

current
accounts

A guide to all your Gold account benefits.





Let us show you around the world of Gold account benefits.

We're here to help.

If you're registered for Internet Banking you can remind yourself of your Gold account benefits at any time.

Take a look at the 'Account Benefits' tab on your account statement page. You can also manage your benefits from here.

Your Gold account is designed to make life easier. If there's anything we can do to help, please let us know.

Call Gold Membership Services on
0345 835 3834

If you need to call us from abroad or prefer not to use our **0345** number, you can also call us on **+44 (0) 203 284 1580**.

Click tsb.co.uk/gold or visit the Account Benefits tab of your current account statement in Internet Banking

Visit **Drop into your local branch**

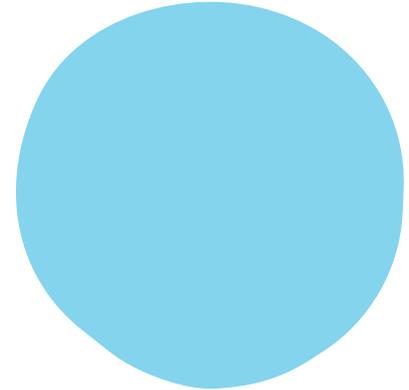
Top tip

Put your Gold Membership Service telephone number in your phone straight away and you'll always have it with you.



What's inside?

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Things you need to know.

Here's a useful summary of your Gold account benefits, along with some important limitations and exclusions to be aware of.

Your benefit	Key benefits	Things to be aware of
Aviva Worldwide Travel Insurance	<ul style="list-style-type: none"> Comprehensive cover, including: <ul style="list-style-type: none"> emergency medical cover (up to £10,000,000) cancelling your trip or coming home early (up to £5,000) accidental death or permanent disability benefit (up to £100,000) your possessions (up to £2,500 (valuables up to £500 in total) travel disruption cover (up to £5,000). Multi-trip worldwide cover for you and your partner. Winter sports cover for up to 31 days in any calendar year. Covers UK travel when you have two or more consecutive nights in pre-booked holiday accommodation. 	<ul style="list-style-type: none"> Cover stops on your 80th birthday. Medical conditions that you have or have had that are not on the 'Accepted conditions' list must be declared and cover agreed with the insurer (there may be an additional premium if the insurer agrees to cover the conditions). The standard maximum trip duration is 45 consecutive days (for winter sports maximum 31 days cover in any calendar year). Cover may be excluded for certain hazardous sports and activities (see the 'Sports and activities' section in your policy document). Excesses may apply. Must have lived permanently in the United Kingdom for at least six months during the 12-month period prior to a trip. Must be registered with a doctor in the United Kingdom.

Your benefit	Key benefits	Things to be aware of
AA Breakdown Cover	<ul style="list-style-type: none"> • Roadside Assistance • Accident Assist (previously known as Accident Management) • Service is only available in the UK, Channel Islands and Isle of Man • Customer covered, not the car. 	<ul style="list-style-type: none"> • Service is discretionary where the AA are requested to deal with the same or a similar fault or cause of breakdown, to which they have attended in regards to the same vehicle within the previous 28 days • If it is not possible to fix the vehicle, You and up to 7 passengers will be recovered to the AA's choice of relevant local repairer or a local destination of Your choice provided it is no further • Does not provide for any vehicle recovery following an accident. But under Accident Assist, for a fee, the AA can recover Your vehicle after the accident at the roadside or Your Home and arrange repair.
Mobile Phone Insurance	<ul style="list-style-type: none"> • Insures one phone on a sole account and two phones for joint accounts • Repair or replacement phone up to a maximum value of £2,000 (including VAT) • Covers for loss, theft, damage and breakdown (including faults). 	<ul style="list-style-type: none"> • Loss, theft, or damage because of not taking care of your mobile phone may not be covered. Examples are provided in the Policy Document. • You should tell Us about Your claim as soon as possible upon becoming aware of the loss, theft, damage or breakdown, and inform the Police and Your airtime provider (in the case of loss or theft) • Proof of purchase may be required in the event of a claim.

Worldwide Travel Insurance.

For you and your partner.

When you're planning a trip, your Gold account includes comprehensive Worldwide Travel Insurance provided by Aviva Insurance Limited.

- Take as many trips as you like.
- You're covered for up to 45 days per trip.
- Winter sports cover applies for 31 days in any calendar year.
- Travel disruption cover for added protection if your travel plans are disrupted due to cancellation or delay of your flight or other public transport.
- New-for-old replacement on baggage under two years old if it's lost or stolen.
- Both business and leisure trips are covered.
- Optional upgrades including family cover available at extra cost.
- You can request cover for medical conditions you have, or have had (not on the list of Accepted Conditions) for an extra premium.



Helping you in an emergency

To make a claim, report lost baggage, documents or money, or if you need medical assistance call Gold Membership Services, 24/7.



Check you're covered

Travellers under 80 years old and resident in the UK are eligible. Please tell us about any medical conditions affecting anyone covered by your policy. Turn to pages 24 to 27 of your policy document for important information on medical conditions and page 19 onwards for eligibility criteria.

Your policy details

There's no paperwork to complete as your policy number is your Gold account sort code and account number.

For extra protection

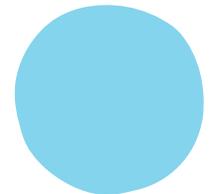
To upgrade your policy, or get protection for a trip over 45 days long, turn to page 20 of your policy document then call Gold Membership Services before you travel.

Waive your excess

You will be responsible for paying the first £40 of each and every claim per incident unless the excess waiver upgrade has been purchased, turn to page 20 of the policy document for more information.

Remember to pack your policy

It's a good idea to take your policy document with you when you travel. A copy can be viewed or downloaded at tsb.co.uk/gold



AA Breakdown Cover.

No matter whose car you're in, whether you're the driver or a passenger, you're covered by the AA – Britain's largest motoring organisation.*

Your Gold account automatically includes AA Roadside Assistance, so if you break down help is only a phone call away.

Roadside Assistance: You're covered 24/7 if you break down over a quarter of a mile from home. If your car can't be fixed at the roadside, you'll be taken to the nearest suitable garage.

Accident Assist

If you have an accident call Gold Membership Services and we'll put you through to **AA Accident Assist**. They'll help arrange the recovery and repair of your car, and even lend a hand claiming on your insurance following an accident or vandalism.

Belt and braces

For even greater protection, call Gold Membership Services to upgrade your policy to include At Home, National Recovery, Onward Travel, Breakdown Repair Cover or European Cover.

If you break down

- Call Gold Membership Services and we'll put you through to the AA or call the AA direct on **0800 072 5467**.
- You'll be asked for your Gold Membership number (your sort code and account number) and you may need to show your Visa debit card when your AA Patrol arrives.

SMS text messaging is available for use by deaf, hard of hearing or speech-impaired customers in a breakdown situation by sending an SMS to **07860 027 999**.

You'll find the terms, conditions and limitations of your cover in the AA policy document in this pack. Why not keep it in your car so you have it to hand when you need it.

*Based on largest direct cover market share. See theAA.com/proof

Mobile Phone Insurance.

Why you won't be lost if you lose your phone.

Good news. Your Gold account comes with Mobile Phone Insurance and your phone(s) are insured to cover you wherever you are in the world. Repaired or replacement phones will only be sent to a UK address.

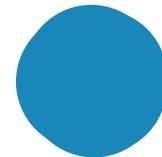
Your insurance, administered by Lifestyle Services Group Limited (LSG) and underwritten by Assurant General Insurance Limited, covers one phone for sole Gold account holders, while joint account holders can insure a phone for each of you. LSG will repair or replace your handset up to a maximum value of £2,000 (including VAT) if your phone is lost, stolen, damaged or suffers breakdown (including faults).

LSG will repair the mobile phone (where possible) or replace it with a mobile phone of the same make, model and memory size. If we cannot do this you will be given a choice of models with an equivalent specification. Replacements may be supplied from remanufactured (not brand new) stock.

You're even protected against unauthorised network charges made on a lost or stolen phone, for up to 24 hours from the point of discovery of the incident:

- Up to £300 (including VAT) per successful claim for prepaid and Pay as You Go phones.
- Up to £1,500 (including VAT) per successful claim for contract phones.

There's a £100 excess per successful claim for claims relating to an iPhone model and a £50 excess per successful claim relating to all other handsets.



How to make a claim.

If your phone is lost or stolen	If your phone is damaged
<ul style="list-style-type: none">• Unauthorised network charges are only covered from the point your mobile phone is lost or stolen and for up to 24 hours after you discover the loss or theft. If you don't tell your airtime provider within 24 hours you will be responsible for any further charges.• Tell the Police about any lost or stolen mobile phone as soon as you can and obtain a Police reference number.• You should tell LSG about your claim as soon as you can upon discovering the Incident.• Make your claim to Us by calling Gold Membership Services.	<ul style="list-style-type: none">• Report the Incident to Us by calling Gold Membership Services.• If We need you to send your phone to Us, We'll let You know.

You'll find all the terms, conditions and limitations of your cover on pages 13-24 of the this policy document.



£150 interest-free Arranged Overdraft.

