

Home Membership



policy  
booklet

**AA** let's go

# Welcome to AA Home Membership

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A warm welcome and thank you for choosing this policy which provides insurance and help in the event of certain home emergency situations which impact the safety, security and habitability of your home. Your policy booklet, Statement of Fact and Certificate of Insurance include everything you need to know about your Home Membership policy.



**Brendan Nevin**  
Chief Executive,  
AA Ireland Limited

## A GUIDE TO YOUR POLICY BOOKLET

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To make a claim under your policy please check within this policy booklet that the incident is covered by your policy and then telephone us on **1890 252 626** straight away and provide the following information:

- Your policy number (this is shown on your Certificate of Insurance)
- Your name and address
- The nature of the home emergency

**YOUR CERTIFICATE OF INSURANCE WILL OUTLINE DETAILS OF YOUR COVER**

# ABOUT YOUR POLICY

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## **About your policy**

The cover set out in your policy is designed to cover home emergencies only and offer assistance in making your home safe, secure and habitable after an insured event. This emergency level of cover offers 24 hour assistance in the event of the emergencies outlined in the table overleaf.

This policy is not designed to replace buildings and contents insurance and will not provide assistance for normal day to day home maintenance.

We have put this wording together to clearly set out the details of your insurance cover. Please read it carefully, as well as your Certificate of Insurance, to make sure they meet your needs.

Remember to check the exclusions and restrictions under each section and also the general exceptions and exclusions which apply to the whole policy.

The table overleaf summarises the cover available on this product. Your Certificate of Insurance outlines the details of your cover.

# INSURED EVENTS

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SUMMARY OF COVER	AA Home Membership
Plumbing and drains	✓
Internal gas supply	✓
Internal electrics	✓
Windows, keys and locks	✓
Overnight accommodation	✓
Roofing	✓
Pest infestation	✓
Boiler repair and main heating system*	✓

\* Boiler repair and main heating system - boilers or heating systems must have been serviced by a qualified person within the preceding 24 months, you will be asked to produce the evidence at the time of the claim

## Keeping your policy up to date

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Please tell us if you change your address as we will need to make sure that your home can still be covered under AA Home Membership. We may charge an administration fee if the changes mean we have to adjust your policy or send out duplicate copies of your documents. Details of our fees can be found in our Terms of Business.

## Renewing your cover

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At the end of each 12-month period we will write to confirm if we are offering renewal terms or advise if we are not in a position to renew your cover. If you are paying by instalments your cover will automatically be renewed as specified in our letter, unless we hear from you.

We will advise you of the premium and / or the new monthly instalments that you will have to pay and any changes to cover that will take effect at renewal and any changes that apply to your policy booklet.

If you don't want to renew your policy, please let us know at least six days before the renewal date. You can contact us by:

Phone: **01 649 7448**

Post: Home Membership, AA Ireland Ltd. 61a South William Street, Dublin 2.

## Any other questions?

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Please call our customer services helpline on **01 649 7448**, we will be happy to explain any part of this policy and answer your questions. Alternatively, more information is available on our website: [theaa.ie](http://theaa.ie)

# Meaning of words

## AA Home Membership

Certain words have specific meanings in relation to your policy. To help you identify these we've printed them in ***bold italics*** in your policy details. Anywhere you see this word it has the same meaning.

Authorised Contractors	Tradesman authorised by us to assess your claim, and carry out repairs in your home under this policy and our delegated authority.
Authorised Insurer:	Inter Partner Assistance (IPA) S.A.
Beyond economic repair:	On assessment of <b><i>your</i></b> main boiler our engineer may declare it to be 'beyond economical repair'; this means the cost of parts (inc VAT) to repair the heater is greater than 85% of the manufacturers current retail price of a replacement (or if not available, the average retail price through leading Irish suppliers of the same or a similar mode); or <b><i>we</i></b> are unable to find the required manufacturer's spare parts to complete the repair from our reputable suppliers or the manufacturers themselves i.e. part is obsolete.
Certificate of Insurance:	The document which describes <b><i>Your Property</i></b> and any details of <b><i>Your</i></b> policy that are specific to <b><i>You</i></b> .
Covered Events:	<b><i>Emergency</i></b> to essential services within the <b><i>Property</i></b> listed in <b><i>your</i></b> Certificate of Insurance.
Home Emergency:	The result of a sudden and unforeseen incident at the <b><i>Property</i></b> which immediately:  a) Exposes the <b><i>insured</i></b> or a third party to a risk to their health or;  b) Creates a risk of loss of or damage to the <b><i>Property</i></b> and/or any of <b><i>Your</i></b> belongings or;  c) Renders the <b><i>Property</i></b> uninhabitable.
Emergency Repairs:	Work undertaken by an authorised contractor to resolve the <b><i>emergency</i></b> by completing a <b><i>Temporary Repair</i></b> .
Home:	The private dwelling (excluding detached outbuildings, sheds, communal areas and detached garages) shown in the <b><i>Certificate of Insurance</i></b> occupied by <b><i>You or Your</i></b> immediate family or any lodger so long as You are also resident at this <b><i>Property</i></b> . Such private dwellings must be a single self-contained unit with its own front door of standard wall and tile roof construction.

Insured Event(s):	An incident giving rise to a valid claim under this policy.
You/Your:	The policyholder and/or any member of the policyholder's immediate family normally living at the <b>Property</b> .
Local Territory:	Republic of Ireland.
Period of Insurance:	One year from the start or renewal date shown on <b>your</b> policy certificate. If a mid-term adjustment has been made, the date on <b>your</b> new policy certificate.
Permanent Repair:	Work to put right the fault that caused the <b>emergency</b> , which is expected to provide a lasting repair.
Statement of Fact:	This document is a record of the information advised to AA and upon which <b>Your</b> insurance has been arranged.
Temporary Repair:	A repair undertaken by an authorised tradesman which will resolve an <b>emergency</b> but will need to be replaced by a <b>Permanent Repair</b> .
We, Us, Our:	AA Ireland Ltd.

## Insurance Terms and conditions:

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This policy is administered by AA Ireland, 61a South William Street, Dublin 2. **AA Ireland Limited trading as AA Insurance is regulated by the Central Bank of Ireland.**

**AA Ireland Limited trading as AA Insurance is a tied agent of Inter Partner Assistance SA (IPA) for the purposes of selling Home Membership**

**Inter Partner Assistance (IPA) S.A. is authorised by the National Bank of Belgium in Belgium. Inter Partner Assistance is regulated by the Central Bank of Ireland for conduct of business rules.**

AXA Assistance Ireland Limited provides the services and benefits described in this policy during the **Period of Insurance** for which **You** have paid the premium.

## Home Membership

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The following subsections will not apply to **Property** types where there are shared facilities-Water Supply Pipe-Roofing. There are also some exclusions within other sections relating to communal areas which are detailed in the terms and conditions.

What is insured	What is not insured
Your limits and Cover applying to this section	
The <b>Authorised Insurer</b> will pay up to €2000 for the emergency repair to cover call out, labour, parts, materials and VAT following an <b>Insured Event</b> which occurred during the <b>Period of Insurance</b> . This limit includes any costs incurred under the overnight accommodation cover. There is a maximum of four call outs per <b>Period of Insurance</b>	More than 4 Insured Events per <b>Period of Insurance</b> Any claims made under the policy within the first 14 days (other than a renewal of an existing policy) Material/labour charges covered by manufacturer/supplier/installer's guarantee Any system, equipment or facility, which has not been properly installed, or which is faulty or inadequate as a result of any manufacturing or design fault Cost of trace & access to locate the source of the emergency Permanent or follow-on repairs required after the emergency is resolved.
Overnight accommodation	

If You cannot in the **Authorised Insurer's** opinion stay in **Your** Home overnight because it is uninhabitable due to an **Insured Event** covered by this policy, the **Authorised Insurer** will, subject to prior agreement, reimburse hotel costs of up to €150 per night for a maximum of 3 nights per **insured event** (including VAT) subject to claims limits. Each night will need pre-authorisation by the **Authorised Insurer**

Where pre-authorisation per night has not been given by the **Authorised Insurer**  
 More than €150 (including VAT) per night  
 More than 3 nights in any **Period of Insurance**  
 Any costs incurred once the limit for the **Insured Event** has been exceeded

**Plumbing**

An emergency relating to:  
 The internal hot and cold water pipes between the main internal stopcock and the internal taps;  
 The cold water storage tank;  
 Flushing mechanism of a toilet;

- A leak from:
- **Your** toilet;
- Visible pipes leading to and from the shower or bath;
- Internal & external section of the overflow pipe;
- Central heating water pipes.

Any dripping tap/nozzle or any other part of the plumbing or drainage system where the water is safely escaping down a drain;  
 Replacing external overflows, cylinders, hot and cold water tanks, radiators, immersion tanks and sanitary ware including sinks and basins.  
 Breakdown, leak or damage to domestic appliances such as cookers, dishwashers and washing machines;  
 Septic tanks, swimming pools and hot tubs;  
 Repair to, or replacement of, all pipework outside the home;  
 Dealing with temporarily frozen pipes;  
 Cost of trace and access to locate the source of the emergency.

**Drainage**

An emergency relating to the blockage of, or damage to the waste pipes causing a blockage or a waste water leak.  
 The below is a list of emergencies that you would be covered for:  
 Blocked sinks, blocked or leaking waste pipes, along with rainwater drains;  
 Blocked bath, toilets or external drainage.  
 You will still be covered if you do have another working toilet or bathing facility;

Repairs to drains that are the responsibility of the local water authority (even if they are within the boundaries of the home);  
 Repairing, replacing manholes, soakaways, septic tanks (clearing or emptying), cesspits, treatment plants and their outflow pipes, guttering and downpipes;  
 Regularly cleaning **your** drains and any descaling of your drains;  
 Removing, replacing or repairing any part of the drain which is damaged but does not result in the total blockage of the drain;  
 Repairing or unblocking drains which are used for commercial purposes;  
 Making access to drain systems points of entry (such as manhole covers) if these have been built over;  
 Drain clearance due to installation faults or misuse of drains such as flushing baby wipes down the drain, grease or cooking oil;  
 Cost of trace and access to locate the source of the emergency.

Roofing	
Sudden and unforeseen roofing problems such as leaks or tiles blown off during a storm or bad weather	Damage to external guttering Damage to roofs constructed with a flexible weather roofing membrane e.g. torch on felt, trocal etc
Internal Domestic Gas supply	
Sudden, unexpected leak to the internal domestic gas supply pipe from the meter to the gas appliance	Any claim relating to the interruption, failure or disconnection of the mains gas supply.
Electricity Failure	
Complete or partial failure of electricity within the Property Breakdown of an Electric shower	Replacement of light bulbs and fuses in plugs Breakdown or loss of or damage to domestic appliances, and other mechanical equipment Replacement of electric showers Electricity supply to, or failure of burglar/fire alarm systems, CCTV surveillance or supply to swimming pools and their plumbing or filtration systems
Pest Infestation	
Removal from <b>your</b> Home of brown rats, black rats, house mice, field mice, squirrels, wasps' nests & hornets' nests  Pests (wasps nest only) outside the private dwelling e.g. in garages and other outbuildings	Pests other than wasps nests outside the main building e.g. in garages and other outbuildings.  More than two call outs to <b>your</b> home per claim
Keys and Locks	
Keys, broken locks and irreplaceable loss of all keys required to gain access to the Property not including outbuildings  Keys which have broken in the lock for a door to <b>your</b> house but you can gain access through another door	Loss of keys for outbuildings, garages, and sheds
Windows	
Broken or damaged windows and doors presenting a security risk to the property	Damage to windows of outbuildings, garages and sheds.

# Boiler Repair & Main Heating System

What is insured	What is not insured
Your Limits and Cover applying to this section	
<p>The <b>Authorised Insurer</b> will pay up to €2,000 for call out, labour, parts, materials and VAT following an <b>Insured Event</b> which occurred during the <b>Period of Insurance</b>.</p> <p>This limit includes any costs incurred under the overnight accomodation cover.</p> <p>If <b>Your boiler</b> is, in the <b>Authorised Insurer's</b> opinion, <b>Beyond economic Repair</b> the <b>Authorised Insurer</b> will:</p> <p>For boilers up to 6 years old - give <b>You</b> €750 towards a replacement boiler. This can be claimed by providing a copy of <b>Your</b> receipt within 60 days of the call out.</p> <p>For boilers over 6 years old - No repair or replacement will be provided. From this point onwards we will not cover any future boiler breakdowns unless a new boiler has been installed, proof of this will be required.</p>	<p>More than <b>4 Insured Events</b> per <b>Period of Insurance</b>.</p> <p>Any claims made under the policy within the first 14 days (other than a renewal of an existing policy)</p> <p>Material/Labour charges covered by manufacturer/supplier/installer's warranty.</p> <p>Any System, equipment or facility, which has not been properly installed, or which is faulty or inadequate as a result of any manufacturing or design fault.</p> <p>Cost of trace &amp; access to locate the source of the emergency.</p>

## Main heating system and boiler repair

### Breakdown of Boiler

Central heating failure

Hot water failure including failure of your immersion heating system.

Radiators coming on when they shouldn't

One or more of your radiators are not working when others are

The cost of any remedial work, repair or parts needed for any fault that is found before or during the first annual boiler service

Boilers, which are impossible or impractical to access in order to perform a service

Boilers in a commercial **Property**

Failure of boilers or heating systems that have not been inspected or serviced by a qualified person within preceding 24 months, **You** may be asked to produce the evidence at the time of the claim

Boilers more than 15 years old

Checks or maintenance required on any gas or oil appliance other than the boiler

Any non-functional decorative parts, trim or casing

Boilers that are **Beyond Economic Repair**

Descaling and any work arising from hard water scale deposits (including power flushing) or from damage caused by aggressive water or sludge resulting from corrosion. Signs that work is needed may include a noisy boiler, sludged up pipes or poor circulation

LPG gas, solid fuel fired, warm air and solar heating

Un-vented heating systems

Heat pumps, air source heat pumps, warm air systems, water heaters, electric or piped underfloor heating systems

Properties with more than one boiler

## General exclusions

1. Loss or damage arising from circumstances known to **You** prior to the start date of this insurance
2. Replacement of boilers, cylinders, tanks, radiators, kitchen appliances and sanitary ware
3. The cost of replacement parts due to natural wear and tear
4. Loss or damage however caused to personal items, like paintings, electrical goods, jewellery, clothing, etc.
5. Any loss due to faulty installation
6. Loss or damage arising from disconnection or interruption of mains services by the deliberate act of the utility company concerned or any equipment or services which are the responsibility or **Property** of the utility company
7. Any cost relating to the attempted repair by **You** or **Your** own contractor
8. Any defect, damage or failure caused by malicious or wilful action, negligence, misuse, third party interference or faulty workmanship,

including any attempted repair or modification which does not comply with recognised industry standards

9. Any emergency occurring after **Your Home** has been unoccupied for more than 30 consecutive days

10. Any loss arising from subsidence caused by bedding down of new structures, demolition or structural repairs or alterations to the **Property**, faulty workmanship or the use of defective materials, or river or coastal erosion

11. Any loss or damage arising as a consequence of:

war, invasion, act of foreign enemies, terrorism, hostilities (whether war is declared or not), civil war, rebellion, revolution, insurrection, coup, riot or civil disturbance; ionising radiation or contamination by radioactivity from any nuclear fuel or from any nuclear waste from combustion of nuclear fuel, the radioactive toxic explosive or other hazardous properties of any explosive nuclear assembly or its nuclear component

12. Any loss, injury, damage or legal liability arising directly or indirectly from, or consisting of the following: the failure or inability of any equipment to correctly recognise or interpret data representing any date, in such a way that it does not work properly at all.

## General conditions

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### Claims

This insurance is not household buildings or a contents policy or an equipment maintenance contract. Home Membership is restricted to repairs where it is necessary to make the property safe and secure, or habitable, or to prevent further damage to your property. It complements **Your** household insurance policies, providing benefits and services which are not normally available under such policies. It is therefore a requirement of this policy that **You** have a **Home** insurance policy covering **Your Property** and a contents insurance policy covering **Your** possessions. If any loss, damage or expense covered under this insurance policy is also covered by any other insurance or maintenance contract, **We** will not pay more than **Our** fair share (rateable proportion) of any claim.

This insurance does not cover normal day to day maintenance at **Your Home** that **You** should do. Nor does it pay for replacing items that wear out over a period of time or replacement of parts on a like for like basis where the replacement is necessary to resolve the immediate emergency.

**We** will only pay costs which are incurred as a direct consequence of the event which led to the claim **You** are making under this policy up to the policy limit of €2000 per insured event.

**You** must co-operate with **Us** in obtaining reimbursement of any costs **We** incur under the terms of this cover, which may have been caused by the action of a third party against whom **You** have a legal right of action.

No costs for repairs are payable under this insurance, unless **We** have been notified by **You** or a person calling on Your behalf through the 24 hour claims service telephone number provided and have authorised an approved contractor in advance. Claims may not be made under this policy for the first 14 days other than if **You** are renewing an existing policy.

You must quote **Your** policy number when calling for help. **You** must produce the relevant identification including boiler service receipts on the request of the contractor or **Our** other nominated agent.

**We** reserve the right not to renew **Your** Home Membership Policy.

## Cancellation Rights

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If this cover does not meet **Your** requirements, please return all Your documents within 14 days of receipt **of documentation** or policy inception, whichever is the later and providing no claims have been made. **We** will provide You with a refund for the period of cover that has not been used.

**We** may cancel this policy by giving **You** at least seven days notice at **Your** last known address. If **We** cancel the policy, **We** will refund the premium paid for the remainder of the current Period of Insurance, unless a claim has been made. **We** reserve the right to refuse renewal of any individual policy. If you wish to cancel your policy after the period has expired, we will calculate the amount of premium for the period you have been insured and will refund any balance after any transaction charge has been deducted. A refund will be allowed providing no claims have been made on your policy.

### **If Inter Partner Assistance SA wishes to cancel**

Inter Partner Assistance SA, or anyone they authorise, can cancel this policy by sending **You** seven days notice to **Your** last known address. **Fraudulent claims and statements:** If **You** or anyone acting on **Your** behalf makes any claim or statement knowing it to be false or fraudulent as regards, amount or otherwise, or if any loss or damage is caused by **Your** wilful act or with **Your** connivance, the **Authorised Insurer** will not pay the claim, all cover under this policy will cease and **You** will lose all premiums **You** have paid for this policy. In addition the **Authorised Insurer** may recover any sums paid by way of benefit under the policy. If **You** fraudulently provided false information, statements or documents the Authorised Insurer may record this on anti-fraud databases and may also notify other organisations.

### **Relevant Law**

This policy booklet is subject to Irish Law and the parties submit to the non-exclusive jurisdiction of the Irish Courts. The policy booklet, **Certificate of Insurance** and **Statement of Fact** represents the entire agreement of the parties on the matters in question.

### **Parts Availability**

Availability of parts is an important factor in providing emergency repairs. If our engineer does not carry the spare parts needed on the day of your appointment, we will do all we reasonably can to find and install parts from our approved suppliers. We may use new parts or parts that have been reconditioned by the manufacturer or approved third parties. We may not replace parts on a like for like basis but will provide an alternative suitable for containing the emergency. However there may be times when replacement parts are delayed because of circumstances beyond our control. In these cases we will not be able to avoid delays in repair; we will keep you informed throughout your claim. There may also be occasions where parts are no longer available. In these situations we will ensure your home is safe and if required, we will arrange for a manufacturer to provide you with a quotation for a suitable replacement item.

## If you need to make a claim and helplines

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### Making a claim

1. To obtain **emergency** assistance contact the 24 hour Emergency Helpline on: 1890 252626. Please contact **Us** as soon as **You** are aware of a **Home Emergency**. We may decline to attend any event which has not been reported promptly after it first occurs because such event may no longer be classified as an emergency.
2. **We** will deploy a suitable skilled tradesman. However, **We** may not be able to do this if:
  - Adverse weather conditions prevent **Us** from doing so; i.e. flood, snow fog or other bad weather conditions
  - There are industrial disputes official or otherwise;
  - The public transport system fails (including the road and railway networks and repairs to them); or
  - There are other problems which prevent someone gaining access to the **Home** or which makes providing the service impractical.
3. The **Authorised Insurer** will only pay the charges of repairers instructed by Us. The **Authorised Insurer** will not pay any claim unless **We** have given **Our** agreement, or if there is no one at **Home** when **Our** approved repairer arrives where an agreed appointment time has been made.
4. The **Authorised Insurer** will pay the claim subject to the terms exclusions and conditions of this Home Membership policy.
5. Repairers will only attend where an appointed adult of 18 years or over is present at the Home

### Data Protection

Details of **You**, **Your** insurance cover and claims will be held by the **Authorised**

**Insurer** & AA Tradesman or underwriting, processing, claims handling and fraud prevention subject to the provisions of the Data Protection Legislation.

Under the Data Protection Legislation **You** are entitled to a copy of the information **We** hold about **You** on request, on payment of the relevant fee. Please let **Us** know if **You** think any information **We** hold about **You** is inaccurate, so that **We** can correct it. The information **We** hold about **You** is confidential. **We** will only ever disclose it to another party with **Your** consent, for the purposes of contacting **You** about other products or services, if the law requires **Us** to disclose it and/or to **Our** agents providing services to **You**.

We may monitor and record phone calls to help maintain **Our** quality standards and for security purposes.

## If you need to complain

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**We** hope **You** will be completely happy with **Your** AA Home Membership policy. But if something does go wrong, **We** would like to know about it so **We** can do **Our** best to put things right and makes sure it doesn't happen again.

a) There are several ways **You** can contact Us.

- Phone: 01 6179950
- Post: AA Quality& Compliance Manager, AA Ireland Ltd., 61a South William Street, Dublin 2

**We** will acknowledge **Your** complaint within 5 working days. If **We** can't respond fully then, **We** will tell **You** who is dealing with it and when **You** will hear from them. **We** will do **Our** best to respond fully within 4 weeks.

If this isn't possible, **We** will tell **You** why and when **You** can expect a full response.

b) Alternatively if **Your** complaint is regarding the service **You** can contact Inter Partner Assistance at the following:

- Phone: 0906 486300
- Post: Quality Manager, Inter Partner Assistance, N6 Kilmartin Centre, Athlone, Co. Westmeath

If **You** remain dissatisfied with the final response to **Your** complaint You can also contact the Financial Ombudsman Service for help and advice.

- Phone: 01 662 0899
- Email: [enquiries@financialombudsman.ie](mailto:enquiries@financialombudsman.ie)
- Post: Financial Services Ombudsman's Bureau, 3rd Floor, Lincoln House, Lincoln Place, Dublin 2

In addition Inter Partner Assistance SA is a member of the Financial Services Compensation Scheme (FSCS). Further information can be obtained from the website [www.fscs.org.uk](http://www.fscs.org.uk)





AA Ireland Limited, Registered Office: 61a South William Street, Dublin 2. Registered in Ireland, number 389194. AA Ireland trading as AA Insurance is a tied agent of Inter Partner Assistance SA for the purpose of selling Home Membership. Directors: B. Nevin (Chief Executive), J. Birmingham, J Farrell.

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