured Car , the cover, the premium and the period of insurance.
Territorial Limits	Great Britain, Northern Ireland, the Isle of Man, the Channel Islands and the Republic of Ireland including transit by sea, air or land within and between these places.
Terrorism	(i) any act including but not limited to (a) the preparation, use or threat of force and/or violence and/or (b) harm or damage to life or to property (or the threat of such harm or damage) including but not limited to harm or damage by nuclear and/or chemical and/or biological and/or radiological means caused or occasioned by any person(s) or group(s) of persons or so claimed in whole or in part for political, religious, ideological or similar purposes and/or the intention to influence, intimidate or coerce any Government and/or any intention to disrupt any segment of the economy, or (ii) any action taken in controlling, preventing, suppressing or in any way relating to (i) above, or (iii) any act deemed by the Government to be an act of terrorism, or (iv) any act which could be defined as terrorism under the Terrorism Act 2000 and/or subsequent acts pertaining to terrorism.
Theft	Theft or attempted theft which shall include the offence of 'taking a motor vehicle or other conveyance without authority' as defined in section 12 of the Theft Act 1968.
You/Your	The person(s) shown as the Insured in the Statement of Insurance and the Certificate of Motor Insurance .
Young Driver	A driver who has not reached the age of 25 years.

YOUR CONTRACT OF INSURANCE

Insurance has been effected between an insurance company or certain underwriters at Lloyd's (the "**Insurer**") and **You**, the insured. The name of the **Insurer** can be found in the **Statement of Insurance**, and on the **Certificate of Motor Insurance**.

You must take reasonable care to ensure that the information provided by **You** or on **Your** behalf in relation to **Your** AA Car Insurance is provided honestly, fully and to the best of **Your** knowledge. If any of **Your** insurance or personal details set out in **Your** documents are incorrect or incomplete, or if **You** need to make a change to **Your** policy, please call the Customer Services helpline as soon as possible. A full list of the changes to be notified is outlined in Section 17 of this policy document. Failure to do so may result in **Your** insurance being cancelled or treated as if it never existed or **Your** claim being rejected or not fully paid.

This Policy Document, the **Statement of Insurance**, and the **Certificate of Motor Insurance** and any **Endorsements** must be read as a whole as they are evidence of the contract of insurance between **You** and the **Insurer**.

The **Insurer** has agreed to insure **You** subject to the terms, conditions and exclusions contained in or endorsed upon this Policy Document against such liability loss or damage that may occur during any period of insurance for which **You** have paid or agreed to pay the premium as is directly sustained in connection with the **Insured Car**.

For Lloyd's Policies: In order that these documents may be signed and issued as evidence of the insurance, the **Insurer** has entered into a written binding authority contract, which empowers an authorised Director of Automobile Association Insurance Services Limited to sign and issue this Policy on behalf of Lloyd's underwriters.

INSURANCE COVER SECTION 1: LIABILITY TO OTHERS

What is covered

SUBSECTION 1

Your liability to other people

The **Insurer** will pay amounts including claimant's costs that **You** are legally liable to pay for:

- (a) Death of or bodily injury to any person
- (b) Damage to property as a result of an accident involving the **Insured Car** and/or an attached trailer or any other car which **Your Certificate of Motor Insurance** permits **You** to drive.

SUBSECTION 2

Other people's liability

The **Insurer** will pay amounts including claimant's costs that any of the persons listed below is legally liable to pay for:

- (a) Death of or bodily injury to any person
- (b) Damage to property as a result of an accident involving the **Insured Car**
 - (i) any **Permitted Driver**,
 - (ii) any person using (but not driving) the **Insured Car** with **Your** permission for social domestic and pleasure purposes;
 - (iii) at **Your** request any passenger travelling in or getting into or getting out of the **Insured Car**;
 - (iv) **Your** employer or partner while **You** are driving or using the **Insured Car** on their business subject to the use and driving being permitted by the **Certificate of Motor Insurance**;
 - (v) **Your Partner's** employer or partner while **Your Partner** is driving or using the **Insured Car** on their business subject to the use and driving being permitted by the **Certificate of Motor Insurance**.

SUBSECTION 3

Protection of an insured person's estate

Upon the death of any person insured under this Section the **Insurer** will transfer to that person's estate the benefit of this insurance against any liability covered by this Section that the deceased may have incurred.

SUBSECTION 4

Costs and expenses

When the **Insurer's** written agreement is obtained beforehand the following will be paid:

- (a) Costs and expenses incurred
- (b) Solicitor's fees for representation at a Coroner's Inquest Fatal Accident Inquiry or defending any prosecution in a Court of Summary Jurisdiction
- (c) The costs the **Insurer** has agreed to in advance for legal services to defend a charge of manslaughter or dangerous driving causing death in connection with any accident which might involve legal liability covered by this insurance.

SUBSECTION 5

Driving other cars.

If **Your Certificate of Motor Insurance** permits **You**, the **Insurer** will also provide the minimum legal cover for **You**, the policyholder, for **Your** liability to other people while **You** are driving any other private motor car which **You** do not own or have not hired or leased as long as:

- a) the vehicle is not owned by **Your** employer or hired to them under a hire –purchase or lease agreement; and
- b) **You** currently hold a valid and full UK or European Licence; and
- c) the use of the vehicle is covered under the **Certificate of Motor Insurance**; and
- d) cover is not provided by any other insurance; and
- e) **You** have the owners permission to drive the vehicle; and
- f) the vehicle is in a roadworthy condition and has valid tax, MOT and Insurance in its own right; and
- g) the vehicle stated on **Your Certificate of Motor Insurance** is still owned by **You**; and
- h) The vehicle stated on **Your Certificate of Motor Insurance** has not been declared a total loss (i.e. written off or stolen and not recovered); and
- i) The vehicle stated on **Your Certificate of Motor Insurance** has not been declared SORN (Statutory Off Road Notification).