Preferential overdraft terms for Gold account holders.

As a Gold account holder you can benefit from a £150 interest-free Arranged Overdraft, subject to application and approval. This means you can borrow up to £150 without paying any overdraft interest. If you already have an Arranged Overdraft in excess of this, the first £150 will now automatically be interest-free.

We may also be able to extend your existing Arranged Overdraft limit, although you'll pay interest on any increased amount over £150. If you go over your Arranged Overdraft, we may let you cover these payments by granting you an Unarranged Overdraft. There are charges for using an Unarranged Overdraft, which you'll find in our Banking Charges Guide. All overdrafts are subject to a review of your circumstances and are repayable in full on demand.

How does my overdraft compare?

A good way to compare the cost of our overdraft with other overdrafts or other ways of borrowing is to look at the APR. The APR shows the cost of borrowing over a

year. Our Representative APR is 55.2% variable. This is based on an assumed Arranged Overdraft of £1,200 where the first £150 is interest-free.

Breathing space with the grace period.

Our grace period means that you have until 10pm (UK Time) to pay in enough money to avoid any overdraft interest you may incur that day. The money needs to be immediately available to use, so you could transfer money from another personal account you have with us via Mobile Banking, Internet Banking or Telephone Banking or pay in cash over the counter in branch.

We'll register you for Limit Alerts whenever you provide us with a mobile phone number. To register for other text alerts, or to change your existing text alerts just log in to Internet Banking, call us on **03459 758 758** or visit us in branch.

Terms and conditions.

Terms and conditions for your Gold account can also be found online at tsb.co.uk/gold

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AA Breakdown Cover		AA Accident Assist Service – General Terms and Conditions	37
Summary of Cover	25	AA company details	42
General Terms and Conditions – AA Breakdown Cover	28	Worldwide Travel Insurance	
Your AA Breakdown Cover policy	28	Please see your Policy document for the terms and conditions of your Travel Insurance. A copy can be found at tsb.co.uk/gold	
<ul style="list-style-type: none"> • Definition of words and phrases used in this policy • Your cover at a glance • Vehicle specifications 			
Service Descriptions – What is covered and what is not covered	28		
<ul style="list-style-type: none"> • Roadside Assistance • At Home • National Recovery • Onward Travel 			

Your TSB Gold Mobile Phone Insurance.

Demands and needs statement

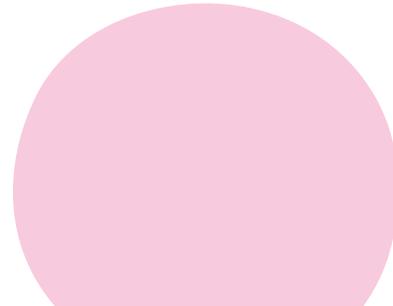
This Mobile Phone Insurance Policy has been provided to meet the demands and needs of mobile phone users covering **your phone** against theft, loss, damage, **breakdown (including faults)** and **unauthorised calls** wherever **you** are in the world.

This mobile phone insurance cover is designed for when **you** have a mobile phone that is not already covered

under an insurance policy and **you** want to cover the cost of repairing or replacing **your** mobile phone against loss, theft, damage and breakdown subject to an excess payment for each accepted claim detailed in the section 'What **you** are NOT covered for.' **You** should consider this excess when deciding if this policy is suitable for **you**.

1. Mobile Phone Policy Wording.

In this wording you will find everything you need to know about your Gold account mobile phone insurance. Please read this carefully to make sure this policy is right for you. If you have any questions, call us on **0345 835 3834**. This policy makes up an agreement between you and the insurer, Assurant General Insurance Limited. The insurer has appointed Lifestyle Services Group Limited to administer the policy. Lifestyle Services Group is part of the Assurant group of companies.



2. Registering your mobile phone.

You don't have to register your mobile phone, but if you do it will be easier to make a claim if something goes wrong. This can be done by calling Gold Membership Services on **0345 835 3834**.

You will need the following information when registering your handset

- Make
- Model
- IMEI number
- Telephone number.

3. Who is this policy suitable for?

This policy will cover you if your mobile phone is lost, stolen, accidentally damaged or breaks down, including if it's faulty. We'll cover the cost of fixing the mobile phone or replacing it if it isn't already covered by another insurance policy. You need to pay an excess for every accepted claim, details are in the "What you are NOT covered for" section of this document. You should consider this excess if you have a basic mobile phone to judge whether this policy meets your needs.

We understand circumstances can be quite different when something happens that might lead to a claim. We'll take this into consideration when we review your claim.

Assurant 'we/us/our' will need to check that the mobile phone belongs to you. You might need to give some proof of ownership that confirms the make, model, IMEI number and in some cases the mobile phones memory size. This might be documents from your network provider, like the original documents for your contract, or a document showing the mobile phones is being used with that network. You could also give a receipt from when you bought the mobile phones. If you don't have any proof of ownership Assurant may reject your claim.

Your claim might be rejected if you take risks with your mobile phone which you wouldn't normally take if it wasn't insured.

Further details can be found in the section 'What you are NOT covered for'.

4. What you are covered for.

Summary	Description
<p>Mobile phones up to a maximum value of £2,000 (including VAT) per claim.</p>	<p>Each item is covered up to £2,000 (including VAT) per mobile phone. A mobile phone is a device which is designed to make and receive calls. To be covered under this insurance policy your mobile phone has to be in full working order before you take out this account. Any SIM enabled mobile phones should be able to connect to the network. You cannot make a claim on a mobile phone which has already been damaged, lost or stolen before you opened this account. If you are unsure of whether your mobile phone can be insured, please call Assurant on 0345 835 3834.</p>
<p>Your mobile phone and SIM card is covered worldwide against:</p> <ul style="list-style-type: none"> - Loss - Theft - Damage - Breakdown (including faults) 	<p>If your mobile phone is damaged or breaks down, we'll either repair it or replace If you can't send us the damaged or faulty mobile phone to support a damage or breakdown claim, we'll treat it as a claim for loss. If your mobile phone is lost or stolen, we will replace it.</p> <p>Replacements</p> <ul style="list-style-type: none"> • This is not 'new for old' insurance, and replacement mobile phone will come from fully refurbished stock (not brand new). Before we send any mobile phone to settle a claim, we carry out a comprehensive checking process to make sure they are in full working order. All mobile phones will come with a 1-year warranty. • If we can't provide you with a replacement of the same make and model, we will give you a choice of mobile phones with a similar specification. • We'll try to replace your mobile phone with one of the same colour but can't guarantee this will always be possible. We also can't guarantee to replace any limited or special edition mobile phones. • Where we send you a replacement or repaired item, this will only be sent to a UK address. • In the event we are unable to provide a replacement we will contact you to talk through a different way to pay your claim. • Where you need one, if you are charged by your network for your replacement SIM card, we will repay you.

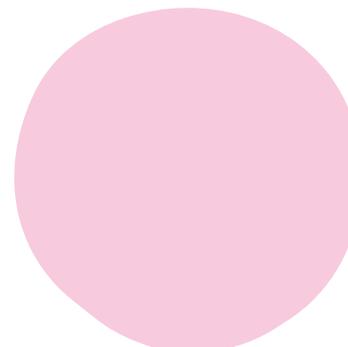
Summary	Description
<p>Unauthorised call charges for successful loss or theft claims:</p> <ul style="list-style-type: none"> - £1,500 (including VAT) for contract - £300 (including VAT) for pay as you go 	<p>In the event that you are billed by your network provider as a result of your mobile phone being used after it has been lost or stolen. You'll be covered for these network charges up to 24 hours after you discover it has been lost or stolen. The amount will be up to:</p> <ul style="list-style-type: none"> • £1,500 (including VAT) for contract phones • £300 (including VAT) for Pay As You Go (PAYG) phones. <p>For example, your mobile phone may have been stolen at 5am on Tuesday but you didn't realise it was missing until 11am on Wednesday. If this happened, you'd be covered for charges made between 5am on Tuesday and 11am on Thursday.</p> <p>We may need copies of network bills for mobile phones on a contract, or proof of credit 'Top-up' on Pay As-You-Go mobile phones to support your claim.</p>
<p>Accessories up to the value of £250 (including VAT).</p>	<p>Your accessories may get lost, stolen or damaged at the same time as your mobile phone, or they may no longer be compatible with your mobile phone because we've replaced it. If this happens, we'll replace them with similar accessories. If this isn't possible, we'll get in touch with you to talk about a different solution. In this document, an 'accessory', is something that's used with your mobile phone to protect it, or make it more useful, versatile, or attractive. An accessory might be a case, screen protector, headphones, extra camera lenses, a charger, portable speakers, or a Bluetooth headset. This is not a complete list and is intended to provide examples of what we mean by an accessory.</p>

