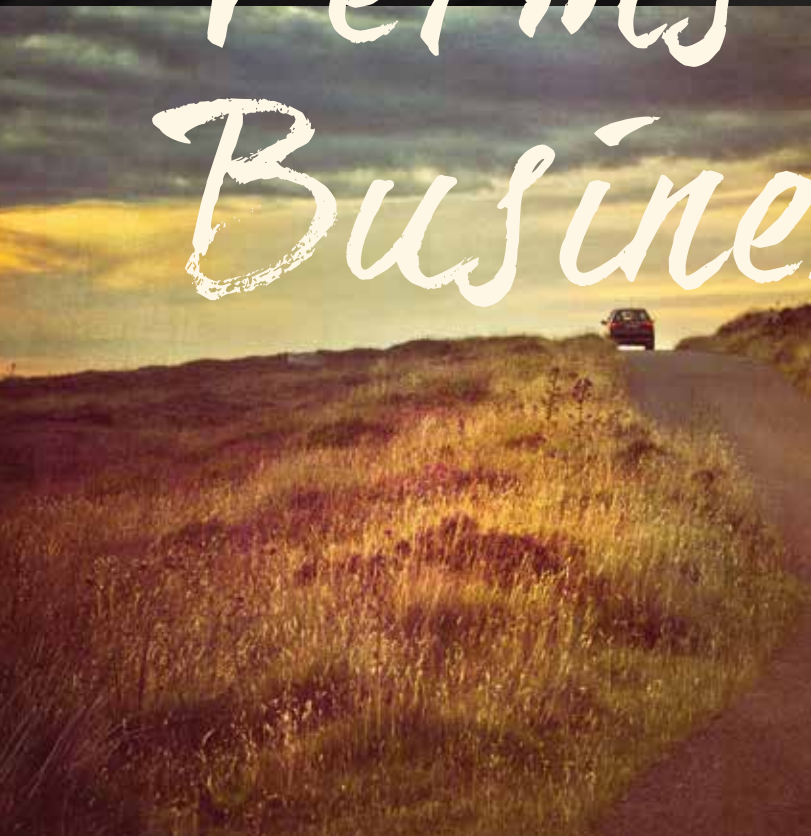


Terms of Business



Insurance

AA

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Welcome to AA Insurance

As one of Ireland's largest personal lines insurance intermediaries, we are committed to providing a high quality service and looking after the interests of our customers.

This booklet contains important information with regard to how we do business. Please read the Terms and Conditions carefully. If you have any queries please do not hesitate to contact us.

AA Insurance Terms of Business

These Terms of Business set out the basis on which AA Insurance will provide services to you. Please note that by proceeding with your policy through AA Insurance you agree to the Terms of Business set out herein. Please read this document carefully, and contact us if you have any queries. AA Ireland Limited trading as AA Insurance is part of the AA group of companies. A list of the companies can be obtained from The Secretary, AA Ireland Ltd, 61a South William Street, Dublin 2.

Services Provided by AA Insurance

Services Provided	Phone Number	Basis on which service is provided	Number of Providers
Car Insurance	01 6179950	Limited Analysis	3 – AXA, Aviva Insurance Limited & Allianz
Light Commercial Vehicle	01 6179950	Limited Analysis	4 – AXA, RSA Insurance Ireland Limited, Wrightway, Allianz & Zurich Insurance plc
Home Insurance	01 6179950	Tied	1 – RSA Insurance Ireland Limited
Travel Insurance	01 6179988	Tied	1 – Inter Partner Assistance
Home Membership	1890 253 301	Tied	1 – Inter Partner Assistance
European Breakdown Cover	01 6179988	Tied	1 – Acromas Insurance Company Limited
Gadget Insurance	1890 212 445	Tied	1 – Zurich Insurance plc
Key Insurance	01 6179950	Tied	1 – Keycare Ireland

Where AA Insurance provides services on a limited 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.

