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accounts



AA Breakdown Cover for your account.





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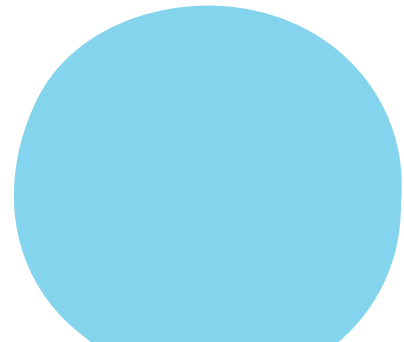
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Your new AA Breakdown Policy.

Congratulations – you’ve now got AA Breakdown Cover. That means if you break down you can call on Britain’s largest motoring organisation 24 hours a day, 365 days a year.

You’ll find everything you need to know about your policy in these pages, from what to do in an emergency to the Terms and Conditions of your cover.

This booklet is your policy document and proof of cover, so keep it somewhere safe (like your glove box) in case you need to refer to it again. You can also download the latest version at [tsb.co.uk/current-accounts/other-accounts/](https://www.tsb.co.uk/current-accounts/other-accounts/) and select the type of account you have with us.

If you have a joint account, this cover and these Terms and Conditions apply to both parties named on the account.

Your AA Breakdown Cover.

The table below shows the level of cover you have and the different options for upgrading it, depending on which account you have opened. For more details and prices, you can call us using one of the numbers on page 5.

TSB account	Level of cover received with account	Enhanced cover available
Silver	UK Roadside Assistance, Accident Assist	National Recovery, At Home, Onward Travel
Select	UK Roadside Assistance, Accident Assist	National Recovery, At Home, Onward Travel
Gold	UK Roadside Assistance, Accident Assist	National Recovery, At Home, Onward Travel
Platinum	UK Roadside Assistance, National Recovery, At Home, Accident Assist	Onward Travel
Premier	UK Roadside Assistance, National Recovery, At Home, Onward Travel, Accident Assist	N/A

National Recovery, At Home and Onward Travel services are only available 24 hours from purchase.

Useful contact details.

If you break down, call for AA assistance under your AA cover provided with your TSB account on the relevant contact number below:

TSB Silver account	0800 072 5720
TSB Select account	0800 072 5527
TSB Gold account	0800 072 5467
TSB Platinum account	0800 072 5809
TSB Premier account	0800 072 6026

To upgrade, make changes or enquire about your AA Breakdown Cover call on the relevant contact number below:

TSB Silver account	0800 072 5721
TSB Select account	0800 072 5571
TSB Gold account	0800 072 5472
TSB Platinum account	0800 072 5899
TSB Premier account	0800 072 6315

To purchase European Breakdown Cover **0800 444 500**

You'll need:

- To tell us which TSB account you have when you contact us.
- Your account membership number, which is your account sort code and account number.
- Your TSB Visa debit card, to show you're an account holder.

Deaf, hard of hearing or speech-impaired customers can contact the AA via text message by sending an SMS to **07900 444 999**.

AA Breakdown Cover.

You are now covered by AA Breakdown Cover as part of your account with TSB. This means that, if you break down, you can call on Britain's largest motoring organisation – 24 hours a day, 365 days a year. This policy contains full details of the service, including what is covered and any exclusions. Please read it carefully, as use of the AA Breakdown Cover service is subject to these terms and conditions. Then keep this document somewhere safe. Should you hold a joint account, this cover will apply to both parties named on the account. This Breakdown Cover is available in the United Kingdom, the Channel Islands and Isle of Man and is provided by Automobile Association Developments Limited (trading as AA Breakdown Services (the 'AA')) unless otherwise stated.

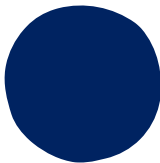
Your AA Breakdown Cover runs concurrently with your Account so you'll be covered as long as you keep it open.

AA Breakdown Cover provides a number of levels of Breakdown Assistance which are outlined in the following summary. Please refer to page 4 for details of the level of AA cover you hold with your account.

AA Breakdown Cover and Accident Assist Cover Policy Summary.

Demands and needs statement

This AA Breakdown Cover policy has been provided to you in order to meet your breakdown needs.



Summary of **key facts**® Cover.

This policy summary provides you with basic details of your AA Breakdown Cover and Accident Assist which provides assistance in connection with your TSB account. The AA Breakdown Cover detailed here is available in the United Kingdom, the Channel Islands and the Isle of Man and is provided by Automobile Association Developments Limited (trading as AA Breakdown Services) unless otherwise stated. Please note that while most of the Terms and Conditions relating to AA Breakdown Cover apply to all Channel Islands and Isle of Man customers, there are some variations depending on the type of cover you have.

Please note this is not a statement of the full Terms and Conditions, which can be found in the 'AA Breakdown Cover Policy' section of this booklet, and which should be read in conjunction with this summary. Your cover runs concurrently with, subject always to the terms of, your TSB account. If your TSB account is terminated your rights to service from the AA also cease immediately.

1. What are the main features/benefits of AA Breakdown Cover and Accident Assist Cover? Please refer to page 4 for details of the level of AA cover you hold with your Account.
 - **UK Roadside Assistance** – Assistance at the roadside if you are broken down more than a quarter of a mile from home. Tow to the AA's choice of relevant local repairer or a local destination of your choice, provided it is no further, for you, your vehicle and up to seven passengers if the AA is unable to fix your vehicle at the roadside.
 - **National Recovery** – Recovery to any single UK destination of your choice if the AA is unable to fix your car at the roadside or arrange a prompt local repair. Available 24 hours after opening your account.
 - **At Home** – Provides the benefits outlined under 'UK Roadside Assistance', if you break down at or within a quarter of a mile from home. Available 24 hours after opening your account.

- **Onward Travel (Underwritten by Acromas Insurance Company Limited)** – Choice of onward travel options if the AA is unable to fix your car at the roadside or arrange a prompt local repair. Options include replacement vehicle for up to 72 consecutive hours (a collection and delivery service, or equivalent, is available from chosen suppliers, subject to availability and to supplier's Terms and Conditions (which includes payment of supplier's fuel charges), public transport costs or overnight accommodation. Available 24 hours after opening your TSB account.
- **Accident Assist (Underwritten by 'AA Underwriting Insurance Limited)** – Assists in arranging the repair, recovery and claim processing for vehicles following an accident or vandalism where you are claiming under your motor insurance.

2. Are there any significant exclusions or limitations to my AA Breakdown Cover and Accident Assist cover?

Full details of the restrictions which apply to AA Breakdown Cover can be found further on in this booklet, however the key restrictions are:

Where cover is available:

- Service is only available within the UK, the Channel Islands and Isle of Man.

Onward Travel claim (see page 12)

- Onward Travel is limited to 3 claims in any one subscription year.

Vehicle specifications (see page 9):

- Service is only available to customers travelling in a car, van, minibus or motorcycle which complies with the stated maximum weight restriction of 3.5 tonnes and maximum width restriction 8ft 3in (2.55m) which constitutes the overall width of the vehicle bodywork excluding mirrors, measured at the widest points.