5. What you are NOT covered for.

Summary	Description			
<p>Excess.</p>	<p>You will need to pay an excess for every successful claim. This must be paid before your claim will be settled.</p> <table border="1" data-bbox="455 296 1397 325"> <tr> <td data-bbox="455 296 768 325">The excess amounts are:</td> <td data-bbox="768 296 1081 325">• Apple iPhones £100</td> <td data-bbox="1081 296 1397 325">• All other phones £50</td> </tr> </table> <p>If multiple mobile phones are involved in the same incident, we'll treat these as separate claims. You will need to pay a separate excess for each mobile phone.</p>	The excess amounts are:	• Apple iPhones £100	• All other phones £50
The excess amounts are:	• Apple iPhones £100	• All other phones £50		
<p>Loss, theft, or damage because of not taking care of your mobile phone.</p>	<p>We know how important your mobile phones are to you and we expect that you will take care of it. If you don't take care of your mobile phone, then we may not pay your claim.</p> <p>Taking care of your mobile phone means:</p> <ul style="list-style-type: none"> • Not deliberately leaving your mobile phone somewhere it is likely to be lost, stolen or damaged. Just think, would you leave your wallet or purse there? • If you need to leave your mobile phone somewhere then we expect you to lock it away out of sight if possible. If you cannot lock it away, then you must leave it with someone you trust or concealed out of sight in a safe place. • Making enquiries to find your mobile phone if you think you have lost it. <p>We may not pay your claim if you deliberately leave your mobile phone where others can see it, but you can't, and it's then lost or stolen.</p> <p>We will always consider where you were and what you were doing when we assess whether you have taken care of your mobile phone. If we believe you have not taken care of your mobile phone, and have deliberately taken a risk with it, we may reject your claim.</p> <p>The following are recent examples of incidents where we have rejected a claim for not taking care:</p> <ul style="list-style-type: none"> • leaving your mobile phone somewhere you can't see it, but others can. • leaving your mobile phone on display in your car. • leaving your mobile phone in the care of someone you don't know well. • If you're at the gym and you leave your mobile phone on a bench in the changing rooms, rather than taking it with you or locking it in a locker. • If you're in a café or pub, and you leave your mobile phone on the table when you go to the bar instead of taking it with you. • intentionally damaging your mobile phone. <p>All these examples increase the risk of it being lost, stolen or damaged and may result in your claim being rejected. These examples are to help you understand what's covered and are not the only reasons a claim could be rejected.</p>			

Summary	Description
Cosmetic damage.	<p>We only cover damage if it stops the normal functioning of your mobile phone. If it is just a scratch or dent, and your mobile phone still works as expected, then we will not repair or replace it.</p> <p>We know scratches and scrapes to your mobile phone aren't nice, but these won't be covered by this policy. We will only fix your mobile phone when it isn't working, or if the screen damage could injure someone or damage the mobile phone even more. For example, a scratched screen on a mobile phone would not be covered but a cracked screen would.</p>
Contents of your mobile phone.	<p>We only cover the mobile phone, we don't cover the contents. This means that any pictures, software, downloads, apps, music, or any other content is not covered, so make sure you back it up regularly.</p> <p>If any of the data stored on your mobile phone is used to access existing accounts, or open new accounts through fraud, money lost because of this won't be covered.</p>
Third Party Repair and Servicing.	<p>We do not cover for repairs, services or modifications to your mobile phones carried out by anyone other than ourselves.</p>
Other losses.	<p>Any cost or loss that can't be fixed by the repair or replacement of your mobile phone. We don't cover any loss of earnings, or similar.</p>
Any device that is not a mobile phone.	<p>This policy is only for mobile phones and isn't for tablet computers, smart watches or other wearable technology.</p> <p>For mobile phones, this means we only cover devices that are designed to make mobile phone calls. If you are unsure whether your mobile phone would or would not be covered then contact us so we can let you know.</p>
Modifications.	<p>If your mobile phone has been modified in any way, the modifications won't be covered.</p> <p>Modifications are anything that changes the way your mobile phone looks or works from the original specifications. This includes things like being unlocked from a network or other software changes, adding gems, precious metals.</p>
Mobile phones bought for over £2,000	<p>If you paid more than £2,000 for your mobile phone it cannot be covered under this insurance.</p>

Summary	Description
Counterfeit mobile phones.	<p>We can't cover any mobile phones that are copies of other mobile phones made by other companies, and that break copyright laws. We also can't cover mobile phones created by using parts from different devices.</p> <p>If you make a claim for a mobile phone that falls into this category, we'll return it to you unrepaired and reject your claim.</p> <p>If we discover the mobile phone is fake after we've replaced it, we'll return it to you and take back the replacement.</p>
Mobile phones sent by postal services.	<p>If you are sending your mobile phone by post or courier, you need to make sure it is sent using a tracked service which provides cover if your mobile phone is lost. This includes when sending the mobile phone into us.</p>
Losses because of the sale of your mobile phone.	<p>If you sell or trade your mobile phone, you need to take steps to reduce the risks of losses.</p> <p>For example:</p> <ul style="list-style-type: none">• Waiting for payment (including waiting for cheques to clear) before selling your mobile phone.• Ensuring your mobile phone is sent using a reliable and suitably insured delivery service.• Using a secure payment service e.g. PayPal.• Not accepting cash payments from people you don't know (who could be using forged money).



6. What you should do if your mobile phone gets lost, is stolen, breaks down or is damaged.

Summary	Description
Tell your network provider as soon as you can.	If your mobile phone can connect to a mobile network, contact the network to block the SIM card and stop it being used by someone else.
Report lost and stolen mobile phones to the police as soon as you can.	Sometimes mobile phones are found and handed in to the police. We will need a police crime reference number before they can assess any claim for theft.
Report any loss or theft to the place you believe it has been lost in or stolen from.	Often mobile phones are handed in, so we expect you to contact the place it was lost or stolen. You must give us details of who you reported it to and when.
Try to recover your mobile phone.	Activate any location finder app or software if your mobile phone has it installed. This may also let you to lock and wipe the data stored on it. Do not attempt to retrieve your mobile phone if you believe it to have been stolen or are unfamiliar with the location. If you suspect it has been stolen, report this to the police.
Other documents.	We may ask for information and documents to assess your claim. This could include documents to show when the mobile phone was last used, when any loss or theft was reported to your network, or to check your identity. Assurant will confirm what is needed, if anything, during the claims process. Documents needed for proof of ownership need to confirm the make, model, memory size, colour and IMEI number. If you have any problems in getting any supporting documents we need, please contact us so we can help you on how to get these.

7. How to make a claim.

Please make sure you've read the 'What you should do if your mobile phone gets lost, is stolen, breaks down or is damaged' section. This section tells you what we might need from you to pay your claim.

Summary	Description
Step one:	You should tell us about your claim as soon as you can upon discovering the incident, you can do this by calling 0345 835 3834 .
Step two:	We will walk you through the simple claims process and tell you what information you will need to provide for us to assess your claim. For mobile phones we will need to know the IMEI number. You may be asked to provide extra information to progress your claim. This could be proof of ownership of your mobile phone and/or documents from your network showing that it was being used.
Step three:	You will need to pay your excess for every approved claim before we can arrange the repair or replacement of mobile phone. Your excess can be paid by credit or debit cards.
Step four:	If your claim is approved, we will either repair your mobile phone or send you a replacement. In the event of your mobile phone being lost or stolen we will blacklist the mobile phone to prevent it from being used.

We may ask for extra information and documents to assess your claim. This could include documents to show when the mobile phone was last used or to check your identity. We will confirm what is needed, if anything, during the claims process. Documents needed to prove you own the mobile phone must include the make, model, memory size, colour and IMEI number of the mobile phone.

If you have any problems in getting any supporting documents we need, please contact us so we can help in guiding you on how to get these.





8. What you need to know about the claims process

- If your mobile phone is damaged or faulty, we can't complete your claim until we confirm that any locking system on your mobile phone has been removed. For example, 'Find My iPhone' or similar.
- If we send a replacement phone, and then discover the locking system on your old one has been reactivated, we'll take back the replacement. If we are trying to fix your mobile phone, the locking system will delay your claim. The mobile phone may be returned to you unrepairsed so you can remove the locking system.
- When you send us your mobile phone, please don't send in your sim, memory card or any other accessories that don't relate to the claim. If you do, we won't be able to send them back. We are unable to recover and return these items.
- The cost of postage in sending a mobile phone to us for repair is not covered under this insurance policy.
- When your mobile phone is received all remaining data will be erased as part of the claims process.
- Repairs will be made using readily available parts, or we may provide fully refurbished products. These may include parts that are of similar or equal specification, and these will include unbranded parts. This cover is on top of any manufacturer's warranty that applies to your mobile phone. Nothing in this policy is intended to affect your rights under your manufacturer's warranty or your statutory rights.
- If any lost or stolen mobile phones are recovered after the claim is approved, they will belong to us. You must send them to us straight away. Damaged mobile phones and accessories, parts and materials replaced by us shall become the property of the insurer.
- Your claim will be rejected, and your mobile phone returned to you unrepairsed, if the mobile phone breaks copyright or trademark laws. This might happen because the mobile phone has been made in a similar style to another company, or if it's made from parts of other mobile phones.
- Lifestyle Services Group Limited handle all claims on behalf of the Insurer.

If you're unhappy with the claim's decision, we want to hear from you as soon as possible.

Please follow the process below in the section 'Making an enquiry or complaint'.