Regulatory Status & Authorised Status

- AA Ireland Limited trading as AA Insurance 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 Limited trading as AA Insurance ("the firm") is authorised by the Central Bank of Ireland under section 10 of the Investment Intermediaries Act 1995 (as amended).
- AA Ireland Limited trading as AA Insurance is authorized as an insurance 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

Disclosure of Information

Any failure to disclose any relevant information to AA Insurance, either when making the application or subsequently, may render your insurance cover void. Failure to disclose previous claims to AA Insurance may render your insurance cover void and result in subsequent claim(s) being declined. If in doubt as to what facts are important, please ask.

Period Quotations are Valid For

All quotations are valid for 7 days. All quotes and cover are subject to acceptance by the underwriter concerned.

Cooling Off Period

All new AA Insurance policies contain a 14 day cooling off period within which you are entitled to a refund for the period of cover that has not been used. No refund will be issued within the cooling off period if a claim or adjustment has been made, if a claim is intended to be made or if an incident has occurred which is likely to give rise to a claim. To withdraw from a policy within the cooling off period, you need to send us a request in writing and you must return your certificate and disc of insurance.

Duration of Contract & Cancellation

Subject to cancellation, the period of insurance in respect of any policy held by AA Insurance will be the period specified by us as stated in the policy schedule and/or Certificate and Disc of Insurance and/or renewal notice. No refund will be issued if a claim or adjustment has been made, is intended to be made, or if an incident has occurred which is likely to give rise to a claim. Customers may cancel their policy by notifying AA Insurance in writing. A refund will be calculated in accordance with the Terms and Conditions of the policy. The administrative fee charged at policy inception/renewal is non-refundable. You must return your Certificate and Disc of Insurance. Cancellation can only be arranged upon receipt of your Certificate and Disc of Insurance. No refund will be applied for Driver's Accident Protection Plan and Driver's Legal Protection Plan if you cancel your 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. A cancellation fee will apply for midterm cancellations. 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.

Language/Law Applicable

All communications in respect of the policy will be in English, the laws of Ireland will apply to your policy and the Irish Courts will have jurisdiction.

Conflict of Interest

We wish to avoid any conflict of interest when providing business 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.

Renewals/Premium Payments/Insurance premium Direct Debit Default Policy

Failure to make premium payments in a timely manner may result in the lapse or cancellation of your policy. We reserve the right to instigate cancellation in the event of non-payment of the premium due at inception/renewal/mid-term adjustment, your bank returning the cheque unpaid, non-disclosure of relevant information, provision of incorrect information, non-return of required documentation within the necessary timeframe, insurer imposed cancellation and direct debit default. Please ensure you read and fully understand the Terms and Conditions of your Direct Debit agreement. To ensure continuity of cover please forward your premium payment or call our renewals team on 01 6179831 with your Credit or Debit Card details before the renewal date. It is your responsibility to ensure that your payment has reached us and

that your policy has renewed. If we do not receive your renewal payment on or before your renewal date, your policy will lapse and no cover will be in force.

Complaints Procedure

We will acknowledge in writing all complaints within 5 business days of receipt unless the complaint has been resolved to the satisfaction of the Complainant within 5 business days. The complaint will be fully investigated and a full response in writing will be provided to you within 5 business days of completing that investigation. We will provide regular updates in writing at intervals of not greater than 20 business days. If the complaint has not been resolved within 40 business days of receipt, We will inform you of the anticipated timeframe within which it is likely the matter will be resolved. If you are dissatisfied with the handling/outcome of your complaint, you may refer your complaint to the Financial Services Ombudsman at Financial Services Ombudsman's Bureau, Third Floor Lincoln House, Lincoln Place, Dublin 2 or lo-call 1890 88 20 90

Investor Compensation Board

AA Insurance is a member of the Investor Compensation Scheme (under section 38(1) 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 a maximum of €20,000.

Charges and Commission

All premiums quoted by AA Insurance will include the government levy and a policy fee as outlined below.

Transaction	Fee
Policy set –up	Up to €75
Administrative	Up to €75
Mid-term adjustment	Up to €75
Renewal	Up to €75
Cancellation	Up to €75
Unpaid Direct Debit	Up to €10
Unpaid Cheque	€5

As part of the AA Insurance combined product offering, all motor insurance policies have enhanced cover built into the policy for Personal Accident & Legal Expenses. The offering is a combined product offering and therefore these enhanced covers are not optional. The charge of €24.46 is included in your premium and is inclusive of the prevailing Government Levy.

