

The AA Car Insurance Policy Booklet outlines the terms and conditions of car insurance provided by AA Insurance Services Limited, offering comprehensive coverage options that include liability to others, loss or damage to the insured car, personal belongings, and medical expenses. Comprehensive cover protects against accidental damage, fire, and theft, while Third Party, Fire and Theft cover includes liability to third parties and protection against fire or theft of the insured vehicle. Exclusions are specified, including limitations for total loss claims and accidents occurring outside the UK. Policyholders are obligated to provide accurate information during the application process and must notify the insurer of any changes to personal or vehicle details, as failure to do so may result in policy cancellation or claim denial. The claims process requires prompt notification to the insurer in the event of an accident, and a courtesy car may be provided during repairs by an approved repairer, but not for total loss claims or theft.

The policy features a No Claim Discount that reduces premiums for claim-free periods and outlines conditions for renewal and cancellation. Policyholders must read the entire policy document, including the Statement of Insurance and Certificate of Motor Insurance, to fully understand their coverage. The insurer may require documentation to validate claims, such as proof of driving licenses and vehicle registration. Coverage extends to the use of the insured car for business purposes, provided it is permitted by the Certificate of Motor Insurance. In the event of the death of an insured person, benefits will transfer to their estate for incurred liabilities. The insurer covers costs and expenses, including solicitor's fees for legal representation, with prior written agreement. Minimum legal cover is available when the policyholder drives another private motor car, subject to specific conditions.

Exclusions include liability for injuries to employees during their employment, damage to vehicles covered under this section, legal liabilities from proceedings outside the UK unless agreed upon, and any liability covered by other insurance. Claims limits are set at £20 million for property damage and £5 million for costs related to property loss. For loss or damage to the insured car, the insurer

will pay for repairs or replacements, with the maximum payout being the market value of the car. If the car is a total loss, the insurer may settle with the finance company first if there is an outstanding agreement. Replacement of the insured car with a new vehicle is available under certain 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 specific limits for manufacturer-fitted and non-manufacturer-fitted items.

Glass damage is covered for repairs or replacements, and claims for this type of damage will not affect the No Claim Discount. Personal belongings in the car are covered up to £250, with increased limits for AA members, but exclusions apply for theft if the car is left unlocked or unattended. The policy also covers single-axle trailers attached to the insured car, with a maximum payout of £500, but excludes caravans and other types of trailers. In the event of accidental bodily injury to the policyholder or partner involving the insured car, the insurer will pay £5,000 for specific injuries, increasing to £7,500 for AA members, and medical expenses for occupants injured in an accident are covered up to £400, with exclusions for intentional self-injury or injuries from natural causes.

Emergency treatment fees resulting from accidents are covered and will not affect the No Claim Discount if this is the only payment made. Car sharing arrangements for social purposes are covered, provided no profit is made and the vehicle is not adapted for more than eight passengers. The No Claim Discount is applied based on the insurer's scale, with potential reductions if claims are made, although certain claims, such as those for glass damage or emergency treatment, do not affect the discount. Coverage extends abroad, offering minimum legal cover in EU-approved countries and the same level of cover as within the UK for up to 90 days, with a Green Card required for travel outside the UK. If keys are lost or stolen, the insurer covers replacement costs up to £1,000, excluding claims where the keys were left in the vehicle or taken by someone living in the insured's 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, with receipts required for reimbursement. The Uninsured Driver Promise ensures that if an accident is not the insured's fault and the other driver is uninsured, the insured will not lose their No Claim Discount or pay an excess, provided certain conditions are met. General exclusions include accidents involving unpermitted drivers, use of the vehicle for unauthorized purposes, and incidents occurring while under the influence of alcohol or drugs. The policyholder 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 its use.

Cancellation procedures vary based on timing and reason, allowing for a full refund within 14 days of receiving documentation if coverage has not started, or a pro-rata refund if it has, minus a minimum charge. After 14 days, cancellation is still possible, but refunds will be pro-rata based on unused coverage, with a cancellation fee applied. If the policy is cancelled due to non-payment or incorrect information, no refund will be issued. In the event of a claim, the policyholder or their representative must notify the insurer promptly, provide necessary documentation, and not admit liability without consent. If multiple insurance policies cover the same claim, the insurer will only pay their share, and fraudulent claims will result in loss of benefits and potential policy cancellation.

The policy is governed by the law of the country of residence at inception, and all communications will be in English. Coverage will not be provided if it violates legal restrictions, and the policy may be cancelled with a refund if such restrictions arise. Automatic renewal is available for annual payments, with notifications sent prior to renewal, and policyholders can opt out of automatic renewal. Claims history and underwriting criteria are important factors that may affect policy renewal, and optional enhancements will automatically renew unless opted out. The AA aims to provide high-quality service and has established multiple channels for feedback, with complaints acknowledged within five working days and a full response aimed for within eight weeks. If unresolved, complaints may be escalated to the Financial Ombudsman Service. The insurer is covered by the Financial Services Compensation Scheme (FSCS), which provides compensation if

the insurer cannot meet its obligations.

The policy includes a privacy notice detailing how personal data is collected and used, emphasizing compliance with legal obligations. Personal data may be sourced from various parties and is used for assessing insurance applications, managing policies, and ensuring compliance. The document outlines the sharing of personal data with third parties for claims handling and fraud prevention, as well as credit and identity checks. Individuals have specific rights under UK data protection laws, including the right to access, correct, and erase personal information. The document encourages individuals to contact the AA for inquiries regarding their data protection rights or to opt out of marketing communications. Changes to the privacy notice may occur, and users are advised to review it periodically. The document concludes with contact information for the AA and mentions that calls may be monitored for quality assurance.