

Gold Membership

Essential Terms & Conditions Booklet

Everything you need to know when you're on this level

January 2026

Important information:
Please read and retain



Welcome to your Gold Membership

We wouldn't be the UK's number 1 for breakdown cover without loyalty like yours. To say a huge thanks for at least five years with us, we're taking things to another level and giving you our Gold Membership perks.

This booklet gives you a tour of your extra benefits and the Essential T&Cs that come with them. We've got the full lowdown on how and when you can take any of these up.

For your info, these details go hand-in-hand with your AA Membership terms & conditions booklet, which you can read at theAA.com/policy. Or if you'd like us to send you a copy, call 0343 316 4444 or talk to our team on Webchat at theaa.com

We've split everything into two sections. Part one gives you a summary of your insurance-related Gold benefits. Part two is all your non-insurance perks.

If you take out the European Breakdown Cover or Key Insurance offers, you'll get a copy of the complete terms and conditions as part of your welcome pack.

Both of these offers need to be activated. There's extra info on this and more in the following pages.

We may amend or withdraw any of the Gold Membership benefits in this booklet at any time.

You can contact us using the Relay UK app or by prefixing our numbers with 18001 on your textphone. Please call 0330 053 0460 for large print, audio or Braille.

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*Requires activation or purchase

Part 1

Gold Membership Essential terms and conditions

Breakdown Cover and Insurance benefits

European Breakdown Cover offer conditions

Eligibility

As the main Member of your Gold Membership, you're entitled to a discount that's equivalent to:

- Up to 2 days' European Breakdown Cover applied a maximum of 3 times within your UK Membership Breakdown Cover policy year.
- or
- 10% off European Breakdown Cover for one annual policy during your UK Membership Breakdown Cover policy year.

Things you need to know

1. This offer is only available to you as the main UK Membership Breakdown Cover policyholder.
2. The discount applies to single trip policies, annual policies and on the renewal of your European Breakdown Cover policy.
3. You can either use this offer against a two-day trip for zero cost or towards the price of a longer trip.

Offer limitations and exclusions

- The relevant discount will only be applied to the base price of the policy. If you add the optional benefit of Parts and Labour or to cover a towed caravan or trailer to the policy, these supplements will have to be paid in full.
- The maximum discount equivalent to 2 days' cover can be used (against trip cover) up to a maximum of 3 times within your same UK Membership policy year.
- The 10% discount can be used once for annual cover.
- It won't be possible for you to transfer any unused benefits to the following UK membership policy year.
- This offer can't be used in conjunction with any other offer. However, we may, at our discretion, offer you additional discounts/promotions if they are available.
- The discount for trip policies must be used against a policy that covers the duration of your trip and cover must start/finish when you leave/return to your home address.

To activate this offer

Call 0330 053 1274 and let us know the dates you'll be travelling.

This offer must be activated before you travel overseas.

European Breakdown Cover overview

This booklet is designed to give you an overview of our European Breakdown Cover, it does not outline our full terms and conditions.

If you take out a policy under your Gold Membership, we'll send you a copy of our latest European Breakdown Cover Terms & Conditions booklet. These are the full Ts&Cs that you should read together with the Statement of Insurance that will be sent out to you.

You can take a look at our European Breakdown policy online at theaa.com/european-breakdown-cover or call us on 0344 209 0081 or drop us a line on webchat at theaa.com and ask for a copy.

Our European Breakdown Cover is underwritten by Acromas Insurance Company Limited.

About your European Breakdown Cover

1. As part of your cover, we can arrange roadside assistance for you and your party if you break down or have an accident when you are travelling within the agreed countries (geographical limits are defined in the cover terms and conditions).
2. Our European Breakdown Cover is not motor vehicle insurance. It's your responsibility to take out insurance that gives you comprehensive overseas cover so that you have more than the national legal minimum level of motor insurance in the countries you're visiting.
3. If you take out our cover and you have a road traffic accident, you must supply your motor insurance details to us when we ask for these. You will also need to report the accident to your insurer as we can only take instructions to repair or recover your vehicle from them.
4. You should review your cover from time to time to make sure you're happy with the details.
5. This cover is available as Single Trip, Single Trip Group and Annual.