General Terms and Conditions (see from page 13).

- Assistance is not available following a breakdown or accident attended by the police or other emergency service, until the vehicle's removal is authorised. If the police insist on recovery by a third party, the cost must be met by you.
- If you have an accident and do not want to use our AA Accident Assist service, we can still arrange the recovery of your vehicle for a fee (see terms and conditions for Accident Recovery).
- Transport of any animal is discretionary, and horses and livestock will not be recovered.

The following items are excluded:

- Routine maintenance
- Running repairs
- Fuel and parts are excluded unless: fuel is required to get a vehicle that has run out of fuel to the nearest fuelling point; and/or in the case of parts cost £5 or less based on the AA's retail prices and are carried by the attending AA Patrol or agent, oil, keys, or garage or other labour or other materials required to repair Your Vehicle are excluded, as are any supplier delivery service or call-out charges related to these items, and the provision of service on private property without the relevant permission.
- Service will not be provided where the fault has been identified by the AA for a breakdown of the same vehicle within the preceding 28 days and has re-occurred because of Your failure to act upon the AA's recommendation.
- The customer must be with the vehicle at the times of breakdown and assistance. A valid TSB debit card and some other form of identification must be produced. Service will be refused and may be cancelled if anyone behaves in an abusive or threatening manner, or if the AA is owed money.

Replacement vehicle (see page 19).

- Any replacement vehicle that may be arranged for a customer will be subject to the hirer's Terms and Conditions.

Service control (see page 13).

Full details of the restrictions which apply to AA Accident Assist can be found within the Terms and Conditions booklet, however the key restrictions are:

- Vehicle must be less than five years old.
- A fully comprehensive motor insurance policy must be held.

If the above criteria is not met, Accident Assist can offer assistance and advice based on your circumstances.

What if I want to cancel my AA Breakdown Cover/Accident Assist cover?

You have the right to cancel your AA Breakdown Cover but please note that as this cover has been provided as an integral part of your TSB account no refund is available. Cancellation/closure of your TSB account will mean that your rights to service from the AA will cease immediately.

3. What if I need to make a call-out?

If you require Breakdown Assistance in the UK, please call **0800 072 5467**.

Customers calling from the Isle of Man may need to add a '19' prefix. Similarly customers calling from the Channel Islands may need to remove the '0' from the beginning. You will need to quote your sort code and account number as well as your vehicle registration and details of the breakdown.

SMS text messaging is available for use by deaf, hard of hearing or speech impaired customers in a breakdown situation by sending an SMS to 07900 444 999.

4. What if I need to make a complaint about AA Breakdown Cover/Accident Assist?

The AA aims to provide you with a high level of service at all times. However, there may be a time when you feel that our service has fallen below the standard you expect. If this is the case and you want to complain, the AA will do their best to try and resolve the situation.

There are several ways you can contact the AA:

Phone: **0344 209 0556**
 Email: **customer.solutions@theAA.com**
 Post: **Customer Relations
 The Automobile Association
 Lambert House
 Stockport Road
 Cheadle
 Cheshire SK8 2DY
 Fax: **0161 488 7544****

Text Relay is available for deaf, hard of hearing or speech impaired customers.

The AA will either acknowledge your complaint within five working days of receipt, or offer you their final response if they have concluded their investigations within this period.

If the AA acknowledge your complaint, they will advise you who is dealing with it and when they expect to respond. The AA aim to respond fully within 8 weeks. However, if they are unable to provide a final response within this period the AA will write to you before this time and advise why they have not been able to offer a final response and how long they expect their investigations to take.

If you remain unhappy with the AA's final response, or they have not managed to provide a final response within 8 weeks of your complaint, you may be entitled to refer your complaint to the Financial Ombudsman Service for help and advice.

5. Is AAIS, AICL and AAUICL covered by the Financial Services Compensation Scheme (FSCS)?

AA Insurance Services (AAIS), Acromas Insurance Company Limited (AICL) and AA Underwriting Insurance Company Limited (AAUICL) are covered by the FSCS. If any of the cover you have purchased is underwritten by AAIS, AICL, or AAUICL, you may be entitled to compensation from the scheme if they cannot meet their obligations.

AA Breakdown Cover and Accident Assist Terms and Conditions

Definition of words and phrases used in this policy

Some common terms are used to make this Policy easier to understand. Wherever the following words or phrases appear they will always have the meaning set out below.

'AA' means the relevant insurer of the breakdown cover being Automobile Association Developments Limited (trading as AA Breakdown Services) for UK Roadside Assistance, National Recovery (Relay) and At Home (Home Start), Acromas Insurance Company Limited for Onward Travel (Stay Mobile) and AA Underwriting Insurance Company Limited for AA Accident Assist or any or all of these insurer(s), as the context requires or allows.

'AA Approved Repairer' means a carefully selected repairer by Us to provide the repair element of the AA Accident Assist service to You.

'Breakdown' means an event:

- (a) which causes the driver of the relevant vehicle to be unable to start a journey in the vehicle or involuntarily brings the vehicle to a halt on a journey because of some malfunction of the vehicle or failure of it to function, and
- (b) after which the journey cannot reasonably be commenced or continued in the relevant vehicle;

provided always that any part or other failure shall not be considered to be a breakdown unless it results in the vehicle not working as a whole.

'Customer' means the person to whom the Breakdown Cover documentation is addressed and who has been given cover.

Please note: Any contract for Breakdown Cover is between the person to whom the cover documentation is addressed and who has purchased or been given cover, and the AA and not between the AA and any person nominated as a Joint customer.

'The TSB Policy' means the customer's TSB AA UK Roadside Assistance policy.

'Resident Island' means whichever of the Channel Islands or Isle of Man is the island on which the customer permanently resides.

'Customer's Home Address' means the address which the AA has recorded as the home address of the customer at the time of the relevant breakdown or accident.

'You', 'Your' means the customer and/or if the context requires, any Joint account holder who has been nominated by the customer.

'Your Vehicle' means the vehicle which the customer or any Joint account holder is travelling in at the time of the relevant breakdown or accident provided always that any such vehicle meets the vehicle specifications set out below.

Your AA Breakdown Cover policy

Your AA Breakdown Cover includes:

- Breakdowns either at home or on the road
- National Recovery service to take You, Your car and up to seven passengers to Your Home or any other single UK mainland destination, if the AA can't arrange a prompt local repair
- cover for You in any vehicle (within the specified limits), as driver or passenger
- if You have a Joint account, both You and the person You hold Your account with are covered as a driver or passenger in any vehicle
- AA Accident Assist – a service that helps You deal with the inconvenience that can follow any accident or act of vandalism.