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.

Midterm Adjustment

Midterm adjustments, for example change of drivers or change of vehicle, may be calculated on the current midterm adjustments rates operative at the time of adjustment which may include standard charges.

Call Recording & Data Protection

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 may however 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 herein.

All your calls, both inbound and outbound, will be recorded and may be monitored for training, quality purposes and to verify information and help prevent and detect fraud.

Your data may be disclosed to regulatory bodies for the purposes of monitoring and enforcing compliance with any regulatory rules/codes.

From time to time we may write to you with cross promotional material 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 Ltd, 61a South William Street, Dublin 2. Email us at AAdataprotection@AAireland.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 address you have registered with us.

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

In the case of personal data, with limited exceptions, you have the right to access, and if necessary rectify information held about you by formal written application to AA Insurance, 61a South William Street, Dublin 2. A small fee 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.

Product Providers

AA Insurance holds letters of appointment with the following product providers; AIG Europe Limited (Ireland Branch), AXA Ireland Ltd, Allianz Ireland PLC, Caledonian Life, Zurich Insurance, The Standard Life Assurance Company, Travelers Insurance Company Ltd, Benchmark Underwriting Limited Aviva Insurance Ltd, CIGNA (ACE Insurance Company Ltd), New Ireland Assurance Co Ltd, Inter Partner Assistance, AICL Limited, RSA Insurance Ireland (Acromas Insurance Company), Wrightway, AA Insurance aims to check with its panel of underwriters to provide you with the most suitable product based on your requirements.

Please keep a copy of these Terms of Business for your reference. These Terms of Business are valid from 26/11/2014

AA Credit Agreement Terms and Conditions

(applies to customers who choose to pay by Direct Debit)

Interpretation: "We" means AA Ireland Ltd trading as AA Insurance.

The Insurers means the Insurance Company with whom you wish to enter into a contract of Car Insurance. This contract is open ended and can be cancelled by you by notifying your Bankers and AA accordingly. Please note that maximum loan restrictions will apply.

“The Plan” means the credit facility whereby the premium together with the annual percentage rate (APR) of 19.5% (subject to change) which is equivalent to a borrowing rate of 9.2% and is paid by a deposit at policy inception, followed by 11 monthly instalments payable by means of Direct Debit from your bank. Instalment payments will be continued in future years (Roll Over). Provided you continue to pay by instalments there will be no need to complete a new instalment plan each year. AAI will notify you each year what your annual premium is and with your consent will continue to apply to your bank monthly. No deposit is payable in year 2, with your first instalment due on your renewal date. Your remaining 11 instalments will be paid at monthly intervals.