What is insured:

- ✓ Roadside assistance and emergency repair.
- ✓ Pre-departure hire car.
- ✓ Roadside assistance and emergency repair in Europe.
- ✓ Alternative travel arrangements in Europe.
- ✓ Emergency accommodation in Europe.
- ✓ Location and despatch of spare parts within Europe.
- ✓ Vehicle recovery.
- ✓ Missed connection cover.
- ✓ Vehicle collection.
- ✓ £200 break-in cover.
- ✓ Hire car in the territory.
- ✓ Up to £50,000 Legal Costs Benefit.
- ✓ Parts and Labour cover (optional benefit).
- ✓ Message relay service.

What is not insured/Restrictions on cover:

- ✗ Cost of repairs and replacement parts that are not incurred at the roadside.
- ✗ Personal luggage and equipment.
- ✗ Additional costs as a result of travelling with pets.
- ✗ Costs covered under your nominated vehicle's warranty.
- ✗ Non-emergency repairs.
- ✗ Rallying, off-road driving or motor sports.
- ✗ Non-UK registered vehicles.
- ✗ The nominated vehicle must be roadworthy, within 3.5 tonnes, no longer than 7m, no wider than 2.3m and no higher than 3m.
- ✗ A Maximum of 3 claims on an annual policy.
- ✗ Maximum party size of 15 persons.
- ✗ Your nominated vehicle will not be recovered if it will cost more than its current market value.
- ✗ Recovery is not available if the cost of repairs is £500 or less.

Any services that may be arranged for you under this policy are delivered by third-party service providers including, but not limited to, garages, repairers, recovery operators, mechanics of motoring organisations and car hire companies.

These third-party service providers are not the agents of, nor are approved by, Automobile Association Insurance Services Limited or Acromas Insurance Company Limited. Neither Automobile Association Insurance Services Limited nor Acromas Insurance Company Limited is liable for the acts or omissions of such service suppliers.

Key Insurance overview

This booklet is designed to give you an overview of our Key Insurance cover. It does not outline our full terms and conditions.

You can take a look at these in our Key Insurance Cover terms and conditions booklet or online at theaa.com/keys. You should read these together with any policy schedule.

Key Insurance is arranged by Automobile Association Insurance Services Limited (AAISL) which is authorised and regulated by the Financial Conduct Authority.

Key Insurance is administered by Keycare Limited and the Insurer is AA Underwriting Insurance Company Limited.

AA Underwriting Insurance Company Limited is authorised and regulated by the Gibraltar Financial Services Commission – licence number FSC0147FSA.

To activate this offer

Visit theaa.com/keys

Your key insurance won't be live until you do this.

What is insured:

- ✓ Single Membership Policies are entitled to one fob (key ring) with up to £1,500 of Key Insurance cover.
- ✓ Joint Membership policies are entitled to a maximum of two fobs with up to £1,500 of cover per fob.
- ✓ Family Membership policies are entitled to up to a maximum four fobs with up to £1,500 of cover per fob, the number of fobs equal to the number of individuals (including the main member) registered under the policy (maximum 4 fobs per policy).
- ✓ Cover for lost and stolen keys, replacement locks and any call-out charges up to the £1,500 annual cover limit.
- ✓ Cover for broken keys/broken in lock up to £50 per claim.
- ✓ Cover for locksmith charges if You lock yourself out of Your home or vehicle up to the £1,500 annual cover limit.
- ✓ Up to 3 days vehicle hire if Your Vehicle is unusable as a result of lost or stolen keys.
- ✓ 24 hours, 365 days a year emergency helpline.
- ✓ Access to a nationwide network of locksmiths.
- ✓ No excess to pay.
- ✓ No claims discount on main home and motor policy not affected Keycare pay the finder of Your keys a £10 reward.