9. Tell us when your mobile phone details change

Let us know if you change your mobile phone, so that it's easy to claim in the future, and to be sure your policy stays up to date. This can be done quickly and easily online via tsb.co.uk/internetbanking

10. Keeping your personal details up to date

If any of your personal details change, you will need to contact TSB as soon as possible. Examples of the change you should tell TSB about include a change to your address or your name.

11. Fraud

We do not tolerate any aspect of fraud. We work closely and share data with other insurers, law and fraud agencies, and network providers to recognize fraud and support prosecution where there is enough legal evidence. Our Fraud Team works tirelessly to recognise and stop fraud.

Assurant, and other organisations, may access and use the information collected by fraud prevention agencies, from both the UK and from other countries.

It is important that when you apply for insurance or make a claim, you take care to answer all questions as honestly and accurately as possible. The same applies to anyone acting on your behalf. We may not pay claims if you don't.

If false or inaccurate information or documentation is provided and fraud is identified, then Assurant will:

- Not honour the claim and we will cancel your policy. If an excess has been paid this will not be returned, this is not a penalty this is to cover admin costs.
- Report you to the relevant authorities. We will take legal action if needed to recover any money already paid to you under this policy.

- Pass the details onto your bank or our distribution partner providing this service as part of a wider offering.
- Put the details of the false claim onto a Register of Claims. Insurers share information through this register to stop fraud.
- Pass details to fraud prevention agencies.

Law enforcement agencies may access and use this information. We and other organisations may also access and use this information to stop fraud and money laundering. For example –

- Checking details on applications for credit and credit related accounts or loans
- To recognize and stop fraud
- Managing credit and credit related accounts or loans
- Recovering debt
- Checking details on proposals and claims for all types of insurance
- Checking details of job applicants and employees

We and other organisations may access and use from other countries the information collected by fraud prevention agencies. Please contact us on **0345 835 3834** for details of fraud prevention agencies.

12. Price of your insurance

This insurance is provided as a benefit of your TSB Gold account and the cost is included in the monthly fee for keeping the account.

13. Duration of this policy

This policy is provided as a benefit of you being a TSB Gold account holder. Your policy will stay in place until it is either cancelled by you, or your TSB Gold account is cancelled or closed.

14. Cancelling your insurance

You have the right to cancel your insurance at any time. If your bank account is cancelled or closes, this policy will end straight away. If you wish to cancel your bank account, please contact your bank directly. No refund is due when you cancel.

15. Making an enquiry or complaint

We will always try to be fair and reasonable. If you believe we have not provided you with a satisfactory level of service, please tell us so that we can do our best to resolve the problem. The easiest way to contact us is to call us on **0345 835 3834**. We will do everything possible to ensure that your query is dealt with promptly. Alternatively, you can email **LSG.Customerrelations@lifestylegroup.co.uk** or write to:

Customer Services,
Lifestyle Services Group Limited,
PO Box 98,
Blyth NE24 9DL

Please quote your mobile phone number in any correspondence.

Lifestyle Services Group Limited handle all queries and complaints on behalf of the insurer.

If you are not happy with our decision you can, within 6 months of our final decision, refer your complaint for an independent assessment to: The Financial Ombudsman Service, Exchange Tower, Harbour Exchange Square, London E14 9SR

Telephone: **0800 023 4567/0300 123 9123**

Email: **complaint.info@financial-ombudsman.org.uk**

Web: **www.financial-ombudsman.org.uk**

Nothing in these terms, including referral to the Financial Ombudsman Service affects your statutory rights.

16. Law that applies

The law of England and Wales applies to this policy and you can bring legal proceedings in respect of the policy in the English courts. If you live in Scotland you can bring legal proceedings in respect of the policy in either the Scottish or the English courts. If you live in Northern Ireland you can bring legal proceedings in respect of the products in either the Northern Irish or the English courts. This policy is written in English and all communication with you will be in English.

17. If we need to change the terms of the policy

In the event that the insurer needs to change the terms, we will give you 30 days' notice in writing to your last known address. This will only be for valid reasons such as to respond proportionately to changes in the law or decisions of the Financial Ombudsman Service, to meet regulatory requirements, industry guidance or codes of practice, to proportionately reflect other legitimate cost increases or reductions associated with providing the cover, or where we choose to change the level of cover.

18. Financial Services Compensation Scheme (FSCS)

Assurant General Insurance Limited is covered by the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from the scheme in the unlikely event they cannot meet their liabilities to you. General insurance contracts are covered for 90% of the entire claim with no upper limit. Further information is available from the FSCS by calling **0800 678 1100** and online at www.fscs.org.uk

19. Information about the Insurer

This Policy has been arranged and is administered by Lifestyle Services Group Limited (Financial Services Register No. 315245) with the insurer: Assurant General Insurance Limited (Financial Services Register No. 202735), whose address is, Emerald Buildings, Westmere Drive, Crewe, CW1 6UN.

Assurant General Insurance Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Lifestyle Services Group Limited is authorised and regulated by the Financial Conduct Authority. All firms' registered details can be checked on the Financial Services Register by visiting the FCA's website www.fca.org.uk/register

20. Data Protection – How we handle your personal information

Assurant General Insurance Limited is the data controller of your personal data as the insurer of your insurance contract.

We are committed to preserving the privacy of our customers under the General Data Protection Regulation and United Kingdom data protection law developing this regulation. We collect and use your personal information as part of providing your insurance policy to you. We use this information to perform our tasks under the insurance policy and provide the benefits under the policy, including policy administration, claims management, customer service and fraud prevention. We process your personal information under data protection and security laws. When processing your information, we use service providers that process your personal data according to their legal responsibilities to provide services related to your policy. We require these service providers to apply industry standard security measures designed to protect your personal information. Some of our data processors are based outside the European Economic Area ("EEA"). In some cases, we transfer your personal information outside of the EEA, and take reasonable steps to make sure your data is always protected.

You have certain rights to your personal information. More details about these rights can be found in our full privacy notice at: tsb.co.uk/privacy/ava-privacy. Please note that you can't use these rights in every situation, as they depend on some legal limitations. You may send a complaint or question about how your personal information is processed by calling **0345 835 3834** or email LSG.Customerrelations@lifestylegroup.co.uk You may also make a complaint to your local data protection authority. In the UK this is the Information Commissioner's Office, in the country where you live, work or where you think the problem has happened. You may access our full privacy notice at any time by visiting tsb.co.uk/privacy/ava-privacy.

AA Breakdown Cover.

You are now covered by AA Breakdown Cover as part of your account with TSB. This means that, if you break down, you can call on Britain's largest motoring organisation – 24 hours a day, 365 days a year. This policy contains full details of the service, including what is covered and any exclusions. Please read it carefully, as use of the AA Breakdown Cover service is subject to these terms and conditions. Then keep this document somewhere safe. Should you hold a joint account, this cover will apply to both parties named on the account. This Breakdown Cover is available in the United Kingdom, the Channel Islands and Isle of Man and is provided by Automobile Association Developments Limited (trading as AA Breakdown Services (the 'AA')) unless otherwise stated.

Your AA Breakdown Cover runs concurrently with your Account so you'll be covered as long as you keep it open.

AA Breakdown Cover provides a number of levels of Breakdown Assistance which are outlined in the following summary. Please refer to page 5 for details of the level of AA cover you hold with your account.

AA Breakdown Cover and Accident Assist Cover Policy Summary.

Demands and needs statement

This AA Breakdown Cover policy has been provided to you in order to meet your breakdown needs.



Summary of **keyfacts**[®] Cover.

This policy summary provides you with basic details of your AA Breakdown Cover and Accident Assist which provides assistance in connection with your TSB account. The AA Breakdown Cover detailed here is available in the United Kingdom, the Channel Islands and the Isle of Man and is provided by Automobile Association Developments Limited (trading as AA Breakdown Services) unless otherwise stated. Please note that while most of the Terms and Conditions relating to AA Breakdown Cover apply to all Channel Islands and Isle of Man customers, there are some variations depending on the type of cover you have.

Please note this is not a statement of the full Terms and Conditions, which can be found in the 'AA Breakdown Cover Policy' section of this booklet, and which should be read in conjunction with this summary. Your cover runs concurrently with, subject always to the terms of, your TSB account. If your TSB account is terminated your rights to service from the AA also cease immediately.

1. What are the main features/benefits of AA Breakdown Cover and Accident Assist? Please refer to page 8 for details of the level of AA cover you hold with your Account.
 - **Roadside Assistance** – Assistance at the roadside if you are broken down more than a quarter of a mile from home. Tow to the AA's choice of relevant local repairer or a local destination of your choice, provided it is no further, for you, your vehicle and up to seven passengers if the AA is unable to fix your vehicle at the roadside.
 - **National Recovery** – Recovery to any single UK destination of your choice if the AA is unable to fix your car at the roadside or arrange a prompt local repair. Available 24 hours after opening your account.
 - **At Home** – Provides the benefits outlined under 'Roadside Assistance', if you break down at or within a quarter of a mile from home. Available 24 hours after opening your account.



