

The BEAM Car Insurance Policy, administered by Automobile Association Insurance Services Limited, is designed to offer straightforward car insurance with a focus on value for money. The policy booklet, along with the Statement of Insurance and Certificate of Motor Insurance, provides essential details regarding coverage, exclusions, and claims procedures. Coverage options include Third Party, Fire and Theft, and Comprehensive, catering to various customer needs based on vehicle usage, such as social, domestic, or business purposes. Key coverage includes liability for death or bodily injury and property damage to others, loss or damage to the insured vehicle, personal belongings, and medical expenses. A courtesy car is provided during repairs for damage from accidents, but not for total loss claims or theft, and a three-year guarantee on repairs by approved repairers is included.

Exclusions apply to claims related to hazardous locations, inexperienced drivers, and certain goods. Policyholders must ensure the accuracy of all information provided and notify the insurer of any changes to avoid cancellation or claim denial. The policy outlines general conditions, including the necessity to keep the policy updated, cancellation procedures, and the claims process. A No Claim Discount is available, reducing premiums for claim-free periods, and coverage extends to travel abroad under specified conditions. The insured must comply with the policy's terms, including providing necessary documentation for claims.

In terms of liability and damages, the policy covers costs incurred with prior written agreement from the insurer, including legal representation fees. Minimum legal cover is provided when the policyholder drives another private motor car under certain conditions. Exclusions include liabilities from employment-related injuries covered by Employers Liability Insurance and legal liabilities from proceedings outside the UK unless agreed upon. Coverage limits are set at £20 million for property damage claims, £5 million for related costs, and £1.2 million for claims involving hazardous goods.

For loss or damage to the insured car, the insurer will pay for repairs, replacements, or cash

equivalent to the market value, with the maximum payout being the vehicle's market value. Replacement of the insured car with a new vehicle is available under specific conditions if the car is less than 13 months old and repair costs exceed 60% of its value. Coverage for audio and communication equipment is included, with limits on non-manufacturer fitted items, and glass damage is covered with specific conditions regarding no claim discounts. Personal belongings in the insured car are covered up to £250, or £500 for AA members, with exclusions for theft under certain conditions. The policy also covers single-axle trailers attached to the insured car, with a maximum payout of £500, but excludes caravans and similar vehicles. In the event of accidental bodily injury to the policyholder or their partner, a payment of £5,000 is provided, increasing to £7,500 for AA members, with exclusions for intentional self-injury. Medical expenses for occupants injured in an accident are covered up to £400 per person, or £500 for AA members, if not recoverable from a third party.

Emergency treatment fees resulting from accidents are covered as mandated by the Road Traffic Acts, ensuring that such claims do not affect the No Claim Discount. Car sharing arrangements for social purposes are covered, provided total payments do not involve profit and the vehicle is not adapted for more than eight passengers. The No Claim Discount is applied based on the insurer's scale, rewarding policyholders who do not make claims during the insurance year, while claims may reduce the discount at renewal unless protected. Coverage extends to driving abroad, offering minimum legal cover in EU-approved countries and the same level of cover as within the UK for up to 90 days. If the insured car is damaged abroad, the insurer will cover transportation costs back to the UK and any customs duties incurred, but a courtesy car is not available for accidents outside the UK. If keys are lost or stolen, the insurer covers up to £1,000 for replacement and associated costs, excluding situations where keys were left in the car or taken by someone living in the home. Child car seats are also covered for replacement after an accident or theft. If the insured car is damaged, the insurer will reimburse up to £300 per person for travel expenses or one night's accommodation, excluding meals and other costs. The Uninsured Driver Promise ensures that if an accident is not

the policyholder's fault and the other driver is uninsured, the policyholder will not lose their No Claim Discount or pay an excess, provided certain conditions are met. General exclusions include incidents involving unpermitted drivers, non-compliance with driving license conditions, and accidents occurring outside the territorial limits, except as specified for travel abroad. The policy also excludes claims arising from nuclear incidents, war, terrorism, and deliberate acts by insured individuals. Policyholders must adhere to all terms and conditions, maintain the vehicle in a roadworthy condition, and notify the insurer of any changes to the vehicle or usage.