Vehicle specifications

Breakdown Assistance is only available for cars, vans, minibuses or motorcycles which meet the specifications set out below. Please note that 'car, van, minibus or motorcycle' does not include, amongst other things, electric pavement vehicles, electrical wheelchairs, bicycles (including electric bicycles), any vehicle which cannot lawfully be used on the public highway and/or any non-motorised vehicle. For the avoidance of doubt, we do cover electric cars, vans, minibuses and motorcycles.

- **Maximum Vehicle Weight:** 3.5 tonnes (3,500kg) gross vehicle weight.
- **Maximum Vehicle Width:** 8ft 3in (2.55m) which constitutes the overall width of the vehicle bodywork excluding mirrors, measured at the widest points.

Assistance will also be provided for a caravan or trailer which was on tow at the time of the Breakdown, provided that it falls within the above limits.

Important: AA Breakdown Cover provides a number of levels of Breakdown Assistance which are outlined below.

Service Descriptions

What is covered and what is not covered.

UK Roadside Assistance

Provided by Automobile Association Developments Limited (trading as AA Breakdown Services).

If You and Your Vehicle are stranded at the roadside following an accident we can offer:

- Where roadside repair is not possible and the accident is a Non-Fault Accident please refer to the full terms and conditions of AA Accident Assist beginning on page 18.
- Support and advice from specially trained staff who can provide a preliminary view of liability and options on the next course of action available to You

What is covered for UK customers.

- UK Roadside Assistance is available if Your Vehicle is stranded on the highway more than a quarter of a mile from the Customer's Home Address following a Breakdown or accident.
- If, following a Breakdown, a Patrol or appointed agent cannot fix Your Vehicle, it, together with the driver and up to a maximum of seven passengers, will be taken to the AA's choice of relevant local repairer (in the case of an electric vehicle which has run out of charge, this will be to the nearest charge point) or to a local destination of Your choice, provided it is no further.

- The AA will make a telephone call at Your request following a Breakdown.
- Please note that any contract for repair, other than repairs carried out by the AA or its agent at the roadside under Your AA Breakdown Cover, is between the person requesting the repair and the repairer – it is not the AA's responsibility to instruct the repairer to undertake any work required or to pay them for it. The AA does not guarantee that any recovery to a relevant local repairer will be within the opening hours of the repairer, or that the repairer will be immediately available to undertake any required repair. Whilst the AA will endeavour to check that the chosen repairer carries out the type of repair work required, this cannot be guaranteed and the AA does not provide any assurance or warranty with respect to any work carried out at Your request by any third party repairer.

What is covered for Channel Island and Isle of Man customers.

- UK Roadside Assistance is available to You in the UK and on Your Resident Island (for Channel Island residents this will include both Jersey and Guernsey) if Your Vehicle is stranded on the highway more than a quarter of a mile from the Customer's Home Address following a Breakdown or accident;
- If, following a Breakdown, a Patrol or appointed agent cannot fix Your Vehicle, it, together with the driver and up to a maximum of seven passengers, will:
 - (a) following a Breakdown in the UK or, for Channel Island residents only, in whichever of Jersey or Guernsey is not Your Resident Island, be taken to the AA's choice of relevant local repairer (in the case of an electric vehicle which has run out of charge, this will be to the nearest charge point) or, to a local destination of Your choice, provided it is no further; and
 - (b) following a Breakdown on Your Resident Island, be taken together with the driver and up to a maximum of seven passengers (see General Terms & Conditions, clause 1f) to a single destination of Your choice on the customer's Resident Island. If there are more people than the maximum allowed, the AA will seek to arrange, but will not pay for, their onward transportation.



- The AA will make a telephone call at Your request following a Breakdown.
- Please note that any contract for repair, other than repairs carried out by the AA or its agent at the roadside under Your AA Breakdown Cover, is between the person requesting the repair and the repairer – it is not the AA's responsibility to instruct the repairer to undertake any work required or to pay them for it.

The AA does not guarantee that any recovery to a relevant local repairer will be within the opening hours of the repairer, or that the repairer will be immediately available to undertake any required repair. Whilst the AA will endeavour to check that the chosen repairer carries out the type of repair work required, this cannot be guaranteed and the AA does not provide any assurance or warranty with respect to any work carried out at Your request by any third party repairer.

What is not covered.

The following items are excluded:

- Routine maintenance
- Running repairs
- Fuel and parts are excluded unless: fuel is required to get a vehicle that has run out of fuel to the nearest fuelling point; and/or in the case of parts cost £5 or less based on the AA's retail prices and are carried by the attending AA Patrol or agent, Oil, Keys, or Garage or other labour or other materials required to repair Your Vehicle are excluded, as are any supplier delivery service or call-out charges related to these items, and the provision of service on private property without the relevant permission.
- The cost of any labour, other than that provided by the AA or its agents under Your AA cover at the scene of the Breakdown or accident.
- Any additional transport or other costs that You might incur or any incidental expenses that may arise during a recovery. The AA cannot accept any costs for passengers who do not accompany Your Vehicle while it is being recovered.
- Routine maintenance and running repairs, for example, radios, interior light bulbs, heated rear windows.

- Any recovery or tow following an accident (see General Terms and Conditions, page 13).
- Assistance following a Breakdown or accident attended by the police, highways agency or other emergency service, until the services concerned have authorised the vehicle's removal. If the police, highways agency or emergency service insist on recovery by a third party, the cost of this must be met by You.
- A second or subsequent recovery, after Your Vehicle has been recovered following a Breakdown.
- All things excluded under General Terms and Conditions (see page 13).
- Other materials required to repair Your Vehicle are excluded, as is any supplier delivery service or call-out charges related to these items, and the provision of service on private property without the relevant permission and storage costs.

At Home

Provided by Automobile Association Developments Limited (trading as AA Breakdown Services).

What is covered.

- At Home is available only if You opened a TSB account at least 24 hours before the Breakdown occurred.
- At Home provides access to the same service as is available under 'UK Roadside Assistance', following a Breakdown or accident at or within a quarter of a mile of the Customer's Home Address.

What is not covered.

- All things excluded under 'UK Roadside Assistance' 'What is not covered' above.

National Recovery

Provided by Automobile Association Developments Limited (trading as AA Breakdown Services).

What is covered.

- National Recovery is available only if You opened a TSB Account at least 24 hours before the Breakdown occurred.

- National Recovery (Relay) is available when the AA provides either UK Roadside Assistance or At Home (Home Start) service and the AA cannot repair Your Vehicle at the roadside or at Your home;
- National Recovery provides recovery of Your Vehicle, together with the driver and up to a maximum of seven passengers to any single destination of Your choice in the UK or Your Resident Island (see also General Terms and Conditions, page 13). For Channel Island residents, and for these purposes only, recovery can be to any single destination on either Jersey or Guernsey.

What is not covered.

