

Holiday Home Policy Summary

Some important facts about your AA Holiday Home Insurance are summarised below. This policy summary does not contain the full terms and conditions of the contract. Please read the full policy document to make sure you understand the cover it provides.

Insurer

This policy of insurance is issued in accordance with the authorisation granted to Geo Personal Lines by the Insurer(s) detailed in **Your** policy Schedule.

Type of insurance

The AA Holiday Home Insurance policy provides cover for the Buildings and/or Contents of your holiday home, Valuables and Personal Effects as selected by you.

Duration

The AA Holiday Home Insurance policy will remain in force for a period of 12 months from the date of commencement, or as otherwise shown on your policy schedule. You may need to review and update the cover periodically to ensure it remains adequate.

Cancellation rights

We hope that you are happy with the cover this policy provides. However, you have the right to cancel it within 14 days of inception or renewal or receipt of policy or renewal documentation, whichever is the later, without giving any reasons. If that happens, your premium will be refunded to you (unless you have made a total loss claim). This refund will be subject to a charge for the period of cover you have received plus a charge of £15 (inclusive of Insurance Premium Tax, where applicable) to cover the administration cost except where cover has not commenced prior to the end of the 14 day period, in which case you will be entitled to a full refund. In the event that a claim has not been made that would be considered as having completed the contract.

Making a claim

If you need to make a claim, you should telephone Geo Personal Lines on 0345 074 4760 or write to Geo Personal Lines, Lacy Way, Lowfields Business Park, Elland HX5 9DB. Email: household@geounderwriting.com.

How to make a complaint

We hope that you will be pleased with the service provided. However, if you need to make a complaint, in the first instance, please call us on 01708 777710.

We and your Insurers are covered by the Financial Ombudsman Service (FOS). If you are unhappy with the response you have received, you have the right to ask the FOS to review your case. Full details of the complaints procedure are contained in the policy wording.

Compensation scheme

We are covered by the FSCS. You may be entitled to compensation from the scheme if we can not meet our obligations. This depends on the type of business and the circumstances of the claim. For Insurance you are covered for 90% of the claim, without any upper limit. Further information about compensation scheme arrangements is available from the FSCS at www.fscs.org.uk or telephone 0800 678 1100 or 0207 741 4100.

Significant features and benefits	Significant or unusual exclusions or limitations	Policy section
All Sections		
24 hour emergency helpline (UK properties only); Emergency travel costs;	up to £1000.	Section 4 – 24 Hour Helpline Section 5 – Emergency Travel
Buildings		
Cover for the buildings of your home against a range of standard perils.	<ul style="list-style-type: none"> – an excess of £100, applicable to most claims; an excess of £200 applicable to escape of water claims; – certain loss or damage when your home is unoccupied or unfurnished for more than 30 consecutive days; – theft or malicious damage caused by persons lawfully in the home; – the cost of normal maintenance work; – undamaged items forming part of a set or suite; 	Section 1 – Buildings
Cover is also provided for: <ul style="list-style-type: none"> – earthquake (excluding Greece & Italy); – earthquake in Cyprus; – earthquake in Bulgaria; – earthquake in Portugal; – tracing and accessing leaks; – loss of metered water and oil; – temporary accommodation and loss of hiring charges; – fixed glass, sanitary ware, etc. – debris removal & demolition costs; – architect and surveyors fees; – damage caused by emergency access; – damage to underground services; 	<ul style="list-style-type: none"> – an excess of £1500 applies to properties built in 1990 or later. For properties built prior to 1990 the excess is increased to £2500; – an excess of £5000 applies; – an excess of 2.5% of the buildings sum insured applies; – maximum amount payable £1000; – up to £750; – up to 20% of the Buildings sum insured; – up to £1,000; – up to 10% of the Buildings sum insured; – up to 10% of the Buildings sum insured. 	

Significant features and benefits	Significant or unusual exclusions or limitations	Policy section
Contents		
<p>Cover for the contents of your home against a range of standard perils.</p>	<ul style="list-style-type: none"> – an excess of £100, applicable to most claims; an excess of £200 applicable to escape of water claims; – living creatures, mechanically propelled vehicles other than domestic gardening machines), aircraft, hovercraft, watercraft and accessories attached thereto, outboard engines, motor cycles, caravans, trailers, trailer tents and their parts and accessories, credit cards, deeds, bonds, bills of exchange, promissory notes, securities for money, documents, manuscripts, firearms, & shotguns; – certain loss or damage when your home is unoccupied or unfurnished for more than 30 consecutive days; – theft or malicious damage caused by persons lawfully in the home; – items used for business or professional purposes; – the cost of normal maintenance work; – undamaged items forming part of a set or suite; – single article limit of £3000 unless specified in the schedule; 	<p>Section 2 – Contents</p>

Significant features and benefits	Significant or unusual exclusions or limitations	Policy section
Contents (continued)		
<p>Cover is also provided for;</p> <ul style="list-style-type: none"> – earthquake (excluding Greece & Italy); – earthquake in Cyprus; – earthquake in Bulgaria; – contents temporarily removed from the home; – contents in outbuildings; – pedal cycles anywhere on the Continent of Europe; – garden ornaments & furniture; – money; – replacement locks if keys are lost or stolen; – spoilage of food in freezers and refrigerators; – loss of metered water & oil; – alternative accommodation following an insured loss; – your legal liability as Tenant; 	<ul style="list-style-type: none"> – an excess of £1500 applies to properties built in 1990 or later. For properties built prior to 1990 the excess is increased to £2500; – an excess of £5000 applies; – up to 20% of the Contents sum insured; – up to £2500 in respect of theft or attempted theft; – up to £250; – theft unless in a building or securely locked to an immovable object; – up to £750; – up to £100; – up to £250; – up to £500; – up to £750; – up to 10% of the Contents sum insured; – up to 15% of the Contents sum insured. 	

Optional Cover

Significant features and benefits	Significant or unusual exclusions or limitations	Policy section
Accidental Damage cover for Buildings and Contents		
Any type of accidental damage not specifically excluded (applicable only when property is occupied by you or your family).	<ul style="list-style-type: none"> — an excess of £100, applicable to most claims; — wear and tear and loss of value; — moth, vermin, wet or dry rot and similar; — mechanical or electrical failure. 	Section 1 – Buildings and Section 2 – Contents
Legal Liability		
Cover is provided in respect of your legal liability as owner and / or occupier and in a personal capacity;	<ul style="list-style-type: none"> — limit of indemnity £5m, plus agreed costs; — liability arising out of your employment, profession or business other than the letting of your home; 	Section 3 – Legal Liability Specific sections applicable to Spain, France and Portugal
Cover is also provided for; <ul style="list-style-type: none"> — persons who with your permission temporarily occupy your home; — your legal liability as employer of domestic staff. 	<ul style="list-style-type: none"> — limit of indemnity £10m. 	



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.

Geo Personal Lines is a trading name of Geo Underwriting Services Limited. Registered in England No. 4070987. Registered Address: Towergate House, Eclipse Park, Sittingbourne Road, Maidstone, Kent ME14 3EN. Authorised and regulated by the Financial Conduct Authority. FCA Register Number 308400.

The above insurance companies' details can be checked on the Financial Services Register by visiting the FCA website www.fca.org.uk or by contacting them on 0800 111 6768.

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