- **Onward Travel (Underwritten by Acromas Insurance Company Limited)** – Choice of onward travel options if the AA is unable to fix your car at the roadside or arrange a prompt local repair. Options include replacement vehicle for up to 72 consecutive hours (a collection and delivery service, or equivalent, is available from chosen suppliers, subject to availability and to supplier's Terms and Conditions (which includes payment of supplier's fuel charges), public transport costs or overnight accommodation. Available 24 hours after opening your TSB account.
- **Accident Assist (Underwritten by AA Underwriting Insurance Limited)** – Assists in arranging the repair, recovery and claim processing for vehicles following an accident or vandalism where you are claiming under your motor insurance.

2. Are there any significant exclusions or limitations to my AA Breakdown Cover and Accident Assist cover?

Full details of the restrictions which apply to AA Breakdown Cover can be found further on in this booklet, however the key restrictions are:

Where cover is available:

- Service is only available within the UK, the Channel Islands and Isle of Man.

Onward Travel claim (see page 31)

- Onward Travel is limited to 3 claims in any one subscription year.

Vehicle specifications (see page 28):

- Service is only available to customers travelling in a car, van, minibus or motorcycle which complies with the stated maximum weight restriction of 3.5 tonnes and maximum width restriction 8ft 3in (2.55m) which constitutes the overall width of the vehicle bodywork excluding mirrors, measured at the widest points.

General Terms and Conditions (see from page 32).

- Assistance is not available following a breakdown or accident attended by the police or other emergency service, until the vehicle's removal is authorised. If the police insist on recovery by a third party, the cost must be met by you.
- If you have an accident and do not want to use our AA Accident Assist service, we can still arrange the recovery of your vehicle for a fee (see terms and conditions for Accident Recovery on page 33).
- Transport of any animal is discretionary, and horses and livestock will not be recovered.

The following items are excluded:

- Routine maintenance
- Running repairs
- Fuel and parts are excluded unless: fuel is required to get a vehicle that has run out of fuel to the nearest fuelling point; and/or in the case of parts cost £5 or less based on the AA's retail prices and are carried by the attending AA Patrol or agent, oil, keys, or garage or other labour or other materials required to repair Your Vehicle are excluded, as are any supplier delivery service or call-out charges related to these items, and the provision of service on private property without the relevant permission.
- Service will not be provided where the fault has been identified by the AA for a breakdown of the same vehicle within the preceding 28 days and has re-occurred because of Your failure to act upon the AA's recommendation.
- The customer must be with the vehicle at the times of breakdown and assistance. A valid TSB debit card and some other form of identification must be produced. Service will be refused and may be cancelled if anyone behaves in an abusive or threatening manner, or if the AA is owed money.

Replacement vehicle (see page 32).

- Any replacement vehicle that may be arranged for a customer will be subject to the hirer's Terms and Conditions.

Service control (see page 32).

Full details of the restrictions which apply to AA Accident Assist can be found within the Terms and Conditions booklet, however the key restrictions are:

- Vehicle must be less than five years old.
- A fully comprehensive motor insurance policy must be held.

If the above criteria is not met, Accident Assist can offer assistance and advice based on your circumstances.

What if I want to cancel my AA Breakdown Cover/Accident Assist cover?

You have the right to cancel your AA Breakdown Cover but please note that as this cover has been provided as an integral part of your TSB account no refund is available. Cancellation/closure of your TSB account will mean that your rights to service from the AA will cease immediately.

3. What if I need to make a call-out?

If you require Breakdown Assistance in the UK, please call **0800 072 5467**.

Customers calling from the Isle of Man may need to add a '19' prefix. Similarly customers calling from the Channel Islands may need to remove the '0' from the beginning. You will need to quote your sort code and account number as well as your vehicle registration and details of the breakdown.

SMS text messaging is available for use by deaf, hard of hearing or speech impaired customers in a breakdown situation by sending an SMS to 07860 027 999.

4. What if I need to make a complaint about AA Breakdown Cover/Accident Assist?

The AA aims to provide you with a high level of service at all times. However, there may be a time when you feel that our service has fallen below the standard you expect. If this is the case and you want to complain, the AA will do their best to try and resolve the situation.

There are several ways you can contact the AA:

Phone: **0344 209 0556**
 Email: **customer.solutions@theAA.com**
 Post: **Customer Relations
 The Automobile Association
 Lambert House
 Stockport Road
 Cheadle
 Cheshire SK8 2DY
 0161 488 7544**

Fax: **0161 488 7544**

Text Relay is available for deaf, hard of hearing or speech impaired customers.

The AA will either acknowledge your complaint within five working days of receipt, or offer you their final response if they have concluded their investigations within this period.

If the AA acknowledge your complaint, they will advise you who is dealing with it and when they expect to respond. The AA aim to respond fully within 8 weeks. However, if they are unable to provide a final response within this period the AA will write to you before this time and advise why they have not been able to offer a final response and how long they expect their investigations to take.

If you remain unhappy with the AA's final response, or they 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.

5. Is AAIS, AICL and AAUICL covered by the Financial Services Compensation Scheme (FSCS)?

AA Insurance Services (AAIS), Acromas Insurance Company Limited (AICL) and AA Underwriting Insurance Company Limited (AAUICL) are covered by the FSCS. If any of the cover you have purchased is underwritten by AAIS, AICL, or AAUICL, you may be entitled to compensation from the scheme if they cannot meet their obligations.

AA Breakdown Cover and Accident Assist Terms and Conditions.

Definition of words and phrases used in this policy

Some common terms are used to make this Policy easier to understand. Wherever the following words or phrases appear they will always have the meaning set out below.

'AA' means the relevant insurer of the breakdown cover being Automobile Association Developments Limited (trading as AA Breakdown Services) for Roadside Assistance, National Recovery (Relay) and At Home (Home Start), Acromas Insurance Company Limited for Onward Travel (Stay Mobile) and AA Underwriting Insurance Company Limited for AA Accident Assist or any or all of these insurer(s), as the context requires or allows.

'AA Approved Repairer' means a carefully selected repairer by Us to provide the repair element of the AA Accident Assist service to You.

'Breakdown' means an event:

- (a) which causes the driver of the relevant vehicle to be unable to start a journey in the vehicle or involuntarily brings the vehicle to a halt on a journey because of some malfunction of the vehicle or failure of it to function, and
- (b) after which the journey cannot reasonably be commenced or continued in the relevant vehicle;

provided always that any part or other failure shall not be considered to be a breakdown unless it results in the vehicle not working as a whole.

'Customer' means the person to whom the Breakdown Cover documentation is addressed and who has been given cover.

Please note: Any contract for Breakdown Cover is between the person to whom the cover documentation is addressed and who has purchased or been given cover, and the AA and not between the AA and any person nominated as a Joint customer.

'The TSB Policy' means the customer's TSB AA Roadside Assistance policy.

'Resident Island' means whichever of the Channel Islands or Isle of Man is the island on which the customer permanently resides.

'Customer's Home Address' means the address which the AA has recorded as the home address of the customer at the time of the relevant breakdown or accident.

'You', 'Your' means the customer and/or if the context requires, any Joint account holder who has been nominated by the customer.

'Your Vehicle' means the vehicle which the customer or any Joint account holder is travelling in at the time of the relevant breakdown or accident provided always that any such vehicle meets the vehicle specifications set out below.

Your AA Breakdown Cover policy

Your AA Breakdown Cover includes:

- Breakdowns either at home or on the road
- National Recovery service to take You, Your car and up to seven passengers to Your Home or any other single UK mainland destination, if the AA can't arrange a prompt local repair
- cover for You in any vehicle (within the specified limits), as driver or passenger
- if You have a Joint account, both You and the person You hold Your account with are covered as a driver or passenger in any vehicle
- AA Accident Assist – a service that helps You deal with the inconvenience that can follow any accident or act of vandalism.

Vehicle specifications

Breakdown Assistance is only available for cars, vans, minibuses or motorcycles which meet the specifications set out below. Please note that 'car, van, minibus or motorcycle' does not include, amongst other things, electric pavement vehicles, electrical wheelchairs, bicycles (including electric bicycles), any vehicle which cannot lawfully be used on the public highway and/or any non-motorised vehicle. For the avoidance of doubt, we do cover electric cars, vans, minibuses and motorcycles.

- **Maximum Vehicle Weight:** 3.5 tonnes (3,500kg) gross vehicle weight.
- **Maximum Vehicle Width:** 8ft 3in (2.55m) which constitutes the overall width of the vehicle bodywork excluding mirrors, measured at the widest points.

Assistance will also be provided for a caravan or trailer which was on tow at the time of the Breakdown, provided that it falls within the above limits.

Important: AA Breakdown Cover provides a number of levels of Breakdown Assistance which are outlined below.

Service Descriptions

What is covered and what is not covered.

Roadside Assistance

Provided by Automobile Association Developments Limited (trading as AA Breakdown Services).

If You and Your Vehicle are stranded at the roadside following an accident we can offer:

- Where roadside repair is not possible and the accident is a Non-Fault Accident please refer to the full terms and conditions of AA Accident Assist beginning on page 37.
- Support and advice from specially trained staff who can provide a preliminary view of liability and options on the next course of action available to You

What is covered for UK customers.

