

# Car Insurance

## Insurance Product Information Document



### Company: Automobile Association Insurance Services Limited

Automobile Association Insurance Services Limited is an insurance intermediary authorised and regulated by the Financial Conduct Authority. Registered office: Level 3, Plant, Basing View, Basingstoke, Hampshire, RG21 4HG. England and Wales. We're on the Financial Services Register under registration number 310562.

### Product: Gold Car Insurance Comprehensive

This document summarises Gold Car Insurance and is not tailored to you. Complete pre-contractual and contractual information on the product is provided in your policy booklet, Statement of Fact and Certificate of Motor Insurance.

## What is the type of insurance?

Car insurance provides cover against your liability to third parties following a road traffic accident and loss or damage to your own vehicle.



### What is insured?

- ✓ Unlimited legal liability for death or injury to other persons following an accident in your vehicle
- ✓ Legal liability for damage to property up to £20,000,000, plus up to £5,000,000 for legal costs and expenses following an accident in your vehicle
- ✓ Fire damage to your vehicle
- ✓ Theft or attempted theft of your vehicle
- ✓ Accidental damage to your vehicle
- ✓ Malicious damage to your vehicle
- ✓ Windscreen and window repairs and replacements
- ✓ Following an accident in the UK a courtesy car will be provided while your vehicle is repaired by your insurer's approved repairer
- ✓ Cover for lost and stolen keys up to £1000
- ✓ Personal injury cover of £5,000 for death, loss of limb or loss of eyesight (£7,500 for AA Members and AA Car Insurance customers with optional Breakdown cover)
- ✓ Cover for overnight accommodation or onward transport up to £500
- ✓ Cover for personal belongings up to £200 (£300 for AA Members and AA Car Insurance customers with optional Breakdown cover)
- ✓ Motor Legal Assistance provides up to £100,000 legal assistance to reclaim uninsured losses and personal injury compensation

**Additional Cover at an extra cost** – You'll need to check your Statement of Fact to see if you have this cover

- Protected No Claims Discount
- Car Hire
- Motor Accident Plan
- Excess Protection
- Breakdown Cover



### What is not insured?

- ✗ Mechanical, electrical, electronic or computer fault, failure, malfunction or breakdown
- ✗ Damage caused by deterioration, wear and tear or depreciation
- ✗ Loss or theft if the ignition keys, lock transmitter or entry card are left unattended in or on the car whilst it is unattended
- ✗ Loss or damage to your vehicle by deception by a purchaser or agent
- ✗ Loss or damage when your vehicle is being driven by a person who is not a permitted driver
- ✗ The first part of each claim, known as the excess
- ✗ Motor Legal Assistance does not cover any losses covered under your car insurance policy and any legal costs incurred without the prior consent of your insurer



## Are there any restrictions on cover?

- ! Your car can only be used for the purposes specified in your Certificate of Motor Insurance
- ! No accidental damage cover to your vehicle if the person driving is found to be over the legal limit for alcohol, is unfit to drive through drink or drugs, or fails to provide a specimen sample when required to do so, without lawful reason
- ! Cover levels are subject to policy specific endorsements
- ! You are only covered to Drive Other Cars if this appears on your Certificate of Motor Insurance
- ! Cover for property damage is limited to £1,200,000 if your vehicle is carrying hazardous goods or being driven in a hazardous location
- ! A courtesy car will not be provided if your vehicle is declared a total loss, is stolen and unrecovered, if you choose not to use your insurer's approved repairer or following an accident outside of the UK
- ! After using your vehicle outside of the UK for 90 days, cover is restricted to the minimum legal cover (Third Party Only) in all countries listed in Section 10 of the Policy Wording
- ! Legal costs under Motor Legal Assistance will only be covered where it is more likely than not your claim will be successful



## Where am I covered?

- ✓ You are covered in Great Britain, Northern Ireland, Isle of Man, Channel Islands and the Republic of Ireland
- ✓ You have the minimum legal cover (Third Party Only) in all countries that are listed in Section 10 of the Policy Wording
- ✓ For 90 days per policy this policy automatically gives you the same level of cover that you have within the territorial limits in all countries that are listed in Section 10 of the Policy Wording
- ✓ Under the Motor Legal Assistance benefit, you are only covered for incidents occurring in Great Britain, Northern Ireland, Isle of Man and the Channel Islands



## What are my obligations?

- To take all reasonable steps to protect the vehicle from any loss or damage
- To keep the vehicle in an efficient and roadworthy condition with a valid MOT certificate if required by law
- To let us know if your circumstances change during the cover dates
- To comply with any conditions on your driving licence
- To let us know if any damage occurs to your vehicle or if you're involved in an accident with a third party
- To ensure premiums are paid on time

Failure to meet your obligations could result in a claim being rejected or cancellation of your policy.



## When and how do I pay?

You can pay your premium in full or by monthly instalments. If you choose to pay monthly instalments by Direct Debit, a credit charge will apply. Payment is required before the policy starts and the full payment or deposit can be made using a debit or credit card.



## When does the cover start and end?

The cover is for one year from the policy start date, or until your current car insurance agreement ends. Your period of cover is specified in your Statement of Fact.



## How do I cancel the contract?

You can cancel this policy at any time by contacting our Insurance Team. Find all our contact details in your policy pack or policy booklet.