1. You have instructed us, as your Agents, to arrange a contract of Car Insurance between you and your insurer.
2. You wish to pay the premium by Direct Debits under the Plan.
3. Payment of the deposit must be made before cover is issued and for first applications, Direct Debits will commence approximately 1 month from Policy Start/Renewal Date. Subsequent years Direct Debits will commence on the renewal date of the policy. Prior to the first payment being taken, we will advise you of the amount of each Direct Debit, and the date your bank account will be debited.
4. In the event of your fully completed Instalment Application Form not being returned to us within 21 days of receipt of your deposit you authorize us as your agent to instruct the Insurers to terminate your Car Insurance cover in respect of which the new Instalment Application Form has been completed by you. In that event your Insurers shall advise you of termination of cover.
5. You consent to AAI making contact by phone if no response is received from our written communications as regard non-receipt by AAI of any monthly Direct Debits.
6. In the event of any monthly direct debit being returned unpaid, we will represent that direct debit and notify you of the approximate collection date. An unpaid direct debit charge of €5 may apply and where so, will be applied to your following month's direct debit.
7. If we do not receive payment after representing for any outstanding monthly Direct Debit this will result in the cancellation of your remaining Direct Debits, with the outstanding balance becoming payable on demand.
8. In the event of the whole outstanding balance becoming payable and not being received by AAI within 7 days of demand, you irrevocably authorise us as your agent to instruct the Insurers to terminate your Car Insurance cover in respect of which the new Instalment Application form has been completed by you. In that event your Insurers shall advise you of termination of cover.
9. Cancellation of your Direct Debiting Mandate can be effected at any time by notifying your Bankers and AAI accordingly, and any outstanding Direct Debits will immediately become payable.
10. Without prejudicing your general rights of cancellation of the Direct Debit mandate, if the insurance cover is cancelled during the currency of the contract of insurance, any arrears immediately become payable, and must be paid separately.
11. Where a midterm adjustment results in a rebate due to you, this rebate will be used to reduce any remaining loan currently outstanding on your policy together with a reduction in the APR rate applied at inception/Roll Over. In the event of any rebate exceeding the current loan, the balance will be refunded to you in the form of a refund cheque. Where a midterm adjustment results in an additional premium owed by you, this additional premium will be added on to your loan together with the APR rate applied at inception/Roll Over.
12. In the unfortunate event of your death, any outstanding sum is immediately cancelled and neither your dependants or your estate will be responsible for paying further Direct Debits.
13. In the event of a suspension of cover or a claim you must continue paying the Direct Debits throughout the period of Insurance.
14. You have the right to withdraw from our Direct Debit plan without penalty if written notice to this effect is forwarded to AAI within 14 calendar days from the inception/renewal date of your policy. To ensure continued cover, the balance must be paid immediately in full.
15. You have the right to repay the balance of your loan early at any time without penalty.
16. To avail of the AA Instalment plan the policy holder must be 18 years or over.
17. We reserve the right to refuse credit.
18. We reserve the right to revoke the plan at any time. In the event of this, we will notify you and the whole outstanding balance will become due. Non receipt of the outstanding balance within 7 days of it becoming due will irrevocably authorise us as your agent, to instruct the insurers to terminate your car insurance cover. Failure to pay any outstanding balance following cancellation may result in your debt being referred to our debt collection agency.

Important Standard European Consumer Credit Information – Please Read

It is important that you read the Standard European Consumer Credit Information (SECCI) document carefully. The SECCI gives key details about your credit agreement. It is important that you understand what is involved. Don't sign anything unless you are sure you wish to proceed.

Essential Characteristics of the AA Credit Agreement

The AA Credit Agreement is a credit facility whereby the premium payable for house/motor insurance, together with the annual percentage rate of 19.5% is paid by a deposit followed by 11 monthly instalments payable by Direct Debit.

You will commit to paying the loan amount every month by Direct Debit. Once you are a participant and have paid all due instalments, payments will continue in future years with your consent without the need to complete a new Direct Debit Instruction. In the event of two or more Direct Debits being returned unpaid during the term of the credit facility, the whole outstanding balance will become payable on demand.

1. Name and contact details of the creditor and any credit intermediary	
Creditor:	AA Ireland Limited, trading as AA Insurance ("AAI")
Address:	61a South William Street, Dublin 2
Telephone number:	01 6179961
Web address:	www.theAA.ie
2. Description of the main features of the credit product	
The type of credit:	Open ended credit agreement subject to an agreed credit limit
The total amount of credit: <i>This means the ceiling or the total sums made available under the credit agreement.</i>	[€400] The above figure is a representative figure and may not be your actual credit amount.
The conditions governing the drawdown <i>This means how and when you will obtain the money.</i>	On completion of the AA Credit Agreement and SEPA Direct Debit Instructions and payment of the deposit we will advance you credit to cover a policy of home or motor insurance
The duration of the credit agreement	The duration of the credit agreement is indefinite, subject to termination in accordance with the terms of the credit agreement
Instalments and, where appropriate, the order in which instalments will be allocated	You will have to pay the following: The deposit of [€100.00] followed by 11 monthly instalments of [€39.71] Instalments and, where appropriate, the order in which instalments will be allocated The above figure is a representative figure
The total amount you will have to pay. <i>This means the amount of borrowed capital plus interest and possible costs related to your credit.</i>	[€436.80] The above figure is a representative figure. It is based on the assumption that there will be no change to the credit advanced under the AA Credit Agreement or the APR payable by you under the AA Credit Agreement and assuming that you do not break any of the terms of the AA Credit Agreement

