

**You, the AA and your van 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 Level 3, Plant, Basing View, Basingstoke, Hampshire, RG21 4HG. We’re an insurance intermediary, authorised and regulated by the Financial Conduct Authority. You can check this online at [www.fca.org.uk](http://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, take payment and issue refunds for your van insurance. The insurers on our panel are listed below.

Ageas Insurance Limited	Covea Insurance PLC
Aviva Insurance Limited	

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

Van Legal Assistance	Financial & Legal Insurance Company Limited
Van Hire	Underwritten by Collinson Insurance (a trading name of Astrenska Insurance Limited)
Tools in Transit	Underwritten by Collinson Insurance (a trading name of Astrenska Insurance Limited)
Breakdown Cover (Roadside / Roadside and National Recovery / Roadside, National Recovery and At Home)	Underwritten by Automobile Association Developments 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 i) are notified of a van insurance or Van Legal Assistance claim ii) handle a Van Legal Assistance or Van Hire claim, and iii) refer a Van Legal Assistance 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.

**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 insurance or optional additional products you should purchase.

**What you’ll need to pay for our services**

- A £28.00 arrangement fee is included in the agreed price for your van insurance
- A £25.00 admin fee will be charged should you make a change to your policy
- A £32.50 cancellation fee will be charged if you need to cancel your policy – please refer to your ‘Introduction to van insurance’ document for full information

Please check your insurer’s policy booklet for details of any charges they may charge in addition to those listed above.

**If you change your mind and wish to cancel**

The cooling off period is 14 days from the date you receive your policy documentation or the date you enter into the contract (whichever is later).

If you cancel:

- Within the 14 day cooling off period and if cover hasn’t started, you’ll receive a full refund.
- Within the 14 day cooling off period and if cover has started, you’ll receive a refund of your premium minus an amount for the period of cover used and we’ll retain our arrangement fee. If you have made a total loss claim, no refund will be due.
- Beyond the 14 day cooling off period, you’ll receive a refund which is subject to the above fees, and we’ll charge a cancellation fee. If you’ve made a claim, no refund will be due.

Please check your insurer's policy booklet for details of any charges they may charge in addition to those listed above.

**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 [insurance.complaints@theAA.com](mailto:insurance.complaints@theAA.com)
- Write to us at Customer Solutions, The Automobile Association, Park Square, Birdhall Lane, Cheadle, SK3 0XN

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](http://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. Van insurance advising and arranging is covered up to 90% of the claim, with no upper limit. For compulsory insurance such as Third Party Car Insurance, your claim would be covered in full without any upper limit. Further information can be found at [www.fscs.org.uk](http://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.

Text phone users can prefix any of our numbers with 18001. Information can be requested in large print, audio and Braille, please call 0330 053 0203 for details.

Automobile Association Insurance Services Limited is an insurance intermediary authorised and regulated by the Financial Conduct Authority (FRN310562). Registered office: Level 3, Plant, Basing View, Basingstoke, Hampshire, RG21 4HG. England and Wales. Company registration number 2414212.