

Who are AA Ireland?

AA Ireland/AA select are one of Ireland's largest personal insurance intermediaries. We are committed to providing a high quality service and safeguarding the interest of our customers.

AA Ireland Limited trading as AA Insurance and AA Select are part of the AA group of companies. A list of the companies within the AA group can be obtained from **The Secretary, AA Ireland Ltd, 61a South William Street, Dublin 2, D02 PY99.**

In this document we refer to AA Ireland Limited in several ways. We sometimes say 'AA Ireland', 'AA Insurance', or 'AA Select', 'we', 'our' and 'us'. All communication you receive from us will be in English and the laws of Ireland will apply to your policy and the Irish Courts will have jurisdiction.

Who are AA Ireland regulated and authorised by?

- ✓ AA Ireland Limited T/A AA Insurance, AA Select hereafter known as "AA Ireland".
- ✓ AA Ireland is subject to the Consumer Protection Code 2012, which offers protection to consumers. The Consumer Protection Code can be found on the Central Bank's website, www.centralbank.ie.
- ✓ AA Ireland is authorised as an intermediary under the European Communities (Insurance Mediation) Regulations 2005 and this can be verified by the Insurance Mediation Register, which is available on www.centralbank.ie.

What is this document?

This document outlines important information about how AA Ireland conduct business. By proceeding with your policy through AA Ireland you agree to the Terms of Business set out herein. If there is anything you are unsure of, do not hesitate to contact us.

What services do AA Ireland offer?

Where AA Ireland provides services on a limited/fair analysis of the market we aim to check with our panel of providers to provide you with the most suitable product based on your requirements.

To contact us about any of the below products call us on **0818 227 228**.

AA Insurance		
Services Provided	Basis on which AA Insurance Provide Service	Number of Providers
Car Insurance	Limited Analysis	3- AXA Ireland DAC, Allianz Ireland PLC, Aviva Insurance Limited
Light Commercial Vehicle	Fair Analysis	7- AXA Ireland DAC, Allianz Ireland PLC, RSA Insurance DAC, Wrightway Underwriting Ltd, Zurich Insurance plc, ARB Underwriting Limited and Aviva Insurance Limited
Home Insurance - Renewals	Limited Analysis	2- RSA Insurance Ireland DAC, Aviva Insurance Limited
Home Insurance - New Business	Limited Analysis	2- RSA Insurance Ireland DAC, Aviva Insurance Limited
Travel Insurance	Tied	1- Inter Partner Assistance
Home Membership	Tied	1- Inter Partner Assistance
European Breakdown Cover	Tied	1- Acromas Insurance Company Limited
Key Insurance	Tied	1- Keycare Ireland
Life Insurance	Limited Analysis	1- Aviva Life & Pensions U.K. Limited
Breakdown Assistance	Tied	1 Element of the Rescue Plus benefit within AA Membership are provided by Amtrust Europe Limited.
AA Select		
Car Insurance	Limited Analysis	3 - ARB Underwriting Limited, Zenith Insurance PLC, Limited, XS Direct Insurance Brokers Limited

What information do I need to disclose to AA Ireland?

We need to be informed of all relevant information regarding your policy. If you fail to disclose any relevant information when requesting a quote or subsequently, your insurance cover may be deemed void. If you fail to disclose previous claims to AA Ireland your insurance cover may be deemed void and

result in subsequent claim(s) being declined.

If you're not sure what facts are important, please ask.

How long are AA Ireland quotes valid for?

All of our quotes are valid for 7 days. All quotes and cover are subject to underwriter acceptance criteria.

Is there a cooling off period?

All of the insurance policies AA Ireland sell have a cooling off period with the exception of Single Trip Travel. What this means is that, if you decide to cancel your policy in the first year of insurance within 14 days (or 30 days in the case of Life Insurance) of receiving your documents or start date (whichever is later) you are entitled to a refund for the period of the cover that has not been used. A refund will be issued providing no claims have been made.

If you cancel your policy after the cooling off period, the amount charged by the underwriter will be deducted before your refund is issued. For car insurance policies, no refund will be applied for Driver's Legal Protection Plan and Driver's Accident Protection Plan if you cancel the policy after the 14 day cooling off period. After the cooling off period, the amount charged at policy inception/renewal for these products will be deducted before a refund is issued.

Please note: this does not apply to Single Trip Travel policies.

If you want to cancel your policy you must send us a written request to cancel your policy. For motor policies, you will also need to include your insurance certificate and disc with your written request.

What is the duration of my policy?

Your policy duration will be outlined by us in the policy schedule and/or insurance certificate and disc and/or renewal notice.

Can I make a change to my policy?

Yes, you can make mid-term adjustments to your policy. Mid-term adjustment charges will be calculated on current rates at the time of the change. All mid-term adjustments are subject to acceptance criteria by our underwriters.

What if I want to cancel my policy?

You may cancel your policy at any time. To do this you need to send us a written

instruction. If you are cancelling a motor policy you must return the insurance certificate and disc along with a written instruction to **AA Ireland, 20-21 South William Street, Dublin 2, D02 XE77**. We will cancel your policy from the date we receive your instruction, and (if applicable) your insurance certificate and disc.

Please note: Cover for the Driver's Legal Protection Plan and Driver's Accident Protection Plan will cease from the date you cancel your car insurance policy, or have your car insurance policy cancelled by an insurer.

What happens if I default on my payment?

AA Ireland reserve the right to cancel your policy. If we are going to cancel your policy we will contact you. AA Ireland will initiate cancellation of your policy if we do not receive payment of the premium due at inception, renewal or mid-term adjustment in a timely manner, if your cheque is returned unpaid by your bank, if your direct debit payments default, if you do not return required documentation to us within the necessary timeframe, non-disclosure of relevant information or if the insurer imposes cancellation.

Can I get replacement documents?

Yes, AA Ireland can issue you with replacement documents.

What charges may I be subject to?

All premiums quoted by AA Ireland will include the government levy and policy fees as outlined below.

Transaction	Charge
Policy Set Up Charge	Up to €75
Administrative	Up to €75
Mid-term adjustment	Up to €75
AA Renewal fee	Up to €75
Cancellation	Up to €75
Unpaid Direct Debit	Up to €10
Unpaid Cheque	Up to €10
Documentation	Up to €25

As part of AA Ireland's combined product offering, all motor insurance policies have enhanced cover built into the policy for the Driver's Legal Protection Plan and the Driver's Accident Protection Plan. The offering is a combined product offering and these enhanced covers are not optional. The charge of €24.46 is included in your premium and is inclusive of the prevailing Government Levy.

Your policy includes an AA Set Up Charge/AA Renewal Fee. This charge is non-refundable in the event of cancellation during any stage of the policy.

We are remunerated by commission from the product providers for the work involved in placing an order and finalizing the product with them on your behalf. Details of this remuneration are available on request.

■ What if there is a conflict of interest?

We wish to avoid any conflict of interest when providing services to our customers. Sometimes however an unavoidable conflict may arise. If such conflict arises we will write to you to outline the nature of the conflict.

■ Can I give feedback?

Yes, AA Ireland would like to hear from you if you have any feedback or complaint about our services. This helps us improve our services for all of our customers. If you would like to provide feedback please contact us at service@theaa.ie or AA Ireland, 20-21 South William Street, Dublin 2, D02 XE77.

■ Can I make a complaint?

Yes, AA Ireland would like to hear from you if you have a complaint. This helps us resolve any issues you may have had and also helps us improve our services. If you would like to make a complaint please contact us at service@theaa.ie or AA Ireland, 20-21 South William Street, Dublin 2, D02 XE77.

We have a comprehensive complaints procedure in place to ensure your complaint is dealt with appropriately. We will acknowledge each complaint within 5 business days unless it has been resolved to your satisfaction. The complaint will be investigated fully and you will be provided with an update on the progress of the complaint at intervals of no more than 20 business days. A full written response will be issued within 5 business days of completing the investigation. If we do not resolve the complaint within 40 business days we will update you on the time frame we expect to have the investigation complete.

