

Gold membership

Essential Terms & Conditions

November 2021

Important information: Please read and retain

AA

Welcome

Welcome to your Gold AA Membership. You now have access to other benefits in addition to the cover provided under your AA membership Breakdown Cover.

This booklet outlines the Essential Terms and Conditions that you need to know about the great benefits that are available with Gold Membership. These additional benefits may be amended or withdrawn by us at any time. Please ensure you read the Terms and Conditions of each benefit to understand when these are available and how to access them.

Please note this booklet only provides information relating to the additional benefits which are available with Gold Membership. This does not include the Terms and Conditions of the AA membership Breakdown Cover which can be found in the AA Membership Terms & Conditions booklet which can be viewed online at theAA.com/policy. Or, to receive a copy of the AA Membership Terms & Conditions in the post, call us on 0343 316 4444.

This Essential Terms and Conditions booklet is split into two sections. Part One gives the Essential Terms and Conditions of the Gold insurance benefits and their related offers. Part Two gives the Essential Terms and Conditions of Gold benefits which are not insurance.

For both European Breakdown Cover and AA Key Insurance, you will receive a copy of the complete terms and conditions as part of the relevant confirmation pack you will receive if you choose to take up the benefit offer.

Text Phone users can contact us using Next Generation Texting by prefixing any of our numbers with 18001. Information is also available in large print, Braille and audio on request. Please call for details on 0800 262 050.

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Part One: Gold Membership
Essential Terms and Conditions –
Insurance Benefits

AA European Breakdown Cover – offer conditions

- AA European Breakdown Cover policy is taken out in the name of the main UK Membership Breakdown Cover policyholder (it will not apply if the AA European Breakdown Cover policy is taken out by a Joint or Family Member).
- This offer applies to single trip policies, annual policies and upon renewal of an AA European Breakdown Cover policy.

Gold Membership entitles the main Member to a discount equivalent to:

- Up to 2 days of AA European Breakdown Cover applied a maximum of 3 times within the UK Membership Breakdown Cover policy year

OR

- 10% off AA European Breakdown Cover for one annual policy during the UK Membership Breakdown Cover policy year

This benefit is only available by calling 0800 316 9977 to activate AA European Breakdown Cover **before** travelling overseas: you will need to provide us with your intended dates of travel. The trip discount offer can be applied to take a trip of 2 days for zero premium, or alternatively discounted against the price of a longer trip. See Key offer exclusions below.

Key discount offer exclusions

- The discount is applied to the base price of the policy only. If the optional benefit of Parts and Labour and / or the option to cover a towed caravan or trailer is added to the policy, these supplements must be paid in full.
- The maximum discount equivalent to 2 day's cover can be used (against trip cover) up to a maximum of 3 times within the same UK Membership policy year and the 10% discount can be used once for annual cover: no unused benefit can be transferred to the following UK membership policy year.
- With the exception of any generally available UK Membership discount, this offer can not be used in conjunction with any other offer.
- 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.

Please note: if You wish to use this benefit, You must first call to purchase and/or activate an AA European Breakdown Cover policy before travelling overseas. You will not be covered under AA European Breakdown Cover if you have not done so.

AA European Breakdown Cover – Overview

Full Terms and Conditions will be sent to you if you take out a policy.

This booklet provides you with an overview of AA European Breakdown Cover. It does not provide the full terms and conditions of cover, which can be found in the current AA European Breakdown Cover Terms & Conditions Booklet, which should be read together with any Statement of Insurance that is issued, if cover is taken. A copy of the current AA European Breakdown policy can be viewed online at theaa.com/european-breakdown-cover or can be obtained by calling 0344 209 0081.

AA European Breakdown Cover can arrange roadside assistance for you and your party following a breakdown or accident when you are travelling within the geographical limits (as defined in the cover Terms and Conditions).

AA European Breakdown Cover is not motor vehicle insurance. It remains your responsibility if you take out cover to check with your motor insurers to extend your motor vehicle insurance to provide comprehensive overseas cover. (Failure to do so may reduce your cover to the national legal minimum level of motor insurance in the countries you are visiting). If you take our European Cover and you have a Road Traffic Accident, you must supply your motor vehicle insurance details to us when we ask for this information. You would also have to report the accident to the insurer as instructions for the repair or recovery of the vehicle can only be taken from them.

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

If you take cover out, please ensure that you review your cover periodically to ensure that it remains suitable to your needs.

AA European Breakdown 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 7 m, no wider than 2.3m and no higher than 3m
- A maximum of 3 claims
- 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

Please note: 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.

AA Key Insurance Overview

This booklet is intended to provide you with basic details of AA Key Insurance cover.

This is not a statement of the full policy terms and conditions, these can be found in AA Key Insurance Cover Terms and Conditions Booklet (the policy booklet) or they can be viewed online by visiting theaa.com/keys, which should be read in conjunction with any policy schedule.

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

Ageas Insurance Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority.

Please note: This benefit must be activated with us by calling 0343 316 4444. You will not be insured under this benefit unless you do so AA Key Insurance is administered by Keycare Limited and the Insurer is Ageas Insurance Limited.

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 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
- The value of claims in any period of insurance which exceed the annual cover limit of £1,500
- Lost keys until three 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

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

This offer applies only to Personal Membership (Single, Joint or Family). This offer cover is not applicable to Vehicle based cover policies (Vehicle Membership). Members with Vehicle Membership can call 0343 316 4444 to discuss upgrading to Personal cover to have access to this benefit.

