

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@theAA.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, Benchmark Underwriting Ltd Caledonian Life, Zurich Insurance, The Standard Life Assurance Company, Aviva Insurance Limited, RSA Insurance Ireland Ltd, CIGNA (ACE Insurance Company Ltd), New Ireland Assurance Co Ltd, Zurich Life Assurance Company of Ireland Ltd, RSA Insurance Ireland Ltd trading as Europa General Insurance, AICL (Acromas Insurance Company), Inter Partner Assistance, Travelers Insurance Company Ltd, and Willis Risk Services (Ireland) Limited. 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 Ireland Ltd.
61a South William Street, Dublin 2
aais@theAA.ie
theAA.ie



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, Allianz, Wrightway & 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

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 regulated by the Central Bank of Ireland. Registered in Ireland, number 389194. 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 any 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.

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 AA Insurance as stated in the policy schedule and/or Certificate and Disc of Motor Insurance and/or Renewal Notice. The administrative fee charged at policy inception/renewal will be deducted before a refund is issued to you. 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. 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 (except travel policies). Motor Policy Customers: You must return 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 motor policy after the 14 day cooling off period. The amount charged at policy inception/renewal for these products will be deducted before a refund issues. A cancellation fee will apply for mid-term cancellations. If you cancel during the cooling off period, a refund will be issued for the period of cover that hasn't been used. Cover for the Driver's Legal Protection and Driver's Accident Protection Plan will cease from the date you cancel your motor policy or have your motor 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

AA Insurance wishes to avoid any conflict of interest when providing business services to its customers. Sometimes however an unavoidable conflict may arise. If such conflict arises we will write to you to outline the nature of the conflict.

Premium Payments/Insurance Premium Direct Debit Default Policy

Failure to make premium payments in a timely manner may result in the lapse or cancelation 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.

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 the lesser of (i) 90% of the amount of the client's loss which is recognised for the purposes of the Investor Compensation Act 1998 or (ii) compensation up to €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	as above
Mid-term adjustment	as above
Renewal	as above
Cancellation	as above
Unpaid Direct Debit	€5
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.

Mid Term Adjustment

Mid term adjustments, for example change of drivers or change of vehicle, may be calculated on the current mid-term adjustments rates operative at the time of the 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, rating and 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.