

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 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. 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 home insurance. The insurers on our panel are listed below.

AA Underwriting Insurance Company Limited	Integra Insurance underwritten by Accredited Insurance (Europe) Limited – UK Branch
Ageas Insurance Limited	Lloyds Bank General Insurance Limited
AXA Insurance UK PLC.	Pen Underwriting Limited underwritten by Zurich Insurance Company Ltd and Hiscox Underwriting Ltd
Covea Insurance PLC.	Highway Insurance Company Limited

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 and Boiler Cover	Underwritten by the UK Branch of Inter Partner Assistance SA
Home Emergency Cover	
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 Legal Expenses, 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 insurance or optional additional products you should purchase.

What you'll need to pay for our services

- A £14.99 arrangement fee is included in the agreed price for your home insurance
- No admin fee will be charged for making changes in your account
- A £15.00 admin fee will be charged should you make a change to your policy over the phone or via our webchat team
- A £30.00 cancellation fee will be charged if you need to cancel your policy - please refer to your terms and conditions booklet for full information

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.

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
- 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 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. Home 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 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.