You must contact us to activate this cover: you can nominate up to 3 people living at the same residential address as you, the main Member, provided they are all under the age of 17 at the time of nomination (and subject always to the maximum number of people that can be covered on one Person Membership: see below). You can do this by calling us on 0343 316 4444.

Free cover for under 17s affords the same breakdown assistance entitlements to the persons nominated as Joint or Family Members as are available to the main AA Member, which means that, just like the main Member, their breakdown assistance cover can be there for them if they are traveling in a car that breaks down. It will also offer the same entitlements to the Accident Assist service, AA App, Legal Helpline and Vehicle Helpline. The nominated Under 17 Joint or Family member is not entitled to take out Key Insurance or to their own Gold Membership discount on European Breakdown Cover, these policies must be taken out by the main Member.

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.

Limitations and Exclusions

1. Free cover for under 17s offer is only available where the main AA 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 AA 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 AA Roadside Assistance, At Home (Home Start), National Recovery (Relay), and Onward Travel (Stay Mobile) access (depending on the main Member's entitlement to AA UK Personal Membership Breakdown Cover).

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

Part Two: Gold Membership
Essential Terms and Conditions –
Non-Insurance Benefits

Legal Helpline conditions of use

- Legal advice is free to AA Members by calling 0345 850 1130. Calls are charged at local rate from landlines, mobile charges may be higher.
- Lines are open 24 hours a day, 7 days a week.
- Please note that this service is provided by Arc Legal Group.
- The service provides telephone legal advice on personal/private law matters only and 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 a conflict of interest exists.
- The Legal Helpline is only available to AA Members with Silver AA Membership and Gold AA Membership. You will be required to provide Your Membership number at the start of the call to verify Your entitlement to use this service.
- The Helpline gives access to telephone advice on a range of areas of law as it applies in England & 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 & tenant issues.
- There are no restrictions to the number of times you can call the AA Legal Helpline however Automobile Association Developments Limited reserve 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.

Vehicle Helpline conditions of use

- The AA Technical advice team provide Members with (1) general technical advice on cars (Technical Helpline) and (2) information on industry-average time(s) taken to complete repairs/service items and on a well-known UK parts supplier's recommended retail price(s) for most OEM, or equivalent, car parts so as to help the member check the reasonableness of their garage quote (Garage Quote Checker).
- The Vehicle Helpline is a telephone service only: written correspondence will not be entered into. In addition, the Helpline does not give advice on, or assistance with, vehicle-related disputes or offer the remote diagnosis of any vehicle-related faults. Vehicle faults should always be confirmed by engineer inspection.
- Member's Technical Helpline and the Garage Quote Checker service are provided by Automobile Association Developments Limited.
- To use these services, please call 0370 1420002, lines are open 7 days a week, (excluding Christmas Day) 8am-6pm.
- Member's Technical Helpline and the Garage Quote Checker are available to AA Membership policyholders only. You will be required to provide Your Membership number at the start of the call to verify Your Membership status.
- There are no restrictions to the number of times you can call, however Automobile Association Developments Limited (trading as AA Breakdown Services) reserve 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.

AA App: enhanced features for members conditions of use

- The app can only be used on iPhone or Android phones. The app is not available for other devices. Use of AA App is subject to terms and conditions. See "Legal" section under Account in the App for full details.
- Access to information via App is subject to network coverage.
- Whilst the AA App is available to non-members, only members have access to the following extra features: Fuel, Parking, Charging Points, Smart Benefits, Garages, Vehicle Management and Breakdown reporting.
- Route Planner and Traffic is available to all app users (including non-members)

- Use of the AA App is subject to the App's terms and conditions, as current from time to time, for example Fuel price searches are limited to 5 searches every 24 hours. See App for further details and for the latest terms & conditions. These can also be viewed online at theaa.com/apps/app-terms-and-conditions
- Some data is provided by third party suppliers. The AA cannot be held responsible for the accuracy of the information.

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: Fanum House, Basing View, Basingstoke RG21 4EA. Registered in England and Wales Number: 01878835.

Acromas Insurance Company Limited 57-63 Line Wall Road, Gibraltar. Registered Number 88716 (Gibraltar). Acromas Insurance Company Limited is authorised by the Financial Services Commission, Gibraltar and is a member of the Association of British Insurers.

Automobile Association Insurance Services Limited is an insurance intermediary authorised and regulated by the Financial Conduct Authority. Registered office: Fanum House, Basing View, Basingstoke, Hampshire RG21 4EA. England and Wales. Company registration number 2414212.

AA Key Insurance is administered by Keycare Limited 2-3 Quayside House, Quayside, Salts Mill Road, Shipley BD18 3ST (01309093) and the Insurer is Ageas Insurance Limited, Ageas House Hampshire Corporate Park Templars Way Eastleigh SO53 3YA . Ageas Insurance Limited is authorised and regulated by the Financial Conduct Authority.

Useful contact information

AA European Breakdown Cover	0800 316 9977
AA Key Insurance (for claims or to buy additional fobs)	0345 303 4023
AA Key Insurance (to register or ask a question)	0343 316 4444
Free Cover for Under 17s	0343 316 4444
Legal Helpline	0345 850 1130 theAA.com/Gold
Vehicle Helpline including Garage Quote Checker	0370 1420002
AA Enhanced Breakdown App	Download from theAA.com/apps
Breakdown Assistance in the UK	0800 88 77 66