- All things excluded under 'UK Roadside Assistance' 'What is not covered' above.
- National Recovery does not provide recovery in cases of mis-fuelling. In such cases service will be restricted to a local tow provided under Your UK Roadside Assistance cover;

Compassionate National Recovery Assistance:

The AA may be prepared to make National Recovery available if You are, or the driver of Your Vehicle is, unexpectedly taken ill during a journey and no other passenger can drive Your Vehicle so as to complete Your intended journey. Any Compassionate National Recovery Assistance is given at the AA's absolute discretion and subject to the production of any proof of illness that the AA reasonably requires.

Onward Travel

Underwritten by Acromas Insurance Company Limited.

What is covered:

- Onward Travel is available if Your Vehicle is immobilised following a Breakdown which the AA has attended under UK Roadside Assistance or At Home and where the AA cannot arrange a prompt local repair. Customers with Onward Travel may choose from either a replacement vehicle OR overnight accommodation OR public transport costs (see overleaf for full details of what is covered under each benefit).

What is not covered:

- Onward Travel cannot be provided retrospectively.
- Onward Travel is not available following an accident or
- Onward Travel is limited to 3 claims in any one subscription year.

Onward Travel benefit options:

A: Replacement vehicle

What is covered:

This benefit consists of arranging and paying for a replacement mid-range saloon or hatchback type car with engine capacity of up to 1,600cc, plus insurance, for up to 72 consecutive hours from an AA chosen supplier. Where possible, and unless the receipt of the vehicle is delayed at Your request and with the AA's agreement, the AA will arrange for any replacement vehicle to be provided by the supplier around the time and point of the relevant Breakdown. If the vehicle is not taken at that time, You are responsible for arranging delivery direct with the relevant supplier. The AA may be prepared to assist in the making of these arrangements. A collection and delivery service (or equivalent) is available from the chosen suppliers, subject to availability, to the supplier's terms and conditions and to Your payment of the supplier's fuel charges connected with collection and/or delivery. A minimum of two hours' notice is required by the suppliers to arrange the delivery of a vehicle. The collection and delivery service will only be available to mainland UK destinations and to a maximum delivery distance of thirty miles. You are responsible for making arrangements for the return of the vehicle to the supplier.

What is not covered:

- Other charges arising from Your use of the vehicle, such as (without limitation) fuel costs (including those resulting from collection and/or delivery of the vehicle), any insurance excess charges, and charges arising if You keep the vehicle for more than 72 hours;
- Replacement vehicles cannot be supplied with a tow bar, and therefore, Your caravan or trailer will have to, if eligible, be recovered under National Recovery with Your Vehicle.

- We cannot guarantee a like for like replacement for Your Vehicle. This includes being unable to provide a replacement hybrid or electric vehicle.

Please note: Replacement cars are supplied to You by the AA's chosen suppliers. The vehicle hire agreement will be between You and the relevant supplier and will be subject to that supplier's Terms and Conditions. These will usually require or include (amongst other things):

- Production of a full driving licence valid at the time of issue of the hire vehicle;
- Limits on acceptable endorsements;
- Limitations on the availability and/or engine capacity of the replacement vehicle;
- A deposit, for example, for fuel (please note that a Credit or Debit card will be required for the deposit);
- Drivers to be aged at least 18 years and to have held a full driving licence for at least 12 months;
- Under this policy drivers aged at 18-21 years are restricted to a hatchback type vehicle up to 1,200cc.
- If the AA's chosen supplier refuses hire for any reason, You have a pay and claim option which must be authorised by the Onward Travel team, along with the price prior to being arranged by the Customer. Claims should be made in writing and sent together with proof of purchases and receipts to: The AA, Onward Travel Claims, Agency Accounts, Fanum House, Basingstoke, Hampshire RG21 4EA.

OR

B: Public transport costs

The AA will reimburse public transport costs incurred by the driver and up to a maximum of seven passengers (see General Terms and Conditions) in travelling to a single UK mainland destination or on Your Resident Island. For Channel Island residents we will cover Your costs for whichever Jersey or Guernsey is not Your Resident Island. Costs must be agreed at the time of Breakdown by the Onward Travel team.

Claims should be made in writing and sent together with proofs of purchases and receipts to: The AA, Onward Travel Claims, Agency Accounts, Fanum House, Basing View, Basingstoke, Hampshire RG21 4EA.

OR

C: Overnight accommodation

The AA will arrange and pay directly for one night's bed and breakfast on the day of the Breakdown at a hotel of its choice for the driver and up to a maximum of seven passengers (see General Terms and Conditions). Please note that any additional costs incurred during overnight accommodation such as other meals, drinks, telephone calls and newspapers are not included. You must settle these direct with the hotel before leaving.

General Terms and Conditions – AA Breakdown Cover

General exclusions

1. AA Breakdown Cover does not provide for:

(a) Any vehicle servicing or re-assembly

For example, where this is required as a result of neglect or unsuccessful work on the vehicle (including, but not limited to, DIY vehicle maintenance), other than that on the part of the AA or its agents;

(b) Garage labour costs

The cost of garage or other labour required to repair Your Vehicle, other than that provided by the AA or its agents at the scene of the Breakdown or accident;

(c) Fuel draining

In the event of the introduction of an inappropriate substance which results in the need to drain or remove fuel, lubricants or other fluids, the only recovery the AA will make available to You will be to arrange for Your Vehicle, the driver and up to 7 passengers to be taken to the AA's choice of relevant local repairer or another location of Your choice, provided it is no further, but You will have to pay for any work required;

(d) Vehicle storage

Having Your Vehicle stored or guarded in Your absence;
In the event that the AA does agree to, or needs, to arrange storage of Your Vehicle, for example without limitation, because the AA is not reasonably able to locate the delivery address You have provided or You have not provided, or do not provide when the AA requests, adequate delivery instructions, the AA will be entitled to charge You reasonable storage charges;

(e) Vehicles on private property

The provision of service when Your Vehicle is on private property, for example, garage premises, unless You can establish that You have the permission of the owner or occupier;

(f) Excess passenger loads

The provision of service to or for any persons in excess of the number of seats fitted in the vehicle at the time of Breakdown, or to anyone who was not travelling in the relevant vehicle at the time of the Breakdown. If there are more people than the maximum allowed, the AA will seek to arrange, but will not pay for, their onward transportation;

(g) Recovering vehicles from trade or auction

The recovery of any vehicles bearing trade plates or which the AA has reason to believe have just been imported or purchased at auction;

(h) Transporting from trade premises

The transportation of immobilised vehicles where the AA considers this to be part of a commercial activity, for example, to, from or for motor dealers or delivery companies;

(i) Locksmiths, tyre, glass or bodywork specialists costs

The cost (including any call-out charge) of any locksmith, glass or tyre specialist, should the AA consider this to be required. The AA will endeavour to arrange this help on Your behalf, however it will not pay for these specialist services

and any contract for services provided will be between You and the relevant specialist. If, in the AA's professional opinion, Your Vehicle requires recovery to such a specialist to be mobilised and, to effect that recovery, specialist lifting equipment not normally carried by AA Patrols is required, the AA will arrange the recovery but at Your cost. If use of a locksmith or other specialist would, in the AA's opinion, mobilise the vehicle, no further service will be available for the Breakdown in question;

(j) Transporting animals

The transportation or arrangement of the transportation of any animal (guide dogs or hearing dogs will be transported together with their owner, unless this is not possible for health and/or safety reasons). The AA will not recover horses or livestock. If the AA does, at its absolute discretion, agree to transport an animal, then this will be at Your own risk. It is Your responsibility to secure any animal being transported or to make alternative arrangements for its transportation;

(k) Participation in sporting events

Assistance for vehicles broken down as a result of taking part in any 'Motor Sport Event', including, without limitation, racing, rallying, trials or time-trials or auto test. However, for the avoidance of doubt, the AA does not consider "Concours d'elegance" events, track test days for road-legal vehicles or rallies held exclusively on open public highways where participants are required to comply with the normal rules of the road, to be Motor Sports Events.

