

You, the AA and your home insurance contract with Automobile Association Insurance Services Limited (“we/us”)

Who we are

Automobile Association Insurance Services Limited (we) are part of the AA LTD. group of companies. Our head office is Fanum House, Basing View, Basingstoke, Hampshire RG21 4EA. We’re an insurance intermediary, authorised and regulated by the Financial Conduct Authority. You can check this online at www.fca.org.uk. We’re on their Financial Services Register under registration number 310562.

What we do

We present products, confirm prices, set up, administer and take payment and issue refunds for your home insurance. The insurers on our home insurance panel are listed below.

AA Underwriting Insurance Company Limited	Geo Underwriting Services Limited
Accredited Insurance (Europe) Limited	Integra Insurance underwritten by International Insurance Company of Hannover SE UK
Acromas Insurance Company Limited	Fairmead Insurance Limited
Ageas Insurance Limited	Lloyds Bank General Insurance Limited
AXA Insurance UK PLC.	Novae Underwriting Limited
Covea Insurance PLC.	Pen Underwriting Limited underwritten by Fairmead Insurance Limited
Direct Group on behalf of Great Lakes reinsurance	Royal & Sun Alliance Insurance Ltd.
Highway Insurance Company Limited	Zurich Insurance PLC.

AA Underwriting Insurance Company Limited (AAUICL) are also part of the AA LTD. group of Companies. AA LTD. hold 10% or more voting rights within AAUICL. However, we act independently in the day-to-day running of our business and in deciding which insurers to place business with.

We also offer a range of products that complement your home insurance policy. These are listed below.

Home Emergency Cover	Underwritten by Acromas Insurance Company Limited or by the UK Branch of Inter Partner Assistance SA
Home Emergency Response	Underwritten by Acromas Insurance Company Limited or by the UK Branch of Inter Partner Assistance SA
Home Legal Expenses	Underwritten by Acromas Insurance Company Limited

Who we act for

We act for our insurer(s) in marketing their products and we are authorised to act for the insurer when entering into a contract of insurance with you on their behalf. We act for the insurer when we handle a Home Legal Expenses claim. We may receive and retain commission from the insurer in respect of any insurance that you take out through us. This will be a percentage of the premium you pay. In respect of Home Emergency Cover, Home Emergency Response or Home Legal Expenses policies underwritten by Acromas Insurance Company Limited, the insurer pays us a share of insurer profits.

Before you buy

We support your buying decision by helping you identify your needs and presenting only products which are consistent with those needs. You must then make your own informed choice. We’re not able to provide you with a personal recommendation on which home insurance or optional additional products you should purchase.

What you’ll need to pay for our services

- A £9 arrangement fee is included in the agreed price for your buildings or contents policy or £18 for arranging your combined buildings and contents insurance policy/s.
- A £15 adjustment fee will be charged should you need to change your policy.
- A £12.50 adjustment fee will be charged if you change your address.
- A £12 default fee will be charged if you are paying monthly and default on your credit agreement.
- A £20 cancellation fee for your buildings or contents, or a £40 cancellation fee for your combined buildings and contents policy will be charged if you change your mind about your policy and need to cancel - please refer to your terms and conditions booklet for full information.

If you're not happy

We always aim to provide you with a high level of service, however, if something does go wrong, let us know as soon as possible:

- Call us on 0344 209 0556
- Email us at customersupport@theAA.com
- Write to us at Member Relations, The Automobile Association, Lambert House, Stockport Road, Cheadle, Cheshire, SK8 2DY

If we can't settle your complaint with us, you may be entitled to refer your complaint to the Financial Ombudsman Service. Further information can be found at www.financial-ombudsman.org.uk and in your terms and conditions booklet. If we're unable to meet our obligations, you may be entitled to compensation from the Financial Services Compensation Scheme. Your entitlement will be dependent on the type of business and the circumstances of the claim. Insurance advising and arranging is covered up to 90% of the claim, with no upper limit. For compulsory insurance such as Third Party Motor Insurance, your claim would be covered in full without any upper limit. Further information can be found at www.fscs.org.uk or telephone 0800 678 1100 or 0207 741 4100.

Third parties

None of the terms and conditions, or benefits, of this Contract are enforceable by anyone else other than the Policyholder and us. 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.

Who is responsible for your money?

When receiving or refunding your policy premium and when we are handling any claim monies, we act as an agent for your insurer.