3. Costs of the credit	
The borrowing rate or, if applicable, different borrowing rates which apply to the credit agreement	9.2% (subject to change)
Annual Percentage Rate of Charge (APR) <i>This is the total cost expressed as an annual percentage of the total amount of credit. The APR is there to help you compare different offers.</i>	APR 19.5% (subject to change)
Is it compulsory, in order to obtain the credit or to obtain it on the terms and conditions marketed, to take out <ul style="list-style-type: none"> • an insurance policy securing the credit, or • another ancillary service contract, If the costs of these services are not known by the creditor they are not included in the APR.	<ul style="list-style-type: none"> • No • No
Costs in the case of late payments <i>Missing payments could have severe consequences for you (e.g. forced sale) and make obtaining credit more difficult.</i>	In the event of two or more Direct Debits been returned unpaid during the term of the credit facility, the whole outstanding balance becomes payable on demand

4. Other Important Legal Aspects	
Right of withdrawal You have the right to withdraw from the credit agreement within a period of 14 calendar days.	Yes, You have the right to withdraw from the AA Credit Agreement without penalty if written notice to this effect is forwarded to AAI within 14 calendar days from the inception/renewal date of the Policy. To ensure continued cover, the balance due must be paid immediately in full.
Early repayment You have the right to repay the credit early at any time in full or partially.	You have the right to repay the balance of your loan early at any time without penalty.
Consultation of a database The creditor must inform you immediately and without charge of the result of a consultation of a database, if a credit application is rejected on the basis of such a consultation. This does not apply if the provision of such information is prohibited by European Community law or is contrary to objectives of public policy or public security.	We will inform you immediately and without charge of the result of a database consultation with a credit reference agency if your credit application is rejected on the basis of such a consultation.
Right to a draft credit agreement You have the right, upon request, to obtain a copy of the draft credit agreement free of charge. This provision does not apply if the creditor is at the time of the request unwilling to proceed to the conclusion of the credit agreement with you.	You have a right, upon request, to a copy of the draft credit agreement, free of charge

5. Additional information in the case of distance marketing of financial services	
a.) concerning the creditor	
Registration:	AAI is regulated as an insurance intermediary by the Central Bank of Ireland of PO Box 9138, College Green, Dublin 2. Our head office and registered office is 61a South William Street, Dublin 2. We are registered at the Companies Registration Office under registration number 389194.
The supervisory authority	AAI is regulated by the Central Bank of Ireland
b.) concerning the credit agreement	
Exercise of the right of withdrawal	You have the right to withdraw from the AA Credit Agreement without penalty if written notice to this effect is forwarded to AAI within 14 calendar days from the inception/renewal date of the policy. To ensure continued cover, the balance due must be paid immediately in full. If you do not exercise your right of withdrawal the terms of the AA Credit Agreement will continue to apply.
The law taken by the creditor as a basis for the establishment of relations with you before the conclusion of the credit contract	Irish law will govern the establishment of relations with you before the conclusion of the credit agreement.
Clause stipulating the governing law applicable to the credit agreement and/or the competent court	The credit agreement is governed by the laws of Ireland and you submit to the jurisdiction of the Irish Courts with respect to any dispute out of or in connection with the credit agreement.
Language regime	Information and contractual terms will be supplied in English. With your consent, we intend to communicate in English during the duration of the credit agreement.
c.) concerning redress	
Existence of and access to out-of-court complaint and redress mechanism	In the event that you wish to make a complaint you may do so by contacting us by telephone or in writing. If you are still not satisfied and you come within the jurisdiction of the Financial Services Ombudsman, you are entitled to take your complaint to the Financial Services Ombudsman, 3rd Floor, Lincoln House, Lincoln Place, Dublin 2.