Trade transportation, that is the recovery of any vehicles bearing trade plates or which the AA has reason to believe have just been imported or purchased at auction;

2. Accident Recovery: Where a roadside repair is not possible

- (a) If the accident is not a Non-Fault Accident or, if the accident is a Non-Fault Accident but You do not wish to use the AA Accident Assist service, the AA may provide (but not pay for) recovery following an accident. If so, You will be responsible

for paying the AA's charges for this assistance. Where an insurance claim is being made, we will seek to recover these charges from Your insurer and you will remain liable for these charges until full settlement is reached with Your insurance company. We reserve the right to reclaim our recovery cost provided under this policy from the insurer of a known third party driver, who was at fault in relation to the incident.

- (b) If specialist equipment is required, You will be responsible for paying the cost of any equipment used. You must give the AA, on request, any relevant information it reasonably requests in regard to all matters referred to in this clause. Please note that, following an accident, or otherwise, it is and remains Your responsibility to ensure that You properly comply with any requirements of Your motor insurer in making a claim under Your motor insurance policy.
- (c) Where You do not request the services from us at the time of the incident and/or where You arrange for assistance and recovery services to be provided by another provider, we will make no contribution toward the cost of these (either to you or the provider).
- (d) If following an accident, You require one of the Onward Travel (Stay Mobile) services (and You have Onward Travel (Stay Mobile), the AA may, again, be prepared to arrange this for You but will not be responsible for any costs involved. You must pay, on request, any applicable charges.
You must give the AA, on request, any relevant information it reasonably requests in regard to all matters referred to in this clause.

General rights to refuse service.

Please note: If a Customer is refused service by the AA the Customer has the right to an explanation in writing (see 'Complaints page 22 for Customer Care contact details).

3. The AA reserves the right to refuse to provide or arrange Breakdown assistance under the following circumstances:

(a) Repeat breakdowns within 28 days

Where service is requested to deal with the same or similar cause of Breakdown to that which the AA attended within the preceding 28 days. It is Your responsibility to make sure that emergency repairs carried out by the AA are, where appropriate, followed as soon as possible by a permanent repair. Nothing in this provision shall affect any rights You may have in relation to any negligence or breach of contract or breach of any other legal duty on the part of the AA or its agents;

(b) Unattended vehicles

You are not with Your Vehicle at the time of the Breakdown and You are unable to be present at the time assistance arrives;

(c) Unsafe, unroadworthy, unlawful vehicles

Where in the AA's reasonable opinion, immediately before the relevant breakdown or accident, Your Vehicle was dangerous, overloaded, unroadworthy or otherwise unlawful to use on a public road. Without restricting the generality of the AA's rights under this provision, and Your responsibility to comply with all applicable legal requirements, please note that for a UK registered vehicle to be used or kept on a public road, and subject to any relevant exemption that may apply, the vehicle must have a current excise licence (that is, up to date vehicle tax), a current MOT test certificate and have in force valid motor insurance to the minimum level required under UK law;

(d) Delay in reporting

In the AA's reasonable opinion, there has been an unreasonable delay in reporting the Breakdown;

- (e) **Assisting where unsafe or unlawful activities** In the AA's opinion, and other than solely as a result of a failure on the part of the AA, the giving of service would involve any breach of the law (including, without in any way restricting the type of breach being referred to under this sub-clause, a breach of the AA's health and safety duties);

(f) Cannot verify cover

Where You cannot produce a valid TSB debit card (or appropriate receipt) and some other form of identification. If these cannot be produced, and the AA is unable to verify that the appropriate Breakdown Cover entitlement is held, the AA reserves the right to refuse service. However if You are unable to prove entitlement to service or You are aware that You do not hold entitlement to an AA service, the AA may, at its discretion, offer service on the immediate payment (by credit, debit or switch card) of the usual premium for the relevant cover required, plus a supplementary premium for joining while already requiring assistance. The premium paid will be fully refunded if it can be established to the AA's satisfaction that the relevant level of service entitlement was held at the time of the Breakdown. Any services provided under Onward Travel must be paid for in advance by You and will be fully refunded if it can be established to the AA's reasonable satisfaction that entitlement to Onward Travel was held at the time of the Breakdown. Without prejudice to Your statutory rights, no refunds will be given if entitlement to cover cannot be proved, or simply because Your Vehicle cannot be fixed at the roadside;

(g) Unreasonable behaviour

Where the AA reasonably considers that You:

- (i) or anyone accompanying You, or who is receiving or is entitled to receive assistance in connection to Your cover, is behaving or has behaved in a threatening or abusive manner to AA employees, Patrols or agents, or to any third party contractor; or
- (ii) have falsely represented that You are entitled to services that You are not entitled to; or
- (iii) have assisted another person in accessing AA services to which they are not entitled; or
- (iv) owe the AA money with respect to any services, spare parts or other matters provided by the AA or by a third party on the AA's instruction.

Additional services

4. Any additional services made available by the AA which are not described in these Terms and Conditions are provided on a purely discretionary basis and may be withdrawn at any time.

Use of agents

5. Service from dedicated AA Patrols is subject to availability and may be supplemented by use of appropriate agents. The AA will only accept responsibility for the actions of an agent where the agent is acting on the AA's instruction.

Requests for assistance

6. All requests for assistance must be made to the AA using the contact instructions provided by TSB from time to time. If You contact a garage direct, You will have to settle its bill and the AA will be under no obligation to reimburse You.

Emergency nature of breakdown service

7. AA Patrols are trained and equipped to carry out emergency roadside repairs and are not in a position to comment on the general safety or roadworthiness of a vehicle after a Breakdown or an emergency repair. In addition, completion of an emergency repair cannot be taken to signify or in any way guarantee the general roadworthiness of the vehicle concerned.