Our complaints process is designed to ensure your complaint is addressed but if you are not satisfied with the outcome of our investigation or how we

have dealt with your complaint you may refer your case to:

The Financial Services Ombudsman's Bureau, 3rd floor, Lincoln House, Lincoln Place, Dublin 2.

Lo Call: 1890 88 20 90

Email: enquiries@financialombudsman.ie.

■ Are AA Ireland a member of the Investor Compensation Board?

Yes, AA Ireland is a member of the Investor Compensation Scheme (under section 38(a) of the investor Compensation Act 1998). This provides that compensation will be payable where money or investment instruments owed or belonging to clients and held (or in the case of investment instruments) administered or managed by us cannot be returned to those clients for the time being and there is likelihood of us not being able to do so. Where an entitlement of compensation is established, the compensation payable will be 90% of the amount of the client's loss which is recognised for the purposes of the Investor Compensation Act 1998 up to the maximum of €20,000.

■ What are my data protection rights?

Any personal data you provide will be held securely and in accordance with the Data Protection Legislation. We will use your personal data for the purposes for which you have provided it. Information we receive or hold on you as an AA customer may be used to generate an insurance quote. We will use your personal data for the purpose for which you have provided it. We may disclose personal data to a third party so that the service you requested can be provided. We may need to collect sensitive personal information relating to you and anyone else to be named on the policy/residing in your household such as convictions, medical conditions to process your application. Your information may also be used for marketing, offering renewals, research/statistical purposes and crime prevention.

If you give us information including sensitive personal information about another person, in doing so you confirm that they have given you permission to provide it to us to process their personal data and you have explained to them who we are and what we will use the data for as set out herein.

By providing us with the information you consent to all of the information being used, processed, disclosed and retained as set out in herein.

All our calls, both inbound and outbound, will be recorded and may be moni-

tored for training, quality purposes and to verify information and help prevent and detect fraud.

From time to time we may contact you with cross promotional material or offers which we deem suitable. Each time you receive marketing information or a message, you have the option to decline to receive further marketing information from us. This is known as an "opt-out". If you wish to exercise the opt-out, write to the **Data Protection Officer, AA Ireland Limited, 61a South William Street, Dublin 2, D02 PY99**. Alternatively, email us at AAdataprotection@aireland.ie or call us on our Freephone number **1800 727 476**. If you have more than one address or email address please make sure to notify any changes to your preferences for each address or email you have registered with us.

You authorise AA Ireland to accept instructions on your policy from person(s) acting on your behalf.

You have the right to request, with limited exceptions, a copy of your personal data held by us. If you want to do this you should send a written request to **AA Ireland, 20-21 South William Street, Dublin 2, D02 XE77**. A payment of €6.35 will apply. Our Product Providers may subscribe to industry databases for fraud prevention purposes. Your personal details may be passed to industry databases to request information about you and your claims history and/or to share information about you and your claims history with other insurance companies.

For more details on our data protection and privacy practices please go to: www.theaa.ie/AA/About-Us/Privacy-Policy.aspx

■ AA Ireland Product Providers

AA Ireland holds letters of appointment with the following product providers: AIG Europe Limited (Ireland Branch), AXA Ireland DAC, Allianz Ireland PLC, Royal London, Zurich Insurance, The Standard Life Assurance Company, Travelers Insurance Company Limited, Benchmark Underwriting Limited, Aviva Insurance Limited, CIGNA (ACE Insurance Company Limited.), UK Aviva, New Ireland Assurance Co Limited, Inter Partner Assistance, Zenith Insurance Limited, ARB Underwriting Limited, AICL Limited (Acromas Insurance Company), RSA Insurance Ireland DAC, Wrightway Underwriting Ltd, XS Direct Insurance Brokers Limited, Amtrust Europe Limited and Aviva Life & Pensions U.K. Limited. AA Ireland aims to check with its panel of underwriters to provide you with the most suitable product based on your requirements.