Sample Payment Schedule

Deposit:	€100
Payment Method:	Direct Debit
Received on:	01/01/2011
Purpose of Payment:	New Business
Processed by:	AA Agent

Policy Name:	AA Insurance Customer
Address:	61a South William Street
	Dublin2
Policy Type	Third Party, Fire and Theft
Policy Number:	To be advised
Client Code:	To be advised
Policy Renewal Date:	01/01/2012
This is the earliest date we will go for payment of Direct Debit. It may take up to three days for your account to be debited.	
APR%:	19.5%
Loan Amount:	€400
Add Finance Charge:	€36.90
Total Loan Payable:	€436.90

Schedule

01/02/2012	€39.8
01/03/2012	€39.7
01/04/2012	€39.7
01/05/2012	€39.7
01/06/2012	€39.7
01/07/2012	€39.7
01/08/2012	€39.7
01/09/2012	€39.7
01/10/2012	€39.7
01/11/2012	€39.7
01/12/2012	€39.7

AA Drivers Legal Protection Plan – Certificate of Insurance

This details your cover under the AA Drivers Legal Protection Plan

Terms and Conditions

In accordance with arrangements made between AA Insurance and an **Authorised Insurer**, cover is granted under this Certificate of Insurance in accordance with the master policy terms and conditions, provided a current car insurance policy is in force through AA Insurance. For full details of cover, terms, conditions, exclusions and limitations as well as details of the process in the event of a complaint or dispute, refer to the master policy which can be obtained from the AA website at theAA.ie/LegalPolicy or by arrangement with AA Insurance at 61a South William Street, Dublin 2.

Summary of Terms and Conditions

Cover applies whilst an Insured person is driving or travelling in the Vehicle. Cover commences from the day/time the Insured's car insurance policy is effected through AA Insurance and expires when the Insured does not renew or the car insurance policy with AA Insurance is cancelled by you or your Insurer. No refund of premium shall be made for this product unless a car insurance policy is cancelled during the 14 day cooling off period. During this period, a full refund will be issued for this product, except in the event of a claim being made, is intended to be made, or if an incident has occurred which is likely to give rise to a claim.

Benefits

1. The **Insured** is covered for **Adviser's Costs** up to the **Limit of Indemnity** to pursue an action for damages within the **Territorial Limits** arising from a road traffic accident occurring during the **Insured Period** whilst the **Insured** is in the **Vehicle** against those whose negligence has caused the **Insured's** injury or death or caused the **Insured** to suffer loss of the insurance policy excess or other out of pocket expenses.

There is no cover for **Adviser's Costs** incurred in making applications to the injuriesboard.ie

Prior to the issue of Court Proceedings, unless a conflict of interest arises, there is no cover under this insurance for any legal representative's fees other than those incurred by Kent Carty Solicitors.

2. The **Insured** is covered for up to 14 days for the costs of the **Hire Vehicle** following a non-fault accident and where the **Insured** is unable to use the **Vehicle** and no other vehicle is available for the **Insured's** use. There is no cover where the **Vehicle** was damaged as a result of theft, vandalism or where a negligent party cannot be identified.

The costs of the **Hire Vehicle** shall be covered entirely at the discretion of the **Authorised Insurer** or its agents. The make and model of the **Hire Vehicle** will be selected by the **Authorised Insurer** or its agents based upon the reasonable needs of the **Insured**.

There is no cover for hire car costs incurred by the **Insured** other than in relation to the **Hire Vehicle** authorised, arranged and provided by the **Authorised Insurer** or its agents.

Principal Exclusions

The following are the principal exclusions applicable.

For full list refer to the master policy.

There is no cover where:

- a. the **Insured Incident** began to occur or had occurred before or after the **Insured Period**;
- b. **Adviser's Costs** have not been agreed in advance or exceed those for which the **Authorised Insurer** has given its prior written approval;