What is not insured:

- ✖ Keys which are not attached to the key fob at the time of the loss.
- ✖ Costs relating to a damaged key or lock over £50.
- ✖ The value of claims in any period of insurance which exceed the annual cover limit of £1,500.
- ✖ Lost keys until 3 days have passed since they were reported to Keycare.
- ✖ Wear and tear and/or general maintenance of keys and locks.
- ✖ Keys lost by someone other than the policyholder, or a member of their immediate family living at the same address.
- ✖ Claims not notified to Keycare within 40 days of loss or theft of keys.
- ✖ Claims where receipts and/or invoices are not submitted to Keycare within 120 days of loss or theft of keys where you have used your own locksmith or motordealer.
- ✖ Keys that do not belong to you or you cannot provide proof of ownership for.

Free Cover for Under 17s – offer conditions (Personal Membership only)

This offer is only relevant for people with Personal Membership (Single, Joint or Family). It does not apply to vehicle-based cover policies (Vehicle Membership).

If you have Vehicle Membership and would like to upgrade to Personal Cover so you can access this benefit you can call us on 0343 316 4444 or drop us a line on webchat at theaa.com

Things you need to know

1. You can nominate up to 3 people living at the same residential address as you (the main Member).
2. They must all be under the age of 17 at the time of nomination (and subject to the maximum number of people that can be covered on one Personal Membership: see below). These members will also have access to our Accident Assist service, Legal Helpline and Vehicle Helpline.
3. This cover gives the nominated Under 17 Joint or Family Members the same breakdown assistance entitlements as you (the main Member). This means they will have breakdown assistance cover if their car breaks down while travelling.
4. The nominated members are not entitled to take out Key Insurance or their own Gold Membership discount on European Breakdown Cover, these policies must be taken out by you, the main Member.
5. Free Joint or Family Members will be removed from the relevant Personal Membership after they have turned 17. This will happen for a) Annual cover: at the next membership renewal date immediately following the individual's 17th birthday; and b) Continuous cover:

at the next membership anniversary date immediately following the individual's 17th birthday.

Offer limitations and exclusions:

1. Our free cover for under 17s offer is only available where the main Membership Breakdown Cover is Personal Cover (Personal; Single, Joint or Family). Free cover for under 17s is not available with Vehicle Membership. Members with Vehicle Membership must upgrade to Personal Cover to have access to this benefit.
2. The availability of the free cover for under 17s is limited by the maximum number of people entitled to cover on your membership Breakdown Cover policy. No Membership can exceed a total maximum of four people (including the main Member).
3. The free Joint or Family cover on offer only gives access to the main Member's UK breakdown services including Roadside Assistance, At Home (Home Start), National Recovery (Relay), and Onward Travel (Stay Mobile) access (depending on the main Member's entitlement to UK Personal Membership Breakdown Cover).

The Terms and Conditions of UK Membership Breakdown Cover apply to the cover extended to any nominated free under 17 Joint or Family members.

To activate this offer

You, the main Member, need to call us on 0343 316 4444 or drop us a line on webchat at theaa.com

Part 2

Gold Membership Essential terms and conditions

Non-Insurance benefits

Legal Helpline conditions of use

The Helpline gives you access to advice over the phone on a range of areas of law as it applies in England and Wales, Scotland and Northern Ireland including (though not limited to):

- ✓ Employment issues.
- ✓ Problems related to the sale and purchase of goods and property.
- ✓ Damage to property (land and goods).
- ✓ Family-related issues.
- ✓ Accidents and injuries.
- ✓ Wills and probate.
- ✓ Landlord and tenant issues.

There is no limit to the number of times you can call the Legal Helpline. However, Automobile Association Developments Limited reserves the right to withdraw the service, or an individual's access to it, if in our reasonable opinion we consider it is being misused and/or abused.

