

AA INSURANCE SERVICES - IMPORTANT INFORMATION

Who regulates us?

We (Automobile Association Insurance Services Limited) are authorised and regulated by the Financial Conduct Authority (FCA). The FCA is the independent watchdog that regulates financial services. Our permitted business is that of an insurance intermediary dealing in and arranging contracts of general insurance.

You can check this on the Financial Services Register by visiting the FCA website www.fca.org.uk or by contacting the FCA on 0800 111 6768.

For Overseas Holiday Home Insurance we have chosen to deal with Lloyd's Syndicate 4444 (100%).

For UK Holiday Home Insurance we have chosen to deal with Ageas Insurance Limited (80%) and Lloyd's Syndicate 4444 (20%).

We may ask some questions to narrow down the selection of products that we will provide details on.

You will then need to make your own choice about how to proceed. You will not receive advice or a recommendation from us.

We receive commission from insurers and other third parties for arranging your insurance with or through them.

Towergate Insurance and Towergate Underwriting Holiday Homes (THH) are trading names of Towergate Underwriting Group Limited. THH act on behalf of the Insurers to provide a claims service to deal with your claims quickly and easily. This means that the insurers have given THH authorisation to act on their behalf in settling the claim. If you make a claim on one of these policies THH will seek your permission to deal with your claim in this way.

Automobile Association Insurance Services Limited is covered by the Financial Services Compensation Scheme.

You may be entitled to compensation from the scheme if AAIS cannot meet its obligations. This depends on the type of business and the circumstances of the claim. For compulsory classes of insurance, insurance arranging is covered for 100% of the claim without any upper limit. For other types of cover, Insurance arranging is covered for 90% of the claim without any upper limit.

You can learn more about this scheme at www.fscs.org.uk and by phoning 0800 678 1100 or 0207 741 4100

Misrepresentation

In arranging your insurance both we and the Insurers will ask a number of questions which you are required to answer. You must take reasonable care to ensure that the information provided by you or on your behalf is provided honestly, fully and to the best of your knowledge. If any of your insurance, or personal, details set out in your documents are incorrect or incomplete, or if you need to make a change (e.g. change of address) please call the customer services helpline as soon as possible. Failure to do so may result in your policy being cancelled or in your claim rejected or not fully paid.

Settlement Terms

We will be responsible for requesting payment for all new and renewal premiums and mid-term alterations as soon as practicable but prior to inception or renewal of your policy.

We will remit premiums to insurers in accordance with the agreed terms of trade.

You will be responsible for paying promptly all of our payment requests for premiums, to enable us to make the necessary payments to insurers.

For the avoidance of doubt, we have no obligation to fund any premiums on your behalf, and have no responsibility for any loss which you may suffer as a result of insurers cancelling the policy or taking any other prejudicial steps as a result of the late payment of such sums if such delay is attributable to you.

In certain circumstances insurers may impose a specific Premium Payment Term whereby they require payment of premium by a certain date. We must stress that breach of that term will entitle insurers to void the policy from inception of cover. You agree that the settlement of premiums in good time is your responsibility.

How we hold Premiums

Please note that when receiving your premium and when making a refund to you, we act as an agent for your Insurer.

Transferring to another Insurer

Prior to the end of the current period of insurance we will advise you on what terms a further period of insurance will be offered by the insurer of the current policy. If the policy is no longer offered, we will advise you of the terms of any policy offered by another insurer. We will consider that this terms of business document is deemed

to be your prior request for us to provide such terms. You have the right to revoke the operation of this prior request, by contacting us.

What will you have to pay us for our services?

For our services in providing this product we charge an annual administration fee of £15.00. We also charge a fee of £5 if you are paying by credit card. We will not issue any return of premium that is less than £10.00.

We receive commission from insurers and other third parties for arranging your insurance with or through them.

Return Premiums

Return premiums can arise if an insurance risk is reduced or a policy is cancelled. We charge an administration charge which will not be refunded if the insurer cancels your policy or you cancel your policy (except where you cancel within the 14 day cooling off period and your cover has not commenced).

We will not issue any return of Premium that is less than £10.00.

Governing Law

In respect of policies issued in England and Wales, these Terms and Conditions of Trading will be governed by, and construed in accordance with, the Laws of England and Wales and the parties submit to the exclusive jurisdiction of the courts of England and Wales. In respect of policies issued in Scotland, these Terms and Conditions of Trading will be governed by, and construed in accordance with the Laws of Scotland and the parties submit to the exclusive jurisdiction of the courts of Scotland.