Cancellation of Cover

8. The Customer has the right to cancel their AA Breakdown Cover but please note that as this cover has been provided as an integral part of their TSB account no refund is available. Cancellation/closure of Your TSB account will mean that Your rights to service from the AA will cease immediately.
9. The AA shall have the right to cancel any cover in the following circumstances (if the AA decides to cancel Your cover You will be notified in writing and Your cover will be cancelled with immediate effect):
 - (a) since Your cover first began the AA has been entitled to refuse service on more than one occasion under sub-clause 3c-d and on one or more occasions under sub-clause 3g (from page 18) or

- (b) the AA considers, and as a result of the Customer's conduct, that there has been a breakdown in its relationship with the Customer; or
 - (c) Cover was taken out where the AA was, or is, entitled to cancel an existing or previous cover under a) or b) of this clause;
 - (d) if the Customer has, following termination of the relevant TSB Added Value Account during a Subscription Year, failed to pay the AA, on request, to continue the cover previously provided under the TSB Policy; or
 - (e) excessive use of the service has occurred either through failure to seek permanent repair following any temporary repair effected by an AA Patrol or agent or due to lack of routine vehicle maintenance.
10. In the event that the AA is no longer TSB's chosen Breakdown assistance cover provider or Breakdown assistance cover is no longer provided with Your TSB account, Your Breakdown Cover with Automobile Association Developments Limited (trading as AA Breakdown Services) (and, where applicable, Acromas Insurance Company Limited) will expire in accordance with the Terms and Conditions of Your TSB Account and we shall have no further obligation to provide You with Breakdown assistance services.

Changes to Terms and Conditions

11. TSB and/or the AA is entitled to change any of Terms and Conditions of cover during the subscription year, on the giving of reasonable notice, where it reasonably considers this necessary in order to comply with any applicable laws, regulations or the advice or instruction of any regulatory authority.

Matters outside the AA's reasonable control

12. While the AA seeks to meet the service needs of Customers at all times, its resources are finite and this may not always be possible. The AA shall not be liable for service failures where the AA is faced with circumstances outside its reasonable control. Events which might constitute circumstances outside the AA's reasonable control include (but are not limited to)

Acts of God, outbreak of hostilities, riot, civil disturbance, acts of terrorism, acts of government or authority (including the refusal or revocation of any licence or consent), fire, subsidence, explosion, flood, snow, fog or other bad weather conditions, vehicle, equipment or systems failures, roads that are not reasonably accessible by the AA, shortages of fuel or other necessary supplies, failure of telecommunications lines or systems, default of suppliers or subcontractors, theft, malicious damage, strike, lock out or industrial action of any kind.

Exclusion of liability for loss of profit etc

13. The AA shall not, in any event, and to the extent permitted by law, have any responsibility for
- (a) any increased costs or expenses; or,
 - (b) any loss of:
 - (i) profit; or
 - (ii) business; or
 - (iii) contracts; or
 - (iv) revenue; or
 - (v) anticipated savings; or
 - (c) for any special or indirect losses incurred as a result of or in connection with any service, whether resulting from tort (including negligence or breach of statutory duty), from breach of contract or otherwise. For the avoidance of doubt, nothing in this clause or these Terms and Conditions shall exclude or restrict the AA's liability for negligence resulting in death or personal injury.

Enforcement of Terms and Conditions

14. Failure to enforce or non-reliance on any of these Terms and Conditions by the AA will not prevent the AA from subsequently relying on or enforcing them.
15. None of the Terms and Conditions, or benefits, of AA Breakdown Cover are enforceable by anyone else other than the Customer. For the avoidance of doubt, and without limiting the above, any rights under The Contract (Rights of Third Parties) Act 1999, or any replacement or amendment of such act, are excluded.

16. You will not become members of the AA by virtue of only being entitled to any benefits. The AA and the bank may from time to time agree that specified customers may be entitled to certain offers available to AA Members.

Use of headings

17. The headings used in this Policy are for convenience only and shall not affect the interpretation of its contents.

Interpretation: use of English law and language

18. Your AA Breakdown Cover and these Terms and Conditions are governed and should be interpreted by the laws of England and Wales. The EEA State for the purpose of cover is the United Kingdom. The Terms and Conditions of cover are written in English and all correspondence entered into shall be in English.

AA Accident Assist

Available to all Members

Underwritten by AA Underwriting Insurance Company Limited

IMPORTANT INFORMATION

Additional Definitions

At-Fault Accident' means an accident which is not a Non-Fault Accident.

Non-Fault Accident' means an accident where the AA considers liability rests with the other person.

AA Accident Assist is designed to help You if You have a motor accident in Your Car. At our sole discretion we can offer You:

- Recovery of your car to one of our approved body repair garages and repair of your car
- In the event of a Non-Fault Accident, a Replacement Hire Car
- In the event of an At-Fault Accident, a small Courtesy Car which will be provided by the AA Accredited Repairer

What is covered:

AA Accident Assist is available if You have a Non-Fault, or At-Fault Accident in Your Car, but the amount of support we can offer You will depend on whether the accident is Non-Fault or At-Fault, and is subject at all times to our discretion. The AA's

sole decision on liability (i.e. whether the accident was a Non-Fault or At-Fault Accident), is final. To help us make a decision on liability, you must promptly give the AA all relevant information about the accident, including, the name, address of the other person(s) involved in the accident along with their vehicle and insurance details as well as any other information we reasonably request in regard to all matters relating to the accident. It will help us to confirm who is at fault if You can also supply the name and addresses of any witnesses, if available. AA Accident Assist does not replace your motor insurance policy and is not a substitute for Your legal requirement for Your Vehicle to be insured. AA Accident Assist does not cover Your liabilities to others.

1. Recovery

After a Non-Fault Accident

If You are involved in a Non-Fault Accident, we can recover Your Car if it is not mobile or unsafe to drive after an accident. We can arrange and manage repairs to Your Car and there is no excess to be paid. We can also arrange a Replacement Hire Car via a hire car company. We will pay for these services on your behalf and recover these costs from the at fault driver's insurance company.

After an At-Fault Accident

If You are involved in an Accident that was your fault and you will be making a claim on your motor insurance policy, with effect from 31st January 2022, we can recover Your Car if it is not mobile or unsafe to drive after an Accident. We will not charge You for this recovery service provided that You agree to have: 1. Your insurance claim handled by AA Accident Assist; and 2. Your Car repaired at an AA Approved Repairer with the prior approval of your insurer. If You only require the recovery of Your Car and You do not wish to use our Accident Assist claims service, You will be asked to pay a fee up front for the recovery service provided by the AA.

2. Repairs

After a Non-Fault Accident

- (a) Following a Non-Fault Accident, the AA will take Your Car to the AA Approved Repairer who will carry out an assessment of the damage caused. If You were in a Non-Fault Accident, the estimate will be supplied to us for review. If the repairs are economical and viable and You agree to use the AA Approved Repairer, we will then instruct the AA Approved Repairer, to carry out the repairs and we will pay for these.
- (b) If the AA considers that repairs to Your Car are not economical or viable, we will inform You of this and You will need to claim from your motor insurance.
- (c) Provision of Repairs is subject to the following:
 - (i) You agree to and will support the AA in recovering any repair costs in your name, in accordance with the subrogation clause on page 21 and if any costs for repairs that the AA has paid for are recovered by You or paid direct to You, You must pay such costs to the AA.
 - (ii) You agree to use an AA Approved Repairer.
 - (iii) You tell the AA as soon as Your Car becomes available for You to drive again.
 - (iv) You collect or arrange delivery of Your Car when notified by the AA Approved Repairer that Your Car is ready for collection or delivery
 - (v) If You are VAT registered You will be liable for the VAT element of the repairs, which You should recover in the normal way from HMRC
 - (vi) The AA does not guarantee that Your Car will be delivered to the AA Approved Repairer during the opening hours of the repairer, or that the repairer will be immediately available to undertake any required repair.