Offer limitations and exclusions:

- The service includes legal advice over the phone on personal/private law matters only. It does not provide any level of legal representation or consideration or production of documentation. Advice is for personal (not commercial) use only and may not be available where there is a conflict of interest.
- The Legal Helpline is only available to AA Members with Silver Membership and Gold Membership.
- You will need to give your Membership number at the start of the call to be able to use this service.
- Please note this service is provided by a third party partner.
- Legal advice is free to AA Members. You can call us on 0345 850 1130.
- Lines are open 24 hours a day, 7 days a week.

To use these services:

You can call us 0345 850 1130, lines are open 24 hours a day, 7 days a week.

Vehicle Helpline conditions of use

Our Technical advice team is here to give Members:

1. General technical advice on cars via our Technical Helpline.
2. Information on the industry-average time(s)* it takes to complete repairs or service items with our Garage Quote Checker.

*Industry-average times will be based on a well-known UK parts supplier's recommended retail price(s) for car parts from most manufacturers, or equivalent, to help the Member check if their garage quote is reasonable.

The Vehicle Helpline is a telephone service only, we won't be able to come back to any written queries. The Helpline also doesn't give advice on, or help with, vehicle-related disputes or offer the remote diagnosis of any vehicle-related faults. Vehicle faults should always be confirmed by engineer inspection.

Offer limitations and exclusions

Member's Technical Helpline and the Garage Quote Checker are available to AA Membership policyholders only. We'll ask for your Membership number at the start of the call.

There's no limit to the number of times you can call. However, Automobile Association Developments Limited (trading as AA Breakdown Services) reserves the right to withdraw the service, or an individual's access to it, if in our reasonable opinion we consider it is being misused and/or abused.

Member's Technical Helpline and the Garage Quote Checker service are provided by Automobile Association Developments Limited.

To use these services:

You can call us on 0370 1420002, lines are open 8am to 6pm, 7 days a week, (excluding Christmas Day).

Company details

Automobile Association Developments Limited, trading as AA Breakdown

Services, is an insurer of breakdown assistance services cover that is exempt from authorisation under the Financial Services and Markets Act 2000. It also provides various non-insurance related services. Registered office: The AA, Level 3, Plant, Basing View, Basingstoke, Hampshire, RG21 4HG.

Acromas Insurance Company Limited

57-63 Line Wall Road, Gibraltar. Acromas Insurance Company Limited is authorised and regulated by the Gibraltar Financial Services Commission and authorised by the Financial Conduct Authority, Firm Reference Number: 228704, to carry out insurance business in the UK. Acromas Insurance Company Limited is a wholly owned subsidiary of Ageas (UK) Limited (Company Reg. No. 1093301). UK Registered address: Ageas House, Hampshire Corporate Park, Templars Way, Eastleigh, Hampshire, SO53 3YA.

Automobile Association Insurance Services Limited

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

Key Insurance is administered by

Keycare Limited 2-3 Quayside House, Quayside, Salts Mill Road, Shipley BD18 3ST (01309093) and the Insurer is AA Underwriting Insurance Company Limited, registered in Gibraltar under company number 106606, whose registered office is at 2/1 Waterport Place, 2 Europort Road, Gibraltar, GX11 1AA. The Insurer is authorised and regulated by the Gibraltar Financial Services Commission – licence number FSC0147FSA.

Useful contact information

European Breakdown Cover	webchat on theaa.com or call 0330 053 1251
Key Insurance (for claims or to buy additional fobs)	0345 303 4023
Key Insurance (to register or ask a question)	the aa.com/keys or 0343 316 4444
Free Cover for Under 17s	webchat on theaa.com or call 0343 316 4444
Legal Helpline	0345 850 1130 theAA.com/Gold
Vehicle Helpline including Garage Quote Checker	0370 1420002
Breakdown Assistance in the UK	03330 046 046

 **AA** *Always
Ahead*