



You, the AA and your Breakdown Membership contract

Who we are and who regulates us

Automobile Association Insurance Services Limited (we) are part of the AA plc group of companies. Our head office is Fanum House, Basing View, Basingstoke, Hampshire RG21 4EA. We're an insurance intermediary, authorised and regulated by the Financial Conduct Authority. You can check this online at www.fca.gov.uk. We're on their Financial Services Register under registration number 310562.

What we do

We sell, set up, take payment, administer & issue refunds for your breakdown cover. We offer multiple cover levels and one add-on product, provided by either Automobile Association Developments Limited (AADL – trading as AA Breakdown Services), AA Underwriting Insurance Company Limited (AAUICL) or Acromas Insurance Company Limited (AICL).

These are listed below.

Product	Insurer
Breakdown Cover	
- Roadside • AA Accident Response	Automobile Association Developments Limited • AA Underwriting Insurance Company Limited
- At Home	Automobile Association Developments Limited
- National Recovery	Automobile Association Developments Limited
- Onward Travel	ACROMAS Insurance Company Limited
Parts and Garage Cover	ACROMAS Insurance Company Limited

Automobile Association Insurance Services Limited (AAISL) is part of the AA plc group of Companies. AA Underwriting Insurance Company Limited (AAUICL) is also part of the AA plc group of companies. AA plc holds 10% or more voting rights within AAUICL.

What you may need to pay

We may charge the below fees during your membership contract:

- £20 if you cancel during the cooling-off period
- £2 for a replacement card
- £15 for written notification of VAT status

Who we act for

We act for the insurer in marketing their products, handling any claim monies, and in entering into policies with you on the insurer's behalf. When receiving or refunding your policy premium and when handling any claim monies, we act as an agent for the insurer.

Before you buy

We support your buying decision by helping you identify your needs and only presenting products which are consistent with your needs. We don't provide you with a personal recommendation on which type of breakdown cover you should buy; you'll need to make your own informed choice.

How we are paid for our services

If you pay for your breakdown cover, we charge you an arrangement and administration fee (AAF) under a separate contract between you and us for arranging and administering your cover. If you don't pay for your breakdown cover AADL pays us a fixed amount of commission per policy.

We handle Onward Travel and Parts and Garage Cover claims on behalf of AICL. AICL calculates the profit made on Onward Travel and Parts and Garage Cover. If AICL achieves a level of profit above an agreed amount they pay us a percentage commission of the total premium. The percentage is adjusted periodically, up or down, so that AICL achieves the agreed level of profit.

If you're not happy

We always aim to provide you with a high level of service, however, if something goes wrong, let us know as soon as possible:

- Call us on 0344 209 0556
- Email us at customersupport@theAA.com
- Write to us at Member Relations, The Automobile Association, Lambert House, Stockport Road, Cheadle, Cheshire, SK8 2DY

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 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 type of business the circumstances of the claim. Insurance advising and arranging is covered up to 90% of the claim, with no upper limit. Further information can be found at www.fscs.org.uk or telephone 0800 678 1100 or 0207 741 4100.