Language Used

The English language will be used for all communications, the contractual terms and conditions, and any information, we are required to supply to you, before and during the duration of the contract.

Your Policy

Should you mislay your policy booklet a replacement will be issued upon request. As and when we feel it is appropriate we may review your policy and look to enhance and/or extend the cover offered.

AAIS Use of personal information

1.1. The AA Group of companies (being AA plc, together with any entity in which AA plc directly or indirectly has at least a 50% shareholding*) ("we") will use your personal information for the following purposes**:

- (a) to identify you when you contact us;
- (b) to allow us to give you a quote and assess which payment options we can offer you;
- (c) to help identify accounts, services and/or products which you could have from us or selected partners from time to time. We may do this by automatic means using a scoring system, which uses the information you have provided, any information we hold about you and information from third party agencies (including credit reference agencies who will keep a record of our enquiry);
- (d) to help administer, and contact you about improved administration of, any accounts, services and products we have provided before, or provide now or in the future;
- (e) to carry out marketing analysis and customer profiling (including with transactional information), conduct research, including creating statistical and testing information;
- (f) to help to prevent and detect fraud or loss; and
- (g) to contact you in any way (including mail, email, telephone, text or multimedia messages) about products and services offered by us and/or selected partners unless you have previously asked us not to use the relevant personal data for such purposes.

1.2. We may allow other people and organisations to use information we hold about you for the purpose of providing services you have asked for, as part of the process of selling one or more of our businesses, or if we have been

legitimately asked to provide information for legal or regulatory purposes or as part of legal proceedings or prospective legal proceedings. From time to time, these service providers and organisations may be outside the European Economic Area in countries that do not have the same standards of protection for personal data as the UK. We will, however, always use every reasonable effort to ensure sufficient protections are in place to safeguard your personal information.

1.3. We may monitor and record communications with you (including phone conversations and emails) for quality assurance and compliance reasons.

1.4. We may check your details with credit reference and fraud prevention agencies. If you provide false or inaccurate information and we suspect fraud, we will record this and details will be passed to fraud prevention agencies. Law enforcement agencies may access and use this information. We and other organisations may access and use from other countries the information recorded by fraud prevention agencies. We and other organisations may use and search these credit reference and fraud prevention agencies records, for example, to:

- (a) help make decisions about credit related services for you and members of your household including assessing what quote and which payment options we can offer you for particular services;
- (b) help make decisions on motor, household, credit, life and other insurance proposals and insurance claims for you and other members of your household;
- (c) trace debtors, recover debt, prevent fraud, and to manage your accounts or insurance policies;
- (d) check your identity to prevent financial crime unless you give us other satisfactory proof of identity; and
- (e) check the details of job applicants and employees.

Information held about you by these agencies may be linked to records relating to other people living at the same address with whom you are financially linked. These records will also be taken into account in credit and fraud prevention checks.

Information from your application and payment details of your account will be recorded with one or more of these agencies and may be shared with other organisations to help make credit and insurance decisions about you and members of your household with whom you are financially linked and for debt collection and fraud prevention. This includes those who have moved house and who have missed payments.

1.5. If you need details of those credit reference and fraud prevention agencies from which we obtain and with which we may record information about you, please write to The AA Data Protection Compliance Manager at The AA, Fanum House, Basing View, Basingstoke, Hampshire RG21 4EA.

1.6. Where you give us information on behalf of someone else, you confirm that you have provided them with the information set out in these provisions, and that they have not objected to such use of their personal information. Where you give us sensitive data about yourself or another person (such as health details or details of any criminal convictions) you agree (and confirm that the other person has agreed) to our processing such information in the manner set out in these provisions.

* A list of companies forming the AA Group of companies is available from the Data Protection Officer at the address given in point 1.5 above

** See the AA privacy policy at theAA.com/termsandconditions/privacy_policy.html for further details.

Your Electronic Information

We hope that you will be very happy with the service we provide. However, if for any reason you are unhappy with this, we would like to hear from you. Please refer to your policy booklet for details on the complaint procedure.

Complaints

We hope that you will be very happy with the service we provide. However, if for any reason you are unhappy with this, we would like to hear from you. Please refer to your policy booklet for details on the complaint procedure.