- Roadside Assistance is available if Your Vehicle is stranded on the highway more than a quarter of a mile from the Customer's Home Address following a Breakdown or accident.
- If, following a Breakdown, a Patrol or appointed agent cannot fix Your Vehicle, it, together with the driver and up to a maximum of seven passengers, will be taken to the AA's choice of relevant local repairer (in the case of an electric vehicle which has run out of charge, this will be to the nearest charge point) or to a local destination of Your choice, provided it is no further.

- The AA will make a telephone call at Your request following a Breakdown.
- Please note that any contract for repair, other than repairs carried out by the AA or its agent at the roadside under Your AA Breakdown Cover, is between the person requesting the repair and the repairer – it is not the AA's responsibility to instruct the repairer to undertake any work required or to pay them for it. The AA does not guarantee that any recovery to a relevant local repairer will be within the opening hours of the repairer, or that the repairer will be immediately available to undertake any required repair. Whilst the AA will endeavour to check that the chosen repairer carries out the type of repair work required, this cannot be guaranteed and the AA does not provide any assurance or warranty with respect to any work carried out at Your request by any third party repairer.

What is covered for Channel Island and Isle of Man customers.

- Roadside Assistance is available to You in the UK and on Your Resident Island (for Channel Island residents this will include both Jersey and Guernsey) if Your Vehicle is stranded on the highway more than a quarter of a mile from the Customer's Home Address following a Breakdown or accident;
- If, following a Breakdown, a Patrol or appointed agent cannot fix Your Vehicle, it, together with the driver and up to a maximum of seven passengers, will;
 - (a) following a Breakdown in the UK or, for Channel Island residents only, in whichever of Jersey or Guernsey is not Your Resident Island, be taken to the AA's choice of relevant local repairer (in the case of an electric vehicle which has run out of charge, this will be to the nearest charge point) or, to a local destination of Your choice, provided it is no further; and
 - (b) following a Breakdown on Your Resident Island, be taken together with the driver and up to a maximum of seven passengers (see General Terms & Conditions, clause 1f) to a single destination of Your choice on the customer's Resident Island. If there are more people than the maximum allowed, the AA will seek to arrange, but will not pay for, their onward transportation.

- The AA will make a telephone call at Your request following a Breakdown.
- Please note that any contract for repair, other than repairs carried out by the AA or its agent at the roadside under Your AA Breakdown Cover, is between the person requesting the repair and the repairer – it is not the AA's responsibility to instruct the repairer to undertake any work required or to pay them for it.

The AA does not guarantee that any recovery to a relevant local repairer will be within the opening hours of the repairer, or that the repairer will be immediately available to undertake any required repair. Whilst the AA will endeavour to check that the chosen repairer carries out the type of repair work required, this cannot be guaranteed and the AA does not provide any assurance or warranty with respect to any work carried out at Your request by any third party repairer.

What is not covered.

The following items are excluded:

- Routine maintenance
- Running repairs
- Fuel and parts are excluded unless: fuel is required to get a vehicle that has run out of fuel to the nearest fuelling point; and/or in the case of parts cost £5 or less based on the AA's retail prices and are carried by the attending AA Patrol or agent, Oil, Keys, or Garage or other labour or other materials required to repair Your Vehicle are excluded, as are any supplier delivery service or call-out charges related to these items, and the provision of service on private property without the relevant permission.
- The cost of any labour, other than that provided by the AA or its agents under Your AA cover at the scene of the Breakdown or accident.
- Any additional transport or other costs that You might incur or any incidental expenses that may arise during a recovery. The AA cannot accept any costs for passengers who do not accompany Your Vehicle while it is being recovered.
- Routine maintenance and running repairs, for example, radios, interior light bulbs, heated rear windows.

- Any recovery or tow following an accident (see General Terms and Conditions, page 32).
- Assistance following a Breakdown or accident attended by the police, highways agency or other emergency service, until the services concerned have authorised the vehicle's removal. If the police, highways agency or emergency service insist on recovery by a third party, the cost of this must be met by You.
- A second or subsequent recovery, after Your Vehicle has been recovered following a Breakdown.
- All things excluded under General Terms and Conditions (see pages 32-37).
- Other materials required to repair Your Vehicle are excluded, as is any supplier delivery service or call-out charges related to these items, and the provision of service on private property without the relevant permission and storage costs.

At Home

Provided by Automobile Association Developments Limited (trading as AA Breakdown Services).

What is covered.

- At Home is available only if You opened a TSB account at least 24 hours before the Breakdown occurred.
- At Home provides access to the same service as is available under 'Roadside Assistance', following a Breakdown or accident at or within a quarter of a mile of the Customer's Home Address.

What is not covered.

- All things excluded under 'Roadside Assistance' 'What is not covered' above.

National Recovery

Provided by Automobile Association Developments Limited (trading as AA Breakdown Services).

What is covered.

- National Recovery is available only if You opened a TSB Account at least 24 hours before the Breakdown occurred.

- National Recovery (Relay) is available when the AA provides either Roadside Assistance or At Home (Home Start) service and the AA cannot repair Your Vehicle at the roadside or at Your home;
- National Recovery provides recovery of Your Vehicle, together with the driver and up to a maximum of seven passengers to any single destination of Your choice in the UK or Your Resident Island (see also General Terms and Conditions, page 32). For Channel Island residents, and for these purposes only, recovery can be to any single destination on either Jersey or Guernsey.

What is not covered.

- All things excluded under 'Roadside Assistance' 'What is not covered' above.
- National Recovery does not provide recovery in cases of mis-fuelling. In such cases service will be restricted to a local tow provided under Your Roadside Assistance cover;

Compassionate National Recovery Assistance:

The AA may be prepared to make National Recovery available if You are, or the driver of Your Vehicle is, unexpectedly taken ill during a journey and no other passenger can drive Your Vehicle so as to complete Your intended journey. Any Compassionate National Recovery Assistance is given at the AA's absolute discretion and subject to the production of any proof of illness that the AA reasonably requires.

Onward Travel

Underwritten by Acromas Insurance Company Limited.

What is covered:

- Onward Travel is available if Your Vehicle is immobilised following a Breakdown which the AA has attended under Roadside Assistance or At Home and where the AA cannot arrange a prompt local repair. Customers with Onward Travel may choose from either a replacement vehicle OR overnight accommodation OR public transport costs (see overleaf for full details of what is covered under each benefit).

What is not covered:

- Onward Travel cannot be provided retrospectively.
- Onward Travel is not available following an accident or
- Onward Travel is limited to 3 claims in any one subscription year.

Onward Travel benefit options:

A: Replacement vehicle

What is covered:

This benefit consists of arranging and paying for a replacement mid-range saloon or hatchback type car with engine capacity of up to 1,600cc, plus insurance, for up to 72 consecutive hours from an AA chosen supplier. Where possible, and unless the receipt of the vehicle is delayed at Your request and with the AA's agreement, the AA will arrange for any replacement vehicle to be provided by the supplier around the time and point of the relevant Breakdown. If the vehicle is not taken at that time, You are responsible for arranging delivery direct with the relevant supplier. The AA may be prepared to assist in the making of these arrangements. A collection and delivery service (or equivalent) is available from the chosen suppliers, subject to availability, to the supplier's terms and conditions and to Your payment of the supplier's fuel charges connected with collection and/or delivery. A minimum of two hours' notice is required by the suppliers to arrange the delivery of a vehicle. The collection and delivery service will only be available to mainland UK destinations and to a maximum delivery distance of thirty miles. You are responsible for making arrangements for the return of the vehicle to the supplier.

What is not covered:

- Other charges arising from Your use of the vehicle, such as (without limitation) fuel costs (including those resulting from collection and/or delivery of the vehicle), any insurance excess charges, and charges arising if You keep the vehicle for more than 72 hours;
- Replacement vehicles cannot be supplied with a tow bar, and therefore, Your caravan or trailer will have to, if eligible, be recovered under National Recovery with Your Vehicle.



- We cannot guarantee a like for like replacement for Your Vehicle. This includes being unable to provide a replacement hybrid or electric vehicle.

Please note: Replacement cars are supplied to You by the AA's chosen suppliers. The vehicle hire agreement will be between You and the relevant supplier and will be subject to that supplier's Terms and Conditions. These will usually require or include (amongst other things):

- Production of a full driving licence valid at the time of issue of the hire vehicle;
- Limits on acceptable endorsements;
- Limitations on the availability and/or engine capacity of the replacement vehicle;
- A deposit, for example, for fuel (please note that a Credit or Debit card will be required for the deposit);
- Drivers to be aged at least 18 years and to have held a full driving licence for at least 12 months;
- Under this policy drivers aged at 18-21 years are restricted to a hatchback type vehicle up to 1,200cc.
- If the AA's chosen supplier refuses hire for any reason, You have a pay and claim option which must be authorised by the Onward Travel team, along with the price prior to being arranged by the Customer. Claims should be made in writing and sent together with proof of purchases and receipts to: The AA, Onward Travel Claims, Agency Accounts, Fanum House, Basingstoke, Hampshire RG21 4EA.

OR

B: Public transport costs

The AA will reimburse public transport costs incurred by the driver and up to a maximum of seven passengers (see General Terms and Conditions page 32) in travelling to a single UK mainland destination or on Your Resident Island. For Channel Island residents we will cover Your costs for whichever Jersey or Guernsey is not Your Resident Island. Costs must be agreed at the time of Breakdown by the Onward Travel team.