After an At-Fault Accident

- (a) Following an At-Fault Accident, the AA will take Your Car to the AA Approved Repairer who will carry out an assessment of the damage caused or will arrange recovery of Your Car from your home address. The AA Approved Repairer will estimate the damage and arrange approval to proceed with the repair from your insurer, who will pay for the repair and recovery fee.
- (b) If the AA Approved Repairer is not authorised by your insurer to proceed because your insurer considers that repairs to Your Car are not economical, or for any other reason, your insurer will inform You of this and will oversee management of your motor insurance claim. If for any reason Your insurer declines the claim, You will be responsible for the recovery and storage costs.
- (c) The AA does not guarantee that Your Car will be delivered to the AA Approved Repairer during the opening hours of the AA Approved Repairer, or that the AA Approved Repairer will be immediately available to undertake any required repair.

3. Mobility

Replacement Hire Car following a Non-Fault accident

- (a) Following the Non-Fault Accident the AA will arrange the supply of a Replacement Hire Car and we will pay the cost of the Replacement Hire Car if Your Car cannot be driven or is considered unsafe.
- (b) AA Accident Assist is available only for Your Car (as defined) and the only type of vehicle that the AA will arrange to be hired to You will be a four wheeled car (subject to availability).
- (c) If Your Car is uneconomical to repair and You make an insurance claim under 2(b) above, We will continue to pay for a Replacement Hire Car, however we will decide how long the Replacement Hire Car can be hired for. It is your responsibility to keep us updated on the progression of this insurance claim. Failure to do so may result in us ceasing

to pay for the Replacement Hire car. If You do not accept a reasonable offer to settle the insurance claim, we may refuse to pay further hire costs.

- (d) Provision of a Replacement Hire Car is subject to the following: -
- (i) You agree to and will support the AA in trying to recover any Replacement Hire Car costs in your name in accordance with clause 8 of the general terms & conditions on page 13, and if any costs are recovered by You or paid direct to You and the AA has paid for the provision of a Replacement Hire Car, You must pay such costs to the AA.
 - (ii) You agree that the AA selects the Replacement Hire Car supplier and the car to be hired.
 - (iii) You agree that the AA will decide how long a Replacement Hire Car can be hired for and for the AA's decision as to the duration of any such hire is final.
 - (iv) You enter into a car hire rental agreement with the AA's chosen supplier.
 - (v) You tell the AA as soon as Your Car becomes available for You to drive again.
 - (vi) You return the Replacement Hire Car to the AA's chosen supplier as soon as Your Car becomes available.
 - (vii) You meet the age and licensing rules of the Replacement Hire Car supplier and You follow any terms and conditions of the hire.
 - (viii) If You are VAT registered You will be liable for the VAT element of the repairs, which You should recover in the normal way from HMRC
 - (ix) We can take details of your claim for AA Accident Assist 24 hours a day, 365 days a year, but can only arrange delivery of a Replacement Hire Car between 9am and 4.30pm Monday to Friday (excluding public and bank holidays)

Small Courtesy Car following an At-Fault Accident

In the event of an At-Fault Accident, the AA Accredited Repairer will provide you with a small Courtesy Car for the duration of any repair. This is subject at all times to availability. In the event that Your Car is declared a total loss, You will not receive a Courtesy Car from the AA Approved Repairer and will need to speak with your insurer about possible mobility options.

4. What is not covered

1. If You make a claim for AA Accident Assist that is at all false or fraudulent, or support a claim with any false or fraudulent statement or documents You will lose the benefit of AA Accident Assist and the AA may cancel Your membership in accordance with its rights under page 13 of the AA membership General Terms & Conditions You will not be entitled to a refund of all benefits of the policy and any premiums that You have paid. In addition, the AA may recover from You any costs paid by way of benefit under this policy. If You fraudulently provided Us with false information, statements or documents the AA may record this on the anti-fraud databases and the AA may notify other organisations.
2. Accidents that arise from your unlawful use of drink or drugs.
3. Any accident that occurs outside England, Wales or mainland Scotland.
4. Any accident if You are claiming against a person who does not have a valid motor insurance policy or a person who cannot be identified or traced;
5. Any accident that You have reported to your motor insurer and in relation to which your motor insurer has declined cover.
6. In respect of the repairs: -



- (a) The AA will not pay for repair costs when You make your own arrangements for repairs to Your Car after the accident.
 - (b) The AA will not pay for repairs to vehicles that are not Your Car.
7. In respect of the Replacement Hire Car: -
- (a) Fuel.
 - (b) other charges arising from Your use of the Replacement Hire Car such as (without restricting in any way the type of charges being referred to here) any insurance excess charges, charges arising from damage to the hire car by You and daily hire charges arising if You keep the Replacement Hire Car after Your Car has been repaired.
 - (c) Replacement Hire Car cannot be supplied with a tow bar and therefore Your caravan or trailer will, if eligible, have to be recovered under National Recovery (Relay).
 - (d) The AA cannot guarantee that they will be able to provide a replacement hybrid or electric vehicle.
 - (e) The AA will not pay for Replacement Hire Car costs when You make your own arrangements for car hire after an accident.
 - (f) If we arrange and pay for a Replacement Hire Car but subsequently it is established to the AA's reasonable satisfaction that the accident was not entirely the other person's fault, we will not pay any further Replacement Hire Car costs. However, we will not seek to recover from You any costs that we have already paid prior to notifying You of Our decision provided the accident details You have supplied are true and complete.
 - (g) Daily hire charges that You incur when Your Car has been repaired and is ready for collection.
 - (h) If the AA has arranged a Replacement Hire Car on your behalf but your own insurer is dealing with the damage to your car, You will not be covered if You fail to keep Us updated on the progression of the car damage when asked.

Subrogation

In the event that the AA provides AA Accident Assist the AA will be entitled to take over and conduct at the AA's expense and in Your name: -

- (i) The negotiation defence or settlement of any claim against the at fault driver for recovery in respect of costs paid by the AA for AA Accident Assist ;
- (ii) Legal proceedings to recover for the AA's benefit any payments made for AA Accident Assist.
 - (a) You must give the AA all documentation, help and information they may need.
 - (b) The AA reserves the right to recover costs paid by the AA for AA Accident Assist from your own motor insurance and you must assist the AA to recover of costs paid by the AA for AA Accident Assist from your motor insurance.