The policyholder is required to notify AAISL within 14 days of any changes, including changes to the address where the insured car is kept, changes in the driving status of permitted drivers, alterations to the estimated annual mileage, or changes in driving license type. Additionally, the policyholder must inform AAISL before renewal of any claims, incidents, or motoring offences involving any permitted driver. Failure to provide accurate information may result in policy cancellation or claim rejection. AAISL may charge an administration fee of up to £25 for policy changes.

Regarding cancellation, the policyholder can cancel within 14 days of receiving the policy documentation for a full refund if cover has not commenced, or a pro-rata refund if cover has started, minus a minimum charge of £15 and an arrangement fee of £28. After 14 days, cancellation is still possible, but the refund will be pro-rata, and a cancellation fee of £30 will apply. If the policy is cancelled due to instalment defaults, AAISL may cancel the insurance with a 7-day notice and apply any refund to outstanding fees. The insurer or AAISL can also cancel the policy for reasons such as non-payment or providing incorrect information, with a 7-day notice and a pro-rata refund if applicable.

In the event of a claim, the policyholder or their representative must notify AAISL or the insurer promptly, provide necessary documentation, and not admit liability without consent. If there is other insurance covering the same loss, the insurer may seek contribution from that insurer. Fraudulent

claims will result in loss of benefits and potential cancellation of the policy without refund. The policy is governed by the law of the country of residence of the policyholder, and all communications will be in English. Automatic renewal is in place for policies paid by continuous credit or debit card or Direct Debit, with a notification sent three weeks prior to renewal. Policyholders can opt out of automatic renewal or make changes to their coverage by contacting customer service. Renewal terms may involve different insurers if better premiums are available, and optional enhancements will renew unless specified otherwise.

The BEAM car insurance policy includes provisions for renewal, allowing policyholders to opt-out by contacting customer services. Feedback on services can be provided via the customer services feedback line, while inquiries can be directed to the helpline. In the event of a complaint, policyholders can reach the AA Complaints team through various channels, with complaints acknowledged within five working days and a full response aimed for within eight weeks. If unresolved, complaints can be escalated to the Financial Ombudsman Service. The policyholder is advised to quote their policy number when making a complaint. The Financial Services Compensation Scheme (FSCS) provides protection if the insurer cannot meet its liabilities, covering 90% of claims without an upper limit, or full coverage for compulsory insurance.

In case of an accident, policyholders should remain calm, exchange details with the other driver, and report the incident to the Accident Assist team. Claims must be validated against the policy and reported promptly, with necessary documentation submitted as soon as possible. For claims involving theft or malicious damage, a police report is required. The policy also includes provisions for personal injury legal advice if applicable.

The privacy notice outlines how personal data is collected and used, emphasizing the importance of accuracy and consent when providing information on behalf of others. The AA and BEAM are responsible for data management, with a Data Protection Officer available for inquiries. Personal

data processed includes contact details, claims history, vehicle information, and marketing preferences. The information is utilized for assessing insurance applications, managing policies, and improving services, with a focus on compliance with legal obligations and customer interests. Consent is required for certain direct marketing communications and for processing special categories of personal data. The AA may also use automated decision-making processes to assess creditworthiness, manage accounts, and prevent fraud. Personal data retention is based on business needs, legal requirements, and the duration of the service relationship. Individuals have specific rights under UK data protection laws, including the right to access, correct, and erase personal information. The document provides information on how to withdraw consent for data processing and opt-out of marketing communications. It also mentions that the privacy notice may be updated periodically, encouraging users to check for changes. Contact details for inquiries and data protection rights are provided, including the option to reach the Data Protection Officer. The AA is identified as an insurance intermediary regulated by the Financial Conduct Authority.