Claims should be made in writing and sent together with proofs of purchases and receipts to: The AA, Onward Travel Claims, Agency Accounts, Fanum House, Basing View, Basingstoke, Hampshire RG21 4EA.

OR

C: Overnight accommodation

The AA will arrange and pay directly for one night's bed and breakfast on the day of the Breakdown at a hotel of its choice for the driver and up to a maximum of seven passengers (see General Terms and Conditions page 32). Please note that any additional costs incurred during overnight accommodation such as other meals, drinks, telephone calls and newspapers are not included. You must settle these direct with the hotel before leaving.

General Terms and Conditions – AA Breakdown Cover

General exclusions

1. AA Breakdown Cover does not provide for:

(a) Any vehicle servicing or re-assembly

For example, where this is required as a result of neglect or unsuccessful work on the vehicle (including, but not limited to, DIY vehicle maintenance), other than that on the part of the AA or its agents;

(b) Garage labour costs

The cost of garage or other labour required to repair Your Vehicle, other than that provided by the AA or its agents at the scene of the Breakdown or accident;

(c) Fuel draining

In the event of the introduction of an inappropriate substance which results in the need to drain or remove fuel, lubricants or other fluids, the only recovery the AA will make available to You will be to arrange for Your Vehicle, the driver and up to 7 passengers to be taken to the AA's choice of relevant local repairer or another location of Your choice, provided it is no further, but You will have to pay for any work required;

(d) Vehicle storage

Having Your Vehicle stored or guarded in Your absence; In the event that the AA does agree to, or needs, to arrange storage of Your Vehicle, for example without limitation, because the AA is not reasonably able to locate the delivery address You have provided or You have not provided, or do not provide when the AA requests, adequate delivery instructions, the AA will be entitled to charge You reasonable storage charges;

(e) Vehicles on private property

The provision of service when Your Vehicle is on private property, for example, garage premises, unless You can establish that You have the permission of the owner or occupier;

(f) Excess passenger loads

The provision of service to or for any persons in excess of the number of seats fitted in the vehicle at the time of Breakdown, or to anyone who was not travelling in the relevant vehicle at the time of the Breakdown. If there are more people than the maximum allowed, the AA will seek to arrange, but will not pay for, their onward transportation;

(g) Recovering vehicles from trade or auction

The recovery of any vehicles bearing trade plates or which the AA has reason to believe have just been imported or purchased at auction;

(h) Transporting from trade premises

The transportation of immobilised vehicles where the AA considers this to be part of a commercial activity, for example, to, from or for motor dealers or delivery companies;

(i) Locksmiths, tyre, glass or bodywork specialists costs

The cost (including any call-out charge) of any locksmith, glass or tyre specialist, should the AA consider this to be required. The AA will endeavour to arrange this help on Your behalf, however it will not pay for these specialist services

and any contract for services provided will be between You and the relevant specialist. If, in the AA's professional opinion, Your Vehicle requires recovery to such a specialist to be mobilised and, to effect that recovery, specialist lifting equipment not normally carried by AA Patrols is required, the AA will arrange the recovery but at Your cost. If use of a locksmith or other specialist would, in the AA's opinion, mobilise the vehicle, no further service will be available for the Breakdown in question;

(j) Transporting animals

The transportation or arrangement of the transportation of any animal (guide dogs or hearing dogs will be transported together with their owner, unless this is not possible for health and/or safety reasons). The AA will not recover horses or livestock. If the AA does, at its absolute discretion, agree to transport an animal, then this will be at Your own risk. It is Your responsibility to secure any animal being transported or to make alternative arrangements for its transportation;

(k) Participation in sporting events

Assistance for vehicles broken down as a result of taking part in any 'Motor Sport Event', including, without limitation, racing, rallying, trials or time-trials or auto test. However, for the avoidance of doubt, the AA does not consider "Concours d'elegance" events, track test days for road-legal vehicles or rallies held exclusively on open public highways where participants are required to comply with the normal rules of the road, to be Motor Sports Events.

Trade transportation, that is the recovery of any vehicles bearing trade plates or which the AA has reason to believe have just been imported or purchased at auction;

2. Accident Recovery: Where a roadside repair is not possible

- (a) If the accident is not a Non-Fault Accident or, if the accident is a Non-Fault Accident but You do not wish to use the AA Accident Assist service, the AA may provide (but not pay for) recovery following an accident. If so, You will be responsible

for paying the AA's charges for this assistance. Where an insurance claim is being made, we will seek to recover these charges from Your insurer and you will remain liable for these charges until full settlement is reached with Your insurance company. We reserve the right to reclaim our recovery cost provided under this policy from the insurer of a known third party driver, who was at fault in relation to the incident.

- (b) If specialist equipment is required, You will be responsible for paying the cost of any equipment used. You must give the AA, on request, any relevant information it reasonably requests in regard to all matters referred to in this clause. Please note that, following an accident, or otherwise, it is and remains Your responsibility to ensure that You properly comply with any requirements of Your motor insurer in making a claim under Your motor insurance policy.
- (c) Where You do not request the services from us at the time of the incident and/or where You arrange for assistance and recovery services to be provided by another provider, we will make no contribution toward the cost of these (either to you or the provider).
- (d) If following an accident, You require one of the Onward Travel (Stay Mobile) services (and You have Onward Travel (Stay Mobile), the AA may, again, be prepared to arrange this for You but will not be responsible for any costs involved. You must pay, on request, any applicable charges.
You must give the AA, on request, any relevant information it reasonably requests in regard to all matters referred to in this clause.

General rights to refuse service.

Please note: If a Customer is refused service by the AA the Customer has the right to an explanation in writing (see 'Compliments and complaints' page 41 for Customer Care contact details).

- 3. The AA reserves the right to refuse to provide or arrange Breakdown assistance under the following circumstances:

- (a) **Repeat breakdowns within 28 days**

Where service is requested to deal with the same or similar cause of Breakdown to that which the AA attended within the preceding 28 days. It is Your responsibility to make sure that emergency repairs carried out by the AA are, where appropriate, followed as soon as possible by a permanent repair. Nothing in this provision shall affect any rights You may have in relation to any negligence or breach of contract or breach of any other legal duty on the part of the AA or its agents;

- (b) **Unattended vehicles**

You are not with Your Vehicle at the time of the Breakdown and You are unable to be present at the time assistance arrives;

- (c) **Unsafe, unroadworthy, unlawful vehicles**

Where in the AA's reasonable opinion, immediately before the relevant breakdown or accident, Your Vehicle was dangerous, overloaded, unroadworthy or otherwise unlawful to use on a public road. Without restricting the generality of the AA's rights under this provision, and Your responsibility to comply with all applicable legal requirements, please note that for a UK registered vehicle to be used or kept on a public road, and subject to any relevant exemption that may apply, the vehicle must have a current excise licence (that is, up to date vehicle tax), a current MOT test certificate and have in force valid motor insurance to the minimum level required under UK law;

- (d) **Delay in reporting**

In the AA's reasonable opinion, there has been an unreasonable delay in reporting the Breakdown;

- (e) **Assisting where unsafe or unlawful activities** In the AA's opinion, and other than solely as a result of a failure on the part of the AA, the giving of service would involve any breach of the law (including, without in any way restricting the type of breach being referred to under this sub-clause, a breach of the AA's health and safety duties);

(f) Cannot verify cover

Where You cannot produce a valid TSB debit card (or appropriate receipt) and some other form of identification. If these cannot be produced, and the AA is unable to verify that the appropriate Breakdown Cover entitlement is held, the AA reserves the right to refuse service. However if You are unable to prove entitlement to service or You are aware that You do not hold entitlement to an AA service, the AA may, at its discretion, offer service on the immediate payment (by credit, debit or switch card) of the usual premium for the relevant cover required, plus a supplementary premium for joining while already requiring assistance. The premium paid will be fully refunded if it can be established to the AA's satisfaction that the relevant level of service entitlement was held at the time of the Breakdown. Any services provided under Onward Travel must be paid for in advance by You and will be fully refunded if it can be established to the AA's reasonable satisfaction that entitlement to Onward Travel was held at the time of the Breakdown. Without prejudice to Your statutory rights, no refunds will be given if entitlement to cover cannot be proved, or simply because Your Vehicle cannot be fixed at the roadside;

(g) Unreasonable behaviour

Where the AA reasonably considers that You:

- (i) or anyone accompanying You, or who is receiving or is entitled to receive assistance in connection to Your cover, is behaving or has behaved in a threatening or abusive manner to AA employees, Patrols or agents, or to any third party contractor; or
- (ii) have falsely represented that You are entitled to services that You are not entitled to; or
- (iii) have assisted another person in accessing AA services to which they are not entitled; or
- (iv) owe the AA money with respect to any services, spare parts or other matters provided by the AA or by a third party on the AA's instruction.

Additional services

4. Any additional services made available by the AA which are not described in these Terms and Conditions are provided on a purely discretionary basis and may be withdrawn at any time.