- c. at the time of the **Insured Incident** the **Insured** was disqualified from driving, did not hold a licence to drive or the **Vehicle** did not comply with any laws relating to its ownership or use;
- d. there is an allegation of a deliberate criminal act or omission of the **Insured**;
- e. the **Insured's** insurers repudiate the car insurance policy or refuse indemnity;
- f. costs have been incurred in obtaining a replacement **Hire Vehicle** from any organisation other than the **Authorised Insurer** or their agents without the prior written permission of the **Authorised Insurer** or their agents;
- g. the **Insured** wishes to make an application for Judicial Review or for **Adviser's Costs** for an appeal without the prior written consent of the **Authorised Insurer**;
- h. prior to the issue of Court Proceedings, the **Insured** incurs the costs of any legal representative other than those of the adviser unless a conflict of interest arises and the **Authorised Insurer** has given its prior written consent to those costs being incurred;
- i. for **Adviser's Costs** where the amount in dispute relates to credit hire charges or credit repair costs;
- j. the amount in dispute relates to **Adviser's Costs**;
- k. the **Authorised Insurer** reasonably believes any part of the **Action** to be false, fraudulent, exaggerated or where the **Insured** had made misrepresentations to the **Adviser**;
- l. the **Insured** is submitting an application to the injuriesboard.ie;
- m. there are insufficient prospects of the **Insured** achieving a successful outcome from the **Action**.

Claims

In the event of a non-fault accident where the **Insured** may be able to pursue an **Action** against a negligent third party, his details will automatically be passed to Kent Carty Solicitors who will contact the **Insured** to assess the **Insured's** losses and consider whether the **Insured** requires a **Hire Vehicle**.

If the **Insured** has any queries relating to the progress of the **Action**, he should contact Kent Carty Solicitors on 01 865 8800

Telephone Legal Helpline

The **Insured** may obtain telephone legal advice on any personal legal problem. The legal helpline operates 8am to 8pm Monday to Friday (excluding bank holidays) and 10am to 1pm on Saturdays. To call the legal helpline telephone 1890 545 800 and quote "AA Insurance". The legal helpline is provided by Kent Carty Solicitors.

Definitions

Any word listed under "Definitions" will carry the same meaning wherever it appears in the master policy or this Summary of Insurance, in bold print. These are only some of the definitions applicable. Please refer to the Master Policy for a full listing.

- **Action** means the pursuit of civil proceedings and appeals against judgement following a road traffic accident involving the **Vehicle**.
- **Adviser** means Kent Carty Solicitors or their agents who shall be appointed by the **Authorised Insurer** to act for the **Insured**.
- **Adviser's Costs** means reasonable legal fees up to the hourly rate shown in the **Authorised Insurer's** fee scale ruling at the time the **Adviser** is instructed and disbursements essential to the **Insured's** case and assessed on the standard basis of assessment. Third party costs shall be covered if awarded against the **Insured** and paid on the standard basis of assessment.

- **Authorised Insurer** means Acromas Insurance Company Limited, 57-63 Line Wall Road, Gibraltar. Registered No. 88716 (Gibraltar). Acromas Insurance Company Limited is authorised by the Financial Services Commission, Gibraltar.
- **Hire Vehicle** means the replacement vehicle arranged and provided to the **Insured** by the **Authorised Insurer** or its agents.
- **Indemnity Limit** means the sum of €75,000 which is the maximum payable in respect of an **Insured Incident**.
- **Insured** means any person to whom a Certificate of Insurance has been issued for the **Vehicle** through AA Insurance and any authorised driver or passenger of the **Vehicle**.
- **Insured Incident** means the incident or the first of a series of incidents which may lead to a claim under this insurance. Only one **Insured Incident** shall be deemed to have arisen from all causes of action, incidents or events that are related by cause or by time.
- **Insured Period** means the day/time the **Insured's** car insurance policy is effected through AA Insurance to the day that it expires or when the **Insured** does not renew or cancels their policy with AA Insurance. The **Insured Period** must be during the **Master Period of Insurance**.
- **Master Period of Insurance** means the period specified in the Terms of Business Agreement between the **Authorised Insurer** and AA Insurance and is the period during which AA Insurance may issue Certificates of Insurance.
- **Territorial Limits** mean the Republic of Ireland and current member states of the European Union.
- **Vehicle** means any motor vehicle in respect of which a Certificate of Insurance has been issued through AA Insurance to the **Insured** or any temporary replacement thereof.