What is not covered

- (a) Liability for death of or bodily injury to any person arising out of and in the course of that person's employment by the person claiming under this Section if that liability is provided under an Employers Liability Insurance issued to comply with Employers Liability legislation.
- (b) Liability for loss of or damage to any vehicle for which cover is provided by this Section or any property belonging to or in the care of the person claiming under this Section.
- (c) Any legal liability in respect of any proceedings brought or judgment obtained in any court outside the United Kingdom unless such proceedings are brought or judgment obtained in the court of a foreign country arising out of the use of the **Insured Car** in that foreign country where the **Insurer** has agreed to extend this insurance to cover such foreign use.
- (d) Liability under Subsection 2 that is covered by any other insurance.
- (e) Any amount exceeding £20,000,000, exclusive of costs and expenses, for any claim or series of claims for loss of or damage to property, including any indirect loss or damage, arising from one event.
- (f) Any amount exceeding £5,000,000 for all costs and expenses, in respect of loss of or damage to property for any claim or series of claims arising from one event.

SECTION 2: LOSS OR DAMAGE

What is covered

SUBSECTION 1

The Insured Car

The **Insurer** will pay for loss of or damage to the **Insured Car** its accessories (excluding audio, satellite navigation and communication equipment) and spare parts kept in or on the **Insured Car** or in **Your** private garage by (at the **Insurer's** discretion):

repairing

or

replacing

or

paying in cash the amount of the loss or the damage.

The maximum amount payable will be the **Market Value** of the **Insured Car**.

In the event that the **Insurer** settles a claim by replacing or paying for the **Insured Car** the stolen or damaged car will then at the **Insurer's** discretion become the property of the **Insurer**.

The **Insurer** will also pay the cost of protection and taking the **Insured Car** to the nearest suitable **Insurer** approved repairer or place of storage after such damage and where appropriate returning it after repair to **Your** address as shown in the **Statement of Insurance**. The **Insurer** approved repairer may fit replacement parts which may not have been made by the vehicle's manufacturer but are of an equivalent standard.

If to the **Insurer's** knowledge the **Insured Car** belongs to someone else or is the subject of a hire purchase or leasing agreement the **Insurer** will make any payment for its total loss or destruction to its owner to the extent of their legal entitlement (whose receipt shall be a full and final discharge) rather than to **You**.

SUBSECTION 2

Replacement Car

If the **Insured Car** is less than 13 months old from the date of first registration as new and is in current production and **You** have been the first and only registered keeper and it is stolen and not recovered within 28 days of the date of written notification to the **Insurer**.

or damaged so that repair will cost more than 60% of the manufacturers latest United Kingdom recommended list price including car tax and VAT at the date the damage occurred. **The Insurer** will with **Your** agreement and that of any interested parties replace it with a new car of the same make model and specification if immediately available in the United Kingdom. The stolen or damaged car will then become the property of the **Insurer**. If a replacement car which is the same make, model and specification as **Your** old car is not available, the **Insurer** will pay **You** the price of **Your** car, fitted accessories and spare parts as shown in the manufacturer's last United Kingdom price list, less any **Excess** that may apply.

SUBSECTION 3

The **Insured Car's audio, dash cam, satellite navigation and/or communication equipment**. The **Insurer** will pay for the loss of or damage to the **Insured Car's** manufacturer fitted audio dash cam, satellite navigation and/or communication equipment permanently fitted to the **Insured Car** provided their values have been included within the **Market Value** (including accessories) declared to the **Insurer**. If the audio, dash cam, satellite navigation and/or communication equipment is non-manufacturer fitted, a £750 limit will apply. All claims will be subject to deduction of any **Excess** applicable at the time of the claim. If at the time of loss or damage **You** are an **AA Member** the limit of £750 will be increased to £1,000.

SUBSECTION 4

Glass damage

The **Insurer** will pay for the repair or replacement of glass in the windscreen, sunroof or window(s) of the **Insured Car** and the scratching of its bodywork caused solely by this damage. The replacement glass may not be made by the vehicle's manufacturer but will be of an equivalent standard.

If this is the only damage claimed for, **Your No Claims Discount** will not be affected and is subject to **You** having to pay the applicable windscreen **Excess** as shown on **Your Endorsement Sheet**.

A courtesy car is not available if the only claim **You** make is for Glass damage.

*Note Third Party Fire and Theft: Section 2, Section 12 and Section 13 only apply in respect of loss or damage caused directly by **Fire** or **Theft**.

What is not covered

- (a) **Young or Inexperienced Drivers' Excess** **You** will be required to pay the first part of the cost of each claim as shown on **Your Endorsement Sheet**.
- (b) Loss of use of the **Insured Car** or any loss resulting from loss of use of the **Insured Car**.
- (c) Wear and tear or depreciation.
- (d) Mechanical, electrical, electronic or computer fault, failure, malfunction or breakdown.
- (e) Damage to tyres caused by bursts, cuts, punctures or braking not as a direct result of an accident.
- (f) The cost of parts in excess of the manufacturer's last United Kingdom list price.
- (g) Loss of or damage to the **Insured Car** by deception by a purchaser or agent.
- (h) That part of the cost of any repair or replacement which improves the **Insured Car** beyond its condition before the loss or damage occurred.
- (i) Any depreciation in the **Market Value** of the **Insured Car** following its repair the cost of which is the subject of a claim under this insurance.
- (j) Compact discs.
- (k) The policy **Excess** applicable to Subsection 4 as shown on the reverse of **Your Endorsement Sheet**.
- (l) Any policy or voluntary **Excess** applicable as shown on the reverse of **Your Endorsement Sheet**.
- (m) Loss of or damage to the **Insured Car** arising from **Theft** when the ignition keys, lock transmitter or entry card for a keyless entry system are left in or on the **Insured Car** whilst it is unattended.
- (n) Loss of or damage to the **Insured Car** arising from **Theft** if the **Insured Car** was not switched off, properly locked or if any door, window, roof opening, removable roof panel or hood was left open or unlocked.
- (o) The **Insured Car** being confiscated or destroyed by or under order of any government or public or local authority.
- (p) Loss from taking the **Insured Car** and returning it to the legal owner.
- (q) Loss of or damage as a result of a deliberate act by anybody insured by this policy.
- (r) Under Subsection 4 the **Insurer** will not pay to repair or replace glass that forms part of a panoramic roof. The repair or replacement of glass that forms part of a panoramic roof is covered under Subsection 1.
- (s) Loss of or damage to the **Insured Car** caused by a member of **Your** immediate family, or person living in **Your** home, taking the **Insured Car** without **Your** permission, unless **You** report the person to the police and assist the police in a prosecution.
- (t) The draining, flushing and replenishing of the fuel from the **Insured Car** in the event **You** or any **Permitted Driver** accidentally put the wrong fuel in the **Insured Car**.
- (u) Any damage to the **Insured Car's** engine if **You** or any **Permitted Driver** were aware of accidentally putting the wrong fuel in and still drove the **Insured Car**.

SECTION 3: PERSONAL BELONGINGS

What is covered

The **Insurer** will pay **You** or if **You** so wish the owner of such personal belongings their value up to a total of £250 for any one occurrence for loss of or damage to the personal belongings including portable satellite navigation equipment while in or on the **Insured Car** as a result of an accident to the **Insured Car** or **Fire** or **Theft**

If at the time of the accident or loss **You** are an **AA Member** the limit of £250 will be increased to £500, other than for portable satellite navigation equipment where the limit remains at £250.

What is not covered

- (a) Loss of/or damage to personal belongings caused by **Theft** if
 - (i) the **Insured Car** has been left unlocked and unattended or if any door, window, roof opening, removable roof panel or hood was left open or unlocked.
 - (ii) the keys, lock transmitter or entry card for a keyless entry system are left in or on the **Insured Car** whilst it is unattended.
- (b) Money, stamps, tickets, documents or securities.
- © Goods, tools or samples carried in connection with any trade or business.
- (d) Property insured under any other policy.
- (e) Personal belongings in the **Insured Car** if it is an open top or convertible vehicle unless the property is in a locked compartment.
- (f) Loss of/or damage to portable satellite navigation equipment caused by **Theft** or attempted **Theft** from the **Insured Car** whilst unattended unless the equipment has been placed in a locked covered boot or glove compartment

SECTION 4: TRAILERS

What is covered

The cover indicated in the **Statement of Insurance** is extended to apply to any single-axle trailer kept in a safe and roadworthy condition while attached to the **Insured Car** subject to any **Excess** that may apply to this insurance.

What is not covered

- (a) Caravans, trailer tents, horseboxes, vehicle transporters or food bars.
- (b) Any trailer having a **Market Value** in excess of £500.

SECTION 5: INJURY TO YOU AND/OR YOUR PARTNER

What is covered

If **You** and/or **Your Partner** suffer(s) accidental bodily injury involving the **Insured Car** or while travelling in or getting into or out of any other private car, then provided that within three months of the accident such injury is the sole cause of:

- death; or
- the loss of a limb; or
- the irrecoverable loss of all sight in one or both eyes;

the **Insurer** will pay an amount of £5,000 in respect of **You** and **Your Partner** if injured but only one payment per person will be made in respect of any one accident.

Payment will be made direct to the insured person or to the legal representative of that person.

If **You** or **Your Partner** hold any other motor insurance, payment will be made under one insurance only.

If at the time of an accident **You** are an **AA Member** the above specified benefit will be increased to £7,500.

What is not covered

- (a) Any intentional self injury, suicide or attempted suicide or any injury arising wholly or in part from natural disease or weakness in any form;

SECTION 6: MEDICAL EXPENSES

What is covered

If any occupant of the **Insured Car** is injured in an accident involving the **Insured Car** the **Insurer** will refund any medical expenses incurred up to £400 for each person injured. If at the time of an accident **You** are an **AA Member** the limit of £400 will be increased to £500.

SECTION 7: EMERGENCY TREATMENT

What is covered

The **Insurer** will pay for any emergency treatment fees arising from an accident covered by this insurance as required by the Road Traffic Acts. If this is the only payment made **Your No Claim Discount** will not be affected.

SECTION 8: CAR SHARING

What is covered

In Great Britain or Northern Ireland if **You** or any **Permitted Driver** accept payments as part of a car sharing arrangement for the carriage of passengers in the **Insured Car** for social or other similar purposes this will not be regarded as the carrying of passengers for hire or reward or as use for hiring but will be regarded as a use covered by this insurance provided that the total payments for the journey do not involve an element of profit and the passengers are not being carried in the course of a business of carrying passengers.

What is not covered

Vehicles constructed or adapted to carry more than eight passengers (excluding the driver).

SECTION 9: NO CLAIM DISCOUNT

AAIS operate a panel of insurers and each insurer applies their own individual **No Claim Discount** scale. If no claim has been made during the current insurance year, the **Insurer** will include a discount in **Your** renewal premium. The amount of discount will be in accordance with the **Insurer's** scale of **No Claim Discount** applicable at the time of renewal.

If a claim has been made and Your No Claim Discount remains outstanding from your previous insurers You may be required to prove Your entitlement by producing written evidence from Your previous insurers.

If a claim has been made or arisen under this insurance in any one period of insurance **Your No Claim Discount** will be reduced at the next renewal in accordance with the **Insurer's** 'step back' scale applicable at the time of renewal (usually to the equivalent of 0, 1 or 2 years) subject to any **No Claim Discount** Protection condition that may apply to this insurance.

You may not transfer **Your No Claim Discount** to anyone else.

Claims that do not affect your No Claim Discount

If the only claim **You** make is under Glass damage – Section 2 Subsection 4

or under Emergency Treatment – Section 7

or

for incidents for which the **Insurer** obtains a full recovery of all payments made it will not count as a claim for the purposes of **No Claim Discount**

or

Your vehicle is hit by an identified driver who is not insured and the accident is completely their fault (**You** will also not have to pay an **Excess** in this circumstance). See Section 15 of this booklet for more information on the Uninsured Driver Promise.

No Claim Discount protection

If this benefit applies on this insurance please refer to **Your Statement of Insurance** for full details of how many claims are allowed before **No Claim Discount** protection is withdrawn and the **No Claim Discount** is reduced.

If **You** have **No Claim Discount** protection on this insurance the premium may still increase at renewal.

SECTION 10: TRAVELLING ABROAD

SUBSECTION 1

Compulsory Cover outside the Territorial Limits

The **Insurer** will provide the minimum legal cover to enable **You** or a **Permitted Driver** to drive and use the **Insured Car** in any country which the Commission of the European Union approves as meeting the requirements of Article 8 of the European Community Directive on Insurance of Civil Liabilities arising from the use of motor vehicles (no2009/103/EEC) or as amended.

Where this cover applies

Countries include:

Andorra, Austria, Belgium, Bulgaria, Croatia, Cyprus, Czech Republic, Denmark, Estonia, Finland, France, Germany, Gibraltar, Greece, Hungary, Iceland, Italy, Latvia, Liechtenstein, Lithuania, Luxembourg, Malta, Monaco, Netherlands, Norway, Poland, Portugal, Romania, San Marino, Serbia, Slovak Republic, Slovenia, Spain, Sweden and Switzerland.

Where this cover is less than that provided under Great Britain minimum legal requirements the higher level will apply.

SUBSECTION 2

Extended cover outside the Territorial Limits

This policy automatically provides **You** or a **Permitted Driver** with the same level of cover as **You** have within the **Territorial Limits** for a period of 90 days in any one period of insurance in the above countries.

The extended cover period will automatically commence as soon as **You** or a **Permitted Driver** enter one of the above countries and will cease after 90 days in total have been spent in one or a combination of these countries, either as a result of a single trip or multiple trips. Use of the **Insured Car** for periods in excess of 90 days must be notified in advance

and cover may be provided at the discretion of **Your Insurer** and at a premium to be advised, no cover beyond the minimum legal requirements will apply unless this condition is met. Where this cover is less than that provided under Great Britain minimum legal requirements the higher level will apply.

The Insurance cover applies while the **Insured Car** is being transported (including loading and unloading) along a recognised sea, air or rail route between any countries to which the Insurance applies provided the journey does not take longer than 65 hours under normal conditions.

Cover in these countries is conditional upon **Your** main permanent residence being in the United Kingdom and the visit being only a temporary one.

Visits to any country not listed above must be notified in advance and if acceptable to **your Insurer** a green card will be issued at a premium to be advised, no cover will apply unless this condition is met.

If **You** make a valid claim for loss of or damage to the **Insured Car** the **Insurer** will pay the cost of transporting and delivering the **Insured Car** to **Your** address in the United Kingdom by sea and/or by a recognised land route when repair has been completed.

The **Insurer** will pay any customs duty for which **You** are liable on the **Insured Car** after it has been temporarily imported into any country notified to be visited by **You** as the direct result of any loss or damage covered by this insurance.

What is not covered?

A courtesy car is not available following accidents outside the UK.

What should I do before I travel abroad?

If **You** do not already have one, please save or print our European driving leaflet before travelling abroad by visiting www.theaa.com/car-insurance/driving-abroad

What if I need to make a claim whilst abroad?

If **You** are unfortunate enough to be involved in an accident whilst overseas, **You** can call the AA for emergency advice on the number below. **You** can also use this number to make a claim should **You** need windscreen or other glass repairs: 00 44 3705 329 464.

SECTION 11: ADDITIONAL OR REPLACEMENT CAR

You must notify **AAIS** of any change of car or the acquisition of an additional car and cover for the new **Insured Car(s)** shall be subject to such terms and adjustment of premium as the **Insurer** may require. **Your Certificate of Motor Insurance** specifies the **Insured Car** by its vehicle registration number and no cover applies to any additional or replacement car until a **Certificate of Motor Insurance** or a temporary cover note bearing the vehicle registration number of the additional or replacement car has been issued to **You**.

SECTION 12: LOST OR STOLEN KEYS

What is covered

If the keys, lock transmitter or entry card for a keyless entry system of the **Insured Car** are lost or stolen, the **Insurer** will pay up to £1,000 towards the cost of replacing:

- all entry locks that can be opened by the missing item;
- the lock transmitter, entry card and central locking system;
- the ignition and steering lock;

as long as the **Insurer** is satisfied that any person who may have **Your** keys, transmitter or card knows the identity or garage address of the **Insured Car**. The **Insurer** will also pay the cost of protecting the **Insured Car**, transporting it to the nearest repairers when necessary and delivering it after repair to **Your** address. No **Excess** is applicable when making a claim under this section.

*Note Third Party Fire and Theft: Section 2, Section 12 and Section 13 only apply in respect of loss or damage caused directly by **Fire** or **Theft**.

What is not covered

The **Insurer** will not pay any claim where the keys, lock transmitter or entry card are either:

- a) left in or on the **Insured Car** at the time of the loss; or
- b) taken without **Your** permission by a member of **Your** immediate family or person living in **Your** home.

SECTION 13: CHILD CAR SEATS

If **You** have a child car seat or booster seat fitted to the **Insured Car** the **Insurer** will pay for the cost of replacement of a child seat or booster seat with one of a similar standard following an accident involving the **Insured Car**, or any loss or damage caused by **Fire**, **Theft** or attempted **Theft** from the **Insured Car**.

*Note Third Party Fire and Theft: Section 2, Section 12 and Section 13 only apply in respect of loss or damage caused directly by **Fire** or **Theft**.

SECTION 14: OVERNIGHT ACCOMMODATION OR ONWARD TRANSPORT

What is covered

If **You** are unable to continue **Your** journey as a result of loss of or damage to the **Insured Car** under subsection 1 of section 2 'Loss or damage' of this policy wording, the **Insurer** will pay **You** up to £300 per person (£500 max for all occupants of the vehicle) in respect of:

- travelling expenses for occupants of the **Insured Car** towards reaching **Your** destination; and/or
- 1 night's hotel accommodation for occupants of the **Insured Car** where loss of use necessitates an unplanned overnight stop.

You must pay for the accommodation or travelling expenses yourself and submit receipts for the **Insurer** to reimburse **You**.

What is not covered

- Excluding newspapers, drinks, telephone calls and meals.

SECTION 15: UNINSURED DRIVER PROMISE

If **You** make a claim following an accident, **You** will not lose **Your No Claim Discount** or have to pay any **Excess**, provided that:

- the **Insurer** can establish that the accident is not **Your** fault and the driver of the other vehicle is identified and is not insured; and
- **You** give the **Insurer** the other vehicle's make, model and valid registration number.

It will help us to confirm who is at fault if **You** can supply the names and addresses of any independent witnesses, if available. If possible **You** should also supply the name and address of the person driving the other vehicle.

When **You** claim **You** may have to pay **Your Excess** and may also temporarily lose **Your No Claim Discount**.

If subsequently the **Insurer** is satisfied that the accident was not **Your** fault, they will repay **Your Excess**, reinstate **Your No Claim Discount** and refund any premium which may be due to **You**.

The Uninsured Driver Promise is applicable to comprehensive policyholders only.

SECTION 16: GENERAL EXCLUSIONS

This insurance does not cover any accident, injury, loss, damage or liability:

1. when the **Insured Car** is being driven by (or is in the charge of, for the purpose of being driven by) a person who is not a **Permitted Driver** or the **Insured Car** is being used for any purpose not specified in **Your Certificate of Motor Insurance**; or
2. when the **Insured Car** is being driven by or is in charge of for the purpose of being driven by a person who is not complying with any conditions attaching to their driving licence or who does not hold, or at the relevant time was disqualified from holding, a driving licence which permits them to drive the **Insured Car**; or
3. attaching as a result of an agreement or contract unless that liability would have existed otherwise; or
4. arising outside the **Territorial Limits** other than as provided for in Section 10 Travelling Abroad; or
5. directly or indirectly caused by
 - (a) ionising radiation or radioactive contamination from nuclear fuel or waste; or
 - (b) the radioactive, toxic, explosive or other dangerous properties of nuclear equipment or its nuclear parts; or
6. caused directly or indirectly by, or arising from, any of the following, and regardless of any other contributory cause or event:
 - (i) war, invasion, act of foreign enemy, hostilities or a warlike operation or operations (whether war be declared or not), civil war, rebellion, revolution, insurrection, civil commotion assuming the proportion of or amounting to an uprising, military or usurped power; or
 - (ii) any action taken in controlling, preventing, suppressing or in any way relating to (i) above except as is necessary to meet the requirements of the Road Traffic Acts; or
 - (iii) **Terrorism**, excepting that the **Insurer** will provide cover as required under the Road Traffic Acts for an incident occurring on or prior to 31st December 2018.
7. other than cover provided under Sections 1 and 7, arising from or caused by:
 - (a) earthquake; or
 - (b) riot or civil commotion occurring elsewhere than in Great Britain, the Isle of Man or the Channel Islands; or
8. when any vehicle insured by this Insurance Document is being driven or used in or on that part of an aerodrome airport airfield or military base provided for:
 - (a) the take off or landing of aircraft and for the movement of aircraft on the surface; or
 - (b) aircraft parking aprons including the associated service roads refuelling areas and ground equipment parking areas; or
9. when the **Insured Car** is being driven or used
 - (a) for hiring, racing, competition, rallies, trials, (other than road safety rallies or treasure hunts); or
 - (b) on derestricted toll roads (such as Nurburgring Nordschleife);
 - (c) for the carriage of passengers for hire or reward;
 - (d) for any purpose in connection with the motor trade.
10. If an accident happens whilst **You** or any person entitled to drive under **Your** current **Certificate of Motor Insurance**
 - (a) is found to be over the legal limit for alcohol in the country in which the accident occurs; or
 - (b) is driving whilst unfit through alcohol or drugs, whether prescribed or not; or
 - (c) fails to provide a sample of breath, blood or urine when required to do so, without lawful reason.

Please note that, notwithstanding Section 16, paragraph 1 above, the **Insurer** will cover **You** if:

- (a) the **Insured Car** is being used without **Your** consent; or
- (b) the **Insured Car** is in the custody or control of a member of the motor trade for service or repair, or of valet parking staff, or is being parked by an employee of a hotel, restaurant or car parking service; or
- (c) **You** did not know that the person driving, or in charge of, the **Insured Car** did not, at the relevant time, hold a valid licence to drive it.

SECTION 17: GENERAL CONDITIONS

17. SUBSECTION 1: General

- 17.1.1 The insurance described in this Insurance Document will only apply if
 - (a) the person claiming has observed all the terms conditions and **Endorsements** of this insurance contract; and
 - (b) **You** have taken all reasonable steps to protect the **Insured Car** from any loss or damage.
- 17.1.2 **You** must have also kept the **Insured Car** in an efficient and roadworthy condition, and **You** must have a valid Ministry of Transport (MOT) test certificate if required by law.
- 17.1.3 **You** must allow the **Insurer** free access to examine the **Insured Car** at an agreed time.

SUBSECTION 2: Keeping your policy up to date

17.2.1 **You** must tell **AAIS** before **You** need the revised cover to start if:

- **You** change **Your** car or wish to add an additional car; or
- any modification or engine conversion (from the manufacturers original specifications) is going to be made to any **Insured Car**, this includes changes to the:
- Appearance (cosmetic changes), such as alloy wheels or paint
- Bodywork, such as body kits or spoilers
- Suspension or brakes
- Performance of the vehicle, such as the engine management system or exhaust
- Audio/entertainment system

Note: This list is not exhaustive. If in doubt, please call **AAIS**.

or

- there is any change in or to any information previously provided about **Your** occupation or that of any other **Permitted Driver** (including any change between full and part-time occupation); or
- **You** want to change how **You** use the **Insured Car** (for example to include business use); or
- **You** wish to make changes to the **Permitted Driver(s)**; or
- any additional audio, satellite navigation or communications equipment is to be permanently fitted to the **Insured Car**,

17.2.2 **You** must tell **AAIS**, as soon as possible, and in any event within 14 days, if

- **You** change **Your** address or the address where the **Insured Car** is kept overnight; or
- **You** or any other **Permitted Driver** have been declared unfit to drive by the DVLA or been advised not to drive by a doctor or by other medical healthcare professional; or
- there is any change to the **Insured Vehicle's** estimated annual mileage, as previously notified; or
- **You** or any other **Permitted Driver** has had a change to their driving licence type (for example from provisional GB licence, or foreign licence, to full GB licence).

17.2.3 **You** must tell **AAIS** before next renewal if

- **You** are, or any other **Permitted Driver** is, involved in any claim, incident or loss (including any accident or theft, whether or not this may give rise to a claim and/or are to blame); or
- **You** or any other **Permitted Driver** has committed and been convicted of any motoring offence, received any driving licence endorsements, or fixed penalties (other than in relation to parking), or have been disqualified from driving; or
- **You** or any other **Permitted Driver** has any pending motoring offence prosecutions.

17.2.4 Failure to notify any required changes and to take reasonable care to ensure that any information supplied is provided honestly, fully and correctly may result in **Your** policy being cancelled or treated as if it never existed,

or in **Your** claim being rejected or not fully paid.

17.2.5 **AAIS** may in some instances charge an administration fee of up to £25 if **You** require changes to **Your** policy.

SUBSECTION 3: Cancellation

Procedures are explained below dependent on who invokes cancellation.

Please note that if **You** cancel **Your** Car Insurance policy or it is cancelled by **AAIS** or **Your Insurer** for any reason then any **Optional Policy Enhancements** such as AA Excess Protection shall automatically be cancelled on the same date.

You

If **You** need to cancel **Your** policy, contact **AAIS** on 0344 412 4684 or write to AA Insurance Services, PO Box 2AA, Newcastle NE99 2AA.

1. Cancellation within 14 days if cover has not commenced

You will, for a period of 14 days from the date **You** receive **Your** policy documentation or the date **You** enter into the contract (whichever is later), have a right to cancel this policy and receive a full refund of the premium **You** have paid and a full refund of the **AAIS** arrangement fee* of £28.

2. Cancellation within 14 days if cover has commenced

You will, for a period of 14 days from the date **You** receive **Your** policy documentation or the date **You** enter into the contract (whichever is later), have a right to cancel this policy and receive a refund (unless **You** have made a total-loss claim). **Your Insurer** will refund a percentage of the premium calculated on a daily pro rata basis equivalent to the period of cover left unused. The charge for this period of cover will always be a minimum of £15, and **AAIS** will also retain its arrangement fee* of £28.

3. Cancellation outside 14 days

Beyond 14 days of receipt of **Your** policy documentation or the date **You** enter into the contract, (whichever is later) **You** may cancel this insurance at any time. **Your Insurer** will refund a percentage of the premium calculated on a pro rata basis equivalent to the period of cover left unused. The charge for this period of

cover will always be a minimum of £15. No refund of premium will be allowed if a claim has or is being made against this policy prior to such cancellation during the current period of insurance. **AAIS** will charge a cancellation fee* of £30 and also retain its arrangement fee* of £28. If **You** have chosen to pay **Your** annual premium by instalments and a claim has been made **You** must continue to pay **Your** monthly Direct Debit or pay in full any premium of balance due.

AAIS (Instalment defaults)

If **You** are paying by instalments **You** irrevocably authorise **AAIS**, as **Your** agent, at **AAIS'** discretion to cancel this insurance (and any **Optional Policy Enhancements**) following and in accordance with any default notice sent to **You**. **You** also irrevocably authorise **AAIS** to receive any refund of premium from the **Insurer** and apply it to pay or reduce any sums owed to **AAIS** including its cancellation fee of £30, its arrangement fee* of £28 and any premium outstanding on any **Optional Policy Enhancements**. Any residual balance of return premium remaining after these deductions will be paid to **You**. Please note where a claim has or is being made against this policy and the policy is cancelled under this paragraph, no refund will be available from the Insurer and no refund of any **AAIS** fees* will be made and **You** must pay the sum **You** owe to **AAIS** contained in the default notice in full.

The Insurer or AAIS (excluding instalment default cancellations)

The **Insurer** or **AAIS** may cancel this insurance if there are serious grounds to do so such as abuse of **AAIS** or **Insurer** staff or suppliers, non-payment, failure to supply requested validation documentation (proof of **No Claim Discount**, Driving Licence, Security certificate etc) or **You** have provided **Your Insurer** or **AAIS** with incorrect information and **You** have failed to provide a remedy. **Your Insurer** or **AAIS** will send, at least 7 days written notice to **Your** last known address and provided that:

- (i) the **Insured Car** has not been subject to a total loss claim (i.e. written off or stolen);
- (ii) there has not been a fault claim made against the policy;
- (iii) cancellation is not due to a false declaration or fraud; and
- (iv) all instalment payments are fully up to date

then a full pro rata premium refund from the date of cancellation will be paid to **You** (but no refund of any **AAIS** arrangement fee* will be made). If **You** pay **Your** premium by instalments **You** authorise **AAIS** to receive any refund of premium from the **Insurer** and apply it to pay or reduce any sums owed to **AAIS**. Any residual balance of return premium remaining after these deductions will be paid to **You**.

If **AAIS** becomes insolvent then the **Insurer** may either, at its option (1) appoint an administrator to take over the **AAIS** role of collecting premium from **You** and passing such premium to the **Insurer**, or (2) cancel this policy upon 30 days notice and give **You** a refund of any premium from the Insurer paid in respect of the unexpired period left on the policy. In the latter case, the **Insurer** may contact **You** to offer **You** a replacement policy directly with the **Insurer**. The **Insurer** shall ensure that the offer of a replacement policy is on no worse terms than **Your** existing policy. Purchasing such replacement policy with the **Insurer** shall be optional.

*Fees chargeable by **AAIS** in the event of cancellation as referred to in this section shall become due under **Your** separate contract with **AAIS** as set out in the document entitled 'About our insurance services'. (This contract will also be cancelled if **You** cancel **Your** Car Insurance policy). Any cancellation by **You**, the **Insurer** or **AAIS** will not affect any rights and responsibilities arising before cancellation takes place.

SUBSECTION 4: Making a claim

- (a) When an accident injury loss or damage occurs **You** or **Your** legal representative or any person claiming the benefit of this insurance must:
 - (i) Notify **AAIS** or the **Insurer** as soon as reasonably possible giving full details as may be required by **AAIS** or the **Insurer**.
 - (ii) if requested by **Your Insurer** confirm proof of **No Claim Discount** entitlement if previously unproven by producing written evidence from **Your** previous insurance company;
 - (iii) send to the **Insurer** unanswered any letter claim writ or summons immediately after it is received;
 - (iv) tell the **Insurer** immediately after receipt of notification of a prosecution coroner's inquest or fatal accident enquiry or any other proceedings whether criminal or civil in connection with any accident for which there may be liability under this insurance;
 - (v) not make any admission, offer, repudiation or promise of payment without the **Insurer's** written consent.
 - (vi) if requested by the **Insurer**, provide **Your** current **Insured Car** keys and documents including the V5C registration document, MOT certificate (if applicable), receipt and servicing documents and any other documents necessary to deal with **Your** claim. Where these cannot be produced the value of **Your** claim may be reduced.
- (b) The **Insurer** will be entitled to take over and conduct at the **Insurer's** expense in **Your** name or in the name of any other person insured by this Insurance Document:
 - (i) the negotiation defence or settlement of any claim;
 - (ii) legal proceedings to recover for the **Insurer's** own benefit any payments made under this insurance **You** or any other person covered by this insurance must give the **Insurer** all documentation, help and information they may need.
- (c) If at the time a valid claim is made under this insurance there is another insurance in force covering the same claim the **Insurer** will pay only their proportionate share of the claim (except under Section 5 – Injury to **You** and/or **Your Partner**). However this will not impose any liability which has been excluded by exclusion (d) of Section 1 of this insurance.
- (d) If the law of any country in which this insurance operates obliges the **Insurer** to pay a claim which would not otherwise be within the scope of this insurance the **Insurer** is entitled to recover the amount from **You** or the person who incurred the liability.

(e) If **You** make a claim which is at all false or fraudulent, or support a claim with any false or fraudulent statement or documents, **You** will lose all benefit and premiums **You** have paid for this policy. In addition:

The **Insurer** may recover any sums paid by way of benefit under this policy. If **You** fraudulently provided us with false information, statements or documents the **Insurer** may record this on the anti-fraud databases; the **Insurer** may also notify other organisations.

SUBSECTION 5: Contract law, etc

17.4.1 Applicable Contract Law

You and the **Insurer** are free to choose the law applicable to this contract but in the absence of agreement to the contrary, the law of the country in which **You** reside at the inception of the contract (or, in the case of a business, the law of the country in which the registered office or principal place of business is situated) will apply.

If **You** are not resident (or, in the case of a business, the registered office or principal place of business is not situated) in England or Wales, Scotland, Northern Ireland, Channel Islands or the Isle of Man the law which will apply is the law of England and Wales.

17.4.2 Applicable Language

The Terms and Conditions and all other information concerning this insurance are supplied in the English language and the **Insurer** undertakes to communicate in this language for the duration of the policy.

17.4.3 General Revision Endorsement 2001 – The Contracts (Rights of Third Parties) Act 1999

Save for the rights granted to AA Insurance Services under this contract any person or company who is not a party to this contract does not have any rights they can enforce under this contract by virtue of the Contracts (Rights of Third Parties) Act 1999 except those they have by law.

SUBSECTION 6: Financial sanctions

The **Insurer** or **AAIS** will not provide any cover or be liable to provide any indemnity, payment or other benefit under this policy where doing so would breach any prohibition or restriction imposed by law or regulation.

If any such prohibition or restriction takes effect during the insurance period the **Insurer** or **AAIS** may cancel this policy immediately by giving **You** written notice at **Your** last known address. If **Your** policy is cancelled, the premiums already paid for the remainder of the current insurance period will be refunded to **You**, provided no claims have been paid or are outstanding.