Use of agents

5. Service from dedicated AA Patrols is subject to availability and may be supplemented by use of appropriate agents. The AA will only accept responsibility for the actions of an agent where the agent is acting on the AA's instruction.

Requests for assistance

6. All requests for assistance must be made to the AA using the contact instructions provided by TSB from time to time. If You contact a garage direct, You will have to settle its bill and the AA will be under no obligation to reimburse You.

Emergency nature of breakdown service

7. AA Patrols are trained and equipped to carry out emergency roadside repairs and are not in a position to comment on the general safety or roadworthiness of a vehicle after a Breakdown or an emergency repair. In addition, completion of an emergency repair cannot be taken to signify or in any way guarantee the general roadworthiness of the vehicle concerned.

Cancellation of Cover

8. The Customer has the right to cancel their AA Breakdown Cover but please note that as this cover has been provided as an integral part of their TSB account no refund is available. Cancellation/closure of Your TSB account will mean that Your rights to service from the AA will cease immediately.
9. The AA shall have the right to cancel any cover in the following circumstances (if the AA decides to cancel Your cover You will be notified in writing and Your cover will be cancelled with immediate effect):
 - (a) since Your cover first began the AA has been entitled to refuse service on more than one occasion under sub-clause 3c-d and on one or more occasions under sub-clause 3g or

- (b) the AA considers, and as a result of the Customer's conduct, that there has been a breakdown in its relationship with the Customer; or
 - (c) cover was taken out where the AA was, or is, entitled to cancel an existing or previous cover under a) or b) of this clause;
 - (d) if the Customer has, following termination of the relevant TSB Added Value Account during a Subscription Year, failed to pay the AA, on request, to continue the cover previously provided under the TSB Policy; or
 - (e) excessive use of the service has occurred either through failure to seek permanent repair following any temporary repair effected by an AA Patrol or agent or due to lack of routine vehicle maintenance.
10. In the event that the AA is no longer TSB's chosen Breakdown assistance cover provider or Breakdown assistance cover is no longer provided with Your TSB account, Your Breakdown Cover with Automobile Association Developments Limited (trading as AA Breakdown Services) (and, where applicable, Acromas Insurance Company Limited) will expire in accordance with the Terms and Conditions of Your TSB Account and we shall have no further obligation to provide You with Breakdown assistance services.

Changes to Terms and Conditions

11. TSB and/or the AA is entitled to change any of Terms and Conditions of cover during the subscription year, on the giving of reasonable notice, where it reasonably considers this necessary in order to comply with any applicable laws, regulations or the advice or instruction of any regulatory authority.

Matters outside the AA's reasonable control

12. While the AA seeks to meet the service needs of Customers at all times, its resources are finite and this may not always be possible. The AA shall not be liable for service failures where the AA is faced with circumstances outside its reasonable control. Events which might constitute circumstances outside the AA's reasonable control include (but are not limited to)

Acts of God, outbreak of hostilities, riot, civil disturbance, acts of terrorism, acts of government or authority (including the refusal or revocation of any licence or consent), fire, subsidence, explosion, flood, snow, fog or other bad weather conditions, vehicle, equipment or systems failures, roads that are not reasonably accessible by the AA, shortages of fuel or other necessary supplies, failure of telecommunications lines or systems, default of suppliers or subcontractors, theft, malicious damage, strike, lock out or industrial action of any kind.

Exclusion of liability for loss of profit etc

13. The AA shall not, in any event, and to the extent permitted by law, have any responsibility for
- (a) any increased costs or expenses; or,
 - (b) any loss of:
 - (i) profit; or
 - (ii) business; or
 - (iii) contracts; or
 - (iv) revenue; or
 - (v) anticipated savings; or
 - (c) any special or indirect losses incurred as a result of or in connection with any service, whether resulting from tort (including negligence or breach of statutory duty), from breach of contract or otherwise. For the avoidance of doubt, nothing in this clause or these Terms and Conditions shall exclude or restrict the AA's liability for negligence resulting in death or personal injury.

Enforcement of Terms and Conditions

14. Failure to enforce or non-reliance on any of these Terms and Conditions by the AA will not prevent the AA from subsequently relying on or enforcing them.
15. None of the Terms and Conditions, or benefits, of AA Breakdown Cover are enforceable by anyone else other than the Customer. For the avoidance of doubt, and without limiting the above, any rights under The Contract (Rights of Third Parties) Act 1999, or any replacement or amendment of such act, are excluded.

16. You will not become members of the AA by virtue of only being entitled to any benefits. The AA and the bank may from time to time agree that specified customers may be entitled to certain offers available to AA Members.

Use of headings

17. The headings used in this Policy are for convenience only and shall not affect the interpretation of its contents.

Interpretation: use of English law and language

18. Your AA Breakdown Cover and these Terms and Conditions are governed and should be interpreted by the laws of England and Wales. The EEA State for the purpose of cover is the United Kingdom. The Terms and Conditions of cover are written in English and all correspondence entered into shall be in English.

AA Accident Assist

Available to all Members

Underwritten by AA Underwriting Insurance Company Limited

IMPORTANT INFORMATION

Additional Definitions

At-Fault Accident' means an accident which is not a Non-Fault Accident.

Non-Fault Accident' means an accident where the AA considers liability rests with the other person.

AA Accident Assist is designed to help You if You have a motor accident in Your Car. At our sole discretion we can offer You:

- Recovery of your car to one of our approved body repair garages and repair of your car
- In the event of a Non-Fault Accident, a Replacement Hire Car
- In the event of an At-Fault Accident, a small Courtesy Car which will be provided by the AA Accredited Repairer

What is covered:

AA Accident Assist is available if You have a Non-Fault, or At-Fault Accident in Your Car, but the amount of support we can offer You will depend on whether the accident is Non-Fault or At-Fault, and is subject at all times to our discretion. The AA's

sole decision on liability (i.e. whether the accident was a Non-Fault or At-Fault Accident), is final. To help us make a decision on liability, you must promptly give the AA all relevant information about the accident, including, the name, address of the other person(s) involved in the accident along with their vehicle and insurance details as well as any other information we reasonably request in regard to all matters relating to the accident. It will help us to confirm who is at fault if You can also supply the name and addresses of any witnesses, if available. AA Accident Assist does not replace your motor insurance policy and is not a substitute for Your legal requirement for Your Vehicle to be insured. AA Accident Assist does not cover Your liabilities to others.

1. Recovery

After a Non-Fault Accident

If You are involved in a Non-Fault Accident, we can recover Your Car if it is not mobile or unsafe to drive after an accident. We can arrange and manage repairs to Your Car and there is no excess to be paid. We can also arrange a Replacement Hire Car via a hire car company. We will pay for these services on your behalf and recover these costs from the at fault driver's insurance company.

After an At-Fault Accident

If You are involved in an Accident that was your fault and you will be making a claim on your motor insurance policy, with effect from 31st January 2022, we can recover Your Car if it is not mobile or unsafe to drive after an Accident. We will not charge You for this recovery service provided that You agree to have: 1. your insurance claim handled by AA Accident Assist; and 2. Your Car repaired at an AA Approved Repairer with the prior approval of your insurer. If You only require the recovery of Your Car and You do not wish to use our Accident Assist claims service, You will be asked to pay a fee up front for the recovery service provided by the AA.



2. Repairs

After a Non-Fault Accident

- (a) Following a Non-Fault Accident, the AA will take Your Car to the AA Approved Repairer who will carry out an assessment of the damage caused. If You were in a Non-Fault Accident, the estimate will be supplied to us for review. If the repairs are economical and viable and You agree to use the AA Approved Repairer, we will then instruct the AA Approved Repairer, to carry out the repairs and we will pay for these.
- (b) If the AA considers that repairs to Your Car are not economical or viable, we will inform You of this and You will need to claim from your motor insurance.
- (c) Provision of Repairs is subject to the following:
 - (i) You agree to and will support the AA in recovering any repair costs in your name, in accordance with the subrogation clause on page 40 and if any costs for repairs that the AA has paid for are recovered by You or paid direct to You, You must pay such costs to the AA.
 - (ii) You agree to use an AA Approved Repairer.
 - (iii) You tell the AA as soon as Your Car becomes available for You to drive again.
 - (iv) You collect or arrange delivery of Your Car when notified by the AA Approved Repairer that Your Car is ready for collection or delivery.
 - (v) If You are VAT registered You will be liable for the VAT element of the repairs, which You should recover in the normal way from HMRC.
 - (vi) The AA does not guarantee that Your Car will be delivered to the AA Approved Repairer during the opening hours of the repairer, or that the repairer will be immediately available to undertake any required repair.

After an At-Fault Accident

- (a) Following an At-Fault Accident, the AA will take Your Car to the AA Approved Repairer who will carry out an assessment of the damage caused or will arrange recovery of Your Car from your home address. The AA Approved Repairer will estimate the damage and arrange approval to proceed with the repair from your insurer, who will pay for the repair and recovery fee.
- (b) If the AA Approved Repairer is not authorised by your insurer to proceed because your insurer considers that repairs to Your Car are not economical, or for any other reason, your insurer will inform You of this and will oversee management of your motor insurance claim. If for any reason Your insurer declines the claim, You will be responsible for the recovery and storage costