

# Home Insurance

## AA HOME LEGAL EXPENSES POLICY SUMMARY



This summary is intended to provide you with basic details of your Home Legal Expenses policy. This is not a statement of the full terms and conditions of your policy, which can be found in a separate document which you will receive.

Provided you have paid the policy premium, your cover will start on the date indicated in the right hand column of this document and will terminate at the same time as your AA Home Insurance policy.

Please review the separate Policy Wording periodically to ensure the cover provided by your Home Legal Expenses remains adequate. If you would like to discuss this with us please call our customer services helpline on 0343 316 1617. We'll be happy to explain any part of this policy, answer questions and make changes to your personal details.

### **Type of insurance and cover**

The Home Legal Expenses policy gives you access to a legal helpline and up to £50,000 (including VAT) of legal expenses to cover the costs of legal fees, costs, disbursements and opponent's costs.

The legal helpline gives you access to help with legal matters covered under the legal expenses policy detailed below 24 hours a day, 365 days a year. The legal expenses policy provides extra protection and extra peace of mind.

The insurer of your Home Legal Expenses policy is Acromas Insurance Company Limited (AICL).

### **Significant features and benefits and significant and unusual exclusions or limitations**

These are explained in detail in your policy wording accompanying this document.

### **Significant features and benefits**

Access to a 24 hour helpline which provides free initial advice on any personal legal matter covered under the legal expenses policy.

The insurer will pay up to £50,000 (including VAT) of legal expenses per claim to cover legal costs, in personal legal matters such as:

- Personal injury claims (including clinical negligence);
- Contract disputes;
- Employment disputes;
- Protection of property;
- A full enquiry into your tax affairs.

### **Significant exclusions or limitations**

Fees and expenses incurred before the insurer has accepted the claim will not be covered.

The insurer will not support a claim where the insured person can't demonstrate that they have reasonable prospects of success.

Cover will not be provided for claims where the date of incident arose prior to the start of this policy.

Employment dispute claims are not covered if they fall within the first 90 days of the policy.

Boundary disputes are not covered.

Claims where the amount in dispute is less than £250.

### **What if I change my mind about continuing with this policy?**

If the home legal expenses benefits detailed in this policy summary are included as standard within your AA Home Insurance policy then this cover can only be cancelled when you cancel your AA Home Insurance policy. Please refer to the cancellation conditions in your AA Home Insurance policy booklet. You can check whether home legal expenses benefits are included as standard by referring to the ABOUT YOUR COVER section of your Statement of Insurance.

If AA Home Legal Expenses has been added to your AA Home Insurance policy as an optional extra you can cancel this policy without cancelling your AA Home Insurance policy.

You will, for a period of 14 days from the date you received your policy documentation or the date you entered into the contract (whichever is the later), have a right to cancel this policy and receive a refund. This refund will be subject to a charge for the period of cover you have received, except where cover has not commenced prior to the end of this 14 day period, in which case you will be entitled to a full refund of the premium you have paid.

Beyond the above period, you will still be entitled to cancel this policy, however further terms and conditions will apply in these circumstances. Full details of the action you need to take and the conditions upon which this right applies are included within the policy wording (see separate document).

To cancel, contact Automobile Association Insurance Services (AAIS) on **0343 316 1617**.

### **What if I need to make a claim?**

If you wish to make a claim please telephone **0161 428 7039**.

### **What do I do if I am unhappy with the service I receive?**

If you wish to complain please contact us using the contact details below:

Phone: 0344 209 0556

Email: [Customersupport@theAA.com](mailto:Customersupport@theAA.com)

The Automobile Association

Lambert House

Stockport Road

Cheadle

Cheshire SK8 2DY

**Policyholder Name:**  
Mr Test Membraab

**Policy Number:**  
1234567891012

**Home Legal Expenses  
Period of Cover:**  
21/12/2015 - 20/12/2016

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### **Home Legal Expenses Authorised Insurer Details:**

The Authorised Insurer is:  
**Acromas Insurance  
Company Limited**

Registered office: Acromas  
Insurance Company Limited,  
57-63 Line Wall Road,  
Gibraltar.

Registered Number 88716  
(Gibraltar).

Acromas Insurance Company  
Limited is authorised by the  
Financial Services Commission,  
Gibraltar.

Acromas Insurance Company  
Limited is a member of the  
Association of British Insurers.

If you remain unhappy with our final response, or we have not managed to provide a final response within 8 weeks of your complaint, you may be entitled to refer your complaint to the Financial Ombudsman Service for help and advice at Insurance Division, The Financial Ombudsman Service, Exchange Tower, London, E14 9SR.

Tel: **0800 0234 567 or 0300 1239 123**. Email: [complaint.info@financial-ombudsman.org.uk](mailto:complaint.info@financial-ombudsman.org.uk).

***Is there any protection for me if the insurer is unable to meet its liabilities?***

Your insurer is covered by the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from the scheme if your insurer cannot meet their obligations. This depends on the type of business and the circumstances of the claims. For insurance you are covered for 90% of the claim, without any upper limit.

Further information about compensation scheme arrangements is available from the FSCS at [www.fscs.org.uk](http://www.fscs.org.uk) or telephone **0800 678 1100 or 0207 741 4100**.