AA Drivers Accident Protection Plan – Certificate of Insurance

This details your cover under the AA Drivers Accident Protection Plan

Terms and Conditions

In accordance with arrangements made between AA Insurance and an **Authorised Insurer**, cover is granted under this Certificate of Insurance in accordance with the master policy Terms and Conditions, provided a current car insurance policy is in force through AA Insurance. For full details of cover, terms, conditions, exclusions and limitations as well as details of the process in the event of a complaint or dispute, refer to the master policy which can be obtained from the AA website at theAA.ie/PAPolicy or by arrangement with AA Insurance at 61a South William Street, Dublin 2.

Summary of Terms and Conditions

Cover applies whilst an Insured person is driving or travelling in the Vehicle. Cover commences from the day/time the Insured's car insurance policy is effected through AA Insurance and expires when the Insured does not renew or the car insurance policy with AA Insurance is cancelled by you or your Insurer. No refund of premium shall be made for this product unless a car insurance policy is cancelled during the 14 day cooling off period. During this period, a full refund will be issued for this product, except in the event of a claim being made, is intended to be made, or if an incident has occurred which is likely to give rise to a claim.

Benefits*

- | | |
|--|---------|
| 1. Accidental Death | €17,500 |
| 2. Loss of one or more Limbs | €17,500 |
| 3. Loss of one or both Eyes | €17,500 |
| 4. Loss of one Limb and one Eye | €17,500 |

- | | |
|--|---------------|
| 5. Hospital benefit – payable after 24 hrs up to 10 wks | €200 per week |
| 6. Fracture to or more bones of the arm or leg | €300 |
| 7. Any One Accident limit | €75,000 |

*Restricted Accidental Death benefit of €9,500 for children under 18 years of age.

For **Insured Persons** 80+ years of age all benefits are reduced by 50%.

Principal Exclusions

The following are the principal exclusions applicable.

For full list refer to the master policy document.

The company will not be liable for death, loss of limb(s) or eye(s), hospitalisation or fractures directly or indirectly resulting from:

- a. war or terrorist act;
- b. suicide, attempted suicide or intentionally self-inflicted injuries;
- c. sickness or disease or any gradually operating cause;
- d. drugs not taken in accordance with manufacturer's instructions or instructions of a medical practitioner, drugs taken to control drug addiction;
- e. a driver not holding or having held a valid driving licence and Certificate of Insurance for the **Insured Vehicle** or having a blood/urine alcohol level above the legal limit stated in the Road Traffic Acts;
- f. an **Insured Person** driving a motor cycle;
- g. any **Fracture** arising from **Osteoporosis** when an **Insured Person** knew they had **Osteoporosis** before they suffered bodily injury;
- h. an **Insured Person** committing or attempting to commit an illegal act.

Definitions

The bold words and phrases listed below have the same meaning wherever they are used in the master policy, schedule and this summary Certificate of Insurance. These are only some of the definitions applicable. Please refer to the master policy for a full listing.

- **Any One Accident** means the maximum the **Authorised Insurer** will pay for any one accident or series of accidents contributed to, caused by, or as a result of the same original cause or event.
- **Authorised Insurer** means the underwriter shown on the master policy with whom AA Insurance has placed the risk.
- **Fracture** means a break in the full thickness of the bone.
- **Hospital** means an institution which has accommodation for residential patients and facilities for diagnosing, carrying out surgery and treatment. It does not include a long-term nursing home, a geriatric or a convalescence home or an extended care facility.
- **Insured** means any person to whom a Certificate of Insurance has been issued for the vehicle through AA Insurance.
- **Insured Person** means any authorised driver who is legally allowed to drive the **Insured Vehicle** or any passenger in the **Insured Vehicle**.
- **Insured Vehicle** means any motor vehicle in respect of which a Certificate of Insurance has been issued through AA Insurance to the **Insured** or any temporary replacement thereof.
- **Loss of Limb** means the loss by physical severance or the total and permanent loss of hand, foot, arm or leg.
- **Loss of Eye** includes total and irrecoverable loss of sight in one or both eyes.
- **Osteoporosis** means the thinning of the bone out of proportion to age.

AA Ireland Ltd

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