AA Accident Assist – General Terms and Conditions

1. The Accident Assist Personal Incident Managers only operate during normal working hours (Monday to Friday 8am to 6pm), although, messages can be left at any time. If You have a motor road traffic accident out of working hours and Your Vehicle is mobile, You should call the Accident Assist helpline and leave Your contact details on the voicemail. A Personal Incident Manager will then contact You during normal working hours. If You have a motor road traffic accident out of office hours and Your Vehicle is immobile, You should contact the Accident Assist helpline and they can arrange to have Your Vehicle recovered to a place of safety overnight. The Accident Assist helpline will also arrange for a Personal Incident Manager to contact You during normal working hours.
2. The use by You of any of the other AA services (for example UK Roadside Assistance, At Home, National Recovery) is subject to the relevant terms and conditions.
3. The AA reserves the right to withhold or withdraw Accident Assist at any time if any repairs are begun before the work is authorised through Accident Assist.

4. Accident Assist is not available for use by, or for, any third parties involved in a road traffic accident (regardless of fault) with You.
5. Whilst Accident Assist can make all the necessary arrangements for the repair of Your Vehicle damaged as a result of a road traffic accident, the AA and TSB give no guarantee or warranty as to the standard or quality of any such repair work performed or any replacement components fitted to Your Vehicle. The contract for repair will be between You (or, if appropriate, Your insurer) and the relevant repairer. Under no circumstances will the AA or TSB be held responsible for replacement components fitted by a vehicle repairer as a result of, or in connection with, the provision of Accident Assist.
6. It is Your responsibility (or, if appropriate, Your insurer's responsibility) to pay for the recovery costs and the cost of all vehicle repairs (both labour and parts) performed on Your Vehicle following a motor road traffic accident. Neither the AA nor TSB will be responsible for any failure to pay the repairer for any work undertaken.
7. You (or, if appropriate, Your insurer) will be charged the current market price for any additional services You require (for example technical inspections, damage reports or vehicle delivery) which are arranged in connection with repairs which have been organised through the Accident Assist Service.
8. Sections 1n, 3, 4, 5, 6, 7, 8, 9, 10, 11, 12, 13, 14, 15, 16, 17 and 18 of General Terms and Conditions – UK Breakdown Cover shall apply to this cover and any reference therein to Breakdown or Breakdown assistance or service shall be taken, as appropriate, to refer to accident or act of vandalism and/or to Accident Assist.

Complaints

The AA aims to provide You with a high level of service at all times. However, there may be a time when You feel that their service has fallen below the standard You expect. If this is the case and You want to complain, the AA will do their best to try and resolve the situation.

- (a) There are several ways You can contact the AA:

Phone: **0344 209 0556**
 Email: **customer.solutions@theaa.com**
 Post: **Customer Solutions,
 The Automobile Association,
 Lambert House,
 Stockport Road,
 Cheadle,
 Cheshire, SK8 2DY**
 Fax: **0161 488 7544**

Text Relay is available for deaf, hard of hearing or speech impaired customers.

The AA will either acknowledge Your complaint within five working days of receipt, or offer You their final response if they have concluded their investigations within this period.

If the AA acknowledges Your complaint, they will advise You who is dealing with it and when they expect to respond. The AA aims to respond fully within eight weeks. However, if they are unable to provide a final response within this period they will write to You before this time and advise why they have not been able to offer a final response and how long they expect their investigations to take.

If You remain unhappy with the AA's final response, or they have not managed to provide a final response within eight weeks of Your complaint, You may be entitled to refer Your complaint to the Financial Ombudsman Service for help and advice.

- (b) There are several ways You can contact them:

Phone: **0800 023 4567** or **0300 123 9123**
 Website: **www.financial-ombudsman.org.uk**
 Email: **complaint.info@financial-ombudsman.org.uk**
 Post: **The Financial Ombudsman Service,
 Exchange Tower,
 Harbour Exchange Square,
 London, E14 9SR**

Financial Services Compensation Scheme (FSCS)

The activities of AAIS, AICL and AAUICL in arranging AA Breakdown Cover are covered by the FSCS. You may be entitled to compensation from the scheme if AAIS, AICL and AAUICL cannot meet its obligations. This depends on the type of business and the circumstances of the claim. Insurance arranging is 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**.

AA company details

Automobile Association Developments Limited (trading as AA Breakdown Services), is an insurer of breakdown assistance services cover that is exempt from authorisation under the Financial Services and Markets Act 2000. Registered office: Fanum House, Basing View, Basingstoke, RG21 4EA. Registered in England and Wales Number: 01878835.

Acromas Insurance Company Limited is authorised and regulated by the Commissioner of Insurance, Financial Services Commission, Gibraltar. 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.

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. Registered in England and Wales number 2414212.

AA Underwriting Insurance Company Limited First Floor, Grand Ocean Plaza, Ocean Village, Gibraltar. Registered Number 106606 (Gibraltar). AA Underwriting Insurance Company Limited is authorised by the Financial Services Commission, Gibraltar. AA Underwriting Insurance Company Limited is a member of the Association of British Insurers.



For more information...

Call **03459 758 758**

Click **tsb.co.uk**

Visit **Drop into your local branch**

If you'd like this in another format such as large print, Braille or audio please ask in branch or call **03459 758 758** (lines are open from 8am to 8pm, 7 days a week).

If you have a hearing or speech impairment you can call us using the Relay UK service. Type '18001' before entering our telephone number. A member of the Royal National Institute for Deaf People will join the call to speak with us as you send and receive text messages. Please visit www.relayuk.bt.com to read how they manage your data.

Silver account – **0121 535 1203**

Platinum account – **0121 535 1204**

Gold account – **0121 535 1201**

Premier account – **0121 535 1205**

Select account – **0121 535 1202**

The opening hours of our Telephone Banking advisor services are 8am to 8pm Monday to Sundays. Our lost and stolen card and fraud reporting lines are open 24/7. Not all Telephone Banking services are available 24 hours, 7 days a week. Calls may be monitored or recorded.

If you need to call us from abroad, or prefer not to use our **0345** number, you can also call us on **+44 203 284 1575**. AA Breakdown Cover is provided by Automobile Association Developments Limited (trading as AA Breakdown Services). AA Accident Assist is underwritten by AA Underwriting.

Mobile Phone Insurance is administered by Lifestyle Services Group Limited and underwritten by Assurant General Insurance Limited.

TSB Travel Insurance is underwritten by Aviva Insurance Limited. Registered in Scotland, no. 2116.

Registered Office: Pitheavlis, Perth, PH2 0NH. Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority under registration no. 202153.

TSB Bank plc. Registered Office: Henry Duncan House, 120 George Street, Edinburgh EH2 4LH. Registered in Scotland No. SC95237. Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority under registration number 191240. TSB Bank plc is covered by the Financial Services Compensation Scheme and the Financial Ombudsman Service.



All information correct as at May 2022.

TSB12111(M) (09/23)