

AA Breakdown Insurance Policy Summary



Underwritten Acromas Insurance Company Limited (AA/us). Details provided below.

Your policy

Unless stated otherwise, this insurance is an annual contract, and it may be renewed at the end of each policy year on the basis of the terms and conditions applicable upon renewal. **For full details of the start date and end date of the policy, you should read the QBE Minifleet policy schedule.**

This document provides only a summary of the main benefits of your breakdown policy. An outline of the policy's significant features and benefits are set out below together with any significant exclusions or limitations. **For full details of all policy benefits and all terms you should read the policy.**

Conditions:

You must:

- a) Call the QBE Helpline on 0800 389 1708 for assistance.
- b) Keep your QBE Minifleet policy in force for AA Breakdown to remain operative.

Significant features and benefits:

Your policy includes the following features and benefits and exclusions or limitations, which are explained in detail in your policy document. The following is not an exhaustive list. **To fully understand the exclusions and limitations which apply, you should familiarise yourself with your policy wording.**

Roadside	Repair or recovery to the AA's choice of appropriate local repairer.
Relay*	If you are broken down and the AA cannot arrange a prompt local repair, they will provide recovery of the vehicle, driver and up to 16 passengers to a UK mainland address.
Onward Travel*	If you are broken down and the AA cannot arrange a prompt local repair, Onward Travel provides recovery of the vehicle and all passengers up to the number of fixed seats in the vehicle.
Home Start	For breakdowns at or within ¼ mile of your home address.
Fleet Europe	Breakdown and recovery options for drivers in Europe (subject to territorial limits).

Terms and conditions apply. * Relay and Onward Travel services are not provided at or within ¼ mile of driver's home address.

Important Information:

Complaint procedure

You can complain about this policy by first contacting your broker or where your policy is insured by QBE Europe SA/NV, QBE UK Limited or where your insurer is or includes a Lloyds syndicate write to:

In the event that **you** have either a compliment or a complaint, the **AA** really wants to hear from **you**. **AA** welcome **your** comments as they give the **AA** the opportunity to put things right and to improve the service.

Please phone AA on 0370 608 0277

or write to:

Post:

Business Support,
AA Business Services
Swallowfield One,
Wolverhampton Road,
Oldbury,
West Midlands,
B69 2AG

E-mail: fleetcustomers@theaa.com

Where you are refused service by the AA, either in whole or in part, you have the right to an explanation from the AA in writing.

It is the AA's policy to acknowledge any complaint within five (5) working days, advising you of who is dealing with your concerns, and attempt to address them. If investigations take longer, a full response will be given within twenty (20) working days or an explanation of the AA's position with timescales for a full response.

The law and language applicable to the policy

The law of England and Wales will apply to this contract unless you and we agree otherwise. The language used in this policy and any communications relating to it will be English.

Your insurer

Acromas Insurance Company Limited that is authorised and regulated by the Commissioner of Insurance, Financial Services Commission, Gibraltar, and regulated by the Financial Conduct Authority, United Kingdom. Acromas Insurance Company Limited is a member of the Association of British Insurers. Head Office: 57-63 Line Wall Road, Gibraltar. Registered Number 88716 (Gibraltar). UK branch address: Acromas Insurance Company Limited, Enbrook Park, Folkestone, Kent, CT20 3SE.