RENEWING YOUR COVER

Automatic Renewal

If you are paying annually by continuous credit or debit card, or on instalments by Direct Debit, your cover will automatically renew after 12 months, for a further 12 months, unless you contact us to tell us otherwise. We will write to you at least three weeks before your renewal to confirm renewal terms.

If you are paying by continuous card payment and your card details change, your card provider may provide us with updated details which we will use at renewal.

If you do not wish your policy to renew, please call our customer services team on 0344 412 4622.

If you are paying through our instalment account by Direct Debit over 12 months, at the end of each 12-month period we will write to confirm your premium and the new monthly instalments that you will have to pay and any changes to cover that will take effect at renewal.

If your policy is automatically renewed you are entitled to a refund of any monies paid, subject to those fees specified under SUBSECTION 3: Cancellation (unless you have made a total-loss claim) up to 14 days after the date you receive your policy documentation or the date you enter into the contract (whichever is the later).

Single annual payment

If you have chosen to pay by single annual payment we will write to you at least three weeks before your renewal is due. To renew, please call our customer services team on 0344 412 4622 once you have received your renewal documents.

General renewal terms

When we send you your renewal terms these may include renewing to a different authorised insurer if one of our underwriting panel members is offering a lower premium or your existing insurer is not offering renewal.

When your AA Car Insurance policy renews any optional enhancements (such as AA Excess Protection) will also be renewed unless you tell us not to. If you wish to add or remove any of your Optional Policy Enhancements at renewal please contact our customer services team on 0344 412 4622.

Your separate contract with AAIS (see 'About Our Insurance Services') will automatically renew if your AA Car Insurance policy renews.

CUSTOMER SERVICES FEEDBACK & HELPLINE

Customer services feedback

0800 13 66 24

Please talk to us.

We'd like to know what you think about the service we give you. Please let us know if you have any suggestions or feedback for us.

Customer services helpline

0344 412 4684

for advice and questions

8.00am – 8.00pm Monday to Friday

9.00am – 5.00pm Saturday

HOW TO MAKE A COMPLAINT

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.

a) There are several ways you can contact us:

Phone: 0344 209 0556
Email: customersupport@theaa.com
Post: Member Relations
The Automobile Association
Lambert House
Stockport Road
Cheadle
Cheshire SK8 2DY
Fax: 0161 488 7544
Text phone: 0370 600 1303

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.

b) There are several ways you can contact them:

Phone: 0800 023 4567 or 0300 1239 123
Website: www.financial-ombudsman.org.uk
Email: complaint.info@financial-ombudsman.org.uk
Post: Insurance Division
The Financial Ombudsman Service
Exchange Tower
London E14 9SR

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

If your complaint is about your insurer, and your insurance is with certain underwriters at Lloyd's, you may write to:

Policyholder & Market Assistance
Market Services
Lloyd's
One Lime Street
London EC3M 7HA

Tel No: 020 7327 5693
Fax No: 020 7327 5225
E-mail: complaints@lloyds.com

Please remember to quote your policy number.

If you remain dissatisfied after Lloyd's has considered your complaint, you may have the right to refer your complaint to the Financial Ombudsman Service.

Is there any protection for me if my insurer is unable to meet its liabilities?

Your insurer is covered by the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from the scheme if your insurer cannot meet their obligations. This depends on the type of business and the circumstances of the claim. For Insurance you are covered for 90% of the claim, without any upper limit. For compulsory insurance (eg third-party motor) the claim is covered in full, without any upper limit.

Further information about compensation scheme arrangements is available at www.fscs.org.uk or telephone 0800 678 1100 or 0207 741 4100.

Please make sure you always quote your policy number from your Certificate or Statement of Insurance. This complaints procedure doesn't affect your statutory rights.

IF YOU NEED TO MAKE A CLAIM

If you have an accident

- Try to keep calm and don't admit fault.
- Exchange details with the other driver and record names, addresses and telephone numbers of passengers and any other witnesses to the accident.
- Report the accident to our 24 hour Claimline on **0800 269 622**.

If you need to claim

- First check your policy and insurance certificate carefully to make sure that your claim is valid.
- Then phone our Claimline as soon as possible. They'll tell you what you need to do next.
- You may be required to fill in a claim form. If so, fill it in fully and send it to the address on the claim form as soon as you can. Please remember to enclose all the information and documents you've been asked for.
- If you are making a claim involving malicious damage, theft or deliberate fire you must immediately report it to the police and provide us with a crime reference number.

Claimline

0800 269 622

24 hours a day 365 days a year

Personal injury legal advice

If you or any of your passengers are injured in an accident, and you have Motor Legal Assistance benefits please refer to your Motor Legal Assistance documents for full details on what to do next. **Your Statement of Insurance** will confirm if you have Motor Legal Assistance benefits.

Please remember that you'll need the policy number from your Certificate or Statement of Insurance each time you contact us.

USE OF YOUR PERSONAL DATA

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 – www.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.

YOUR ELECTRONIC INFORMATION

If you contact us electronically, we may collect your electronic identifier e.g. Internet Protocol (IP) address or telephone number supplied by your service provider. This is to identify any repeat website visits, fraudulent behaviour or mystery shoppers using our websites.

Call to find out more about:

Insurance

- Car Insurance
- Motorcycle Insurance
- Van Insurance
- Home Insurance
- Home Membership
- Travel Insurance
- Life Insurance
- Pet Insurance
- Caravan Insurance
- Holiday Homes Insurance
- Personal Injury Claims
- Overseas Car Insurance
- Business Insurance

Breakdown

- Breakdown Cover
- European Breakdown Cover

Financial Services

- Loans
- Credit Cards
- Savings

Other Services

- Driving School
- Maps, Guides and Atlases

call **0800 21 11 11** or visit **theAA.com**

Text phone users can prefix any of our numbers with 18001. Information can be requested in large print, audio or Braille, please call 0800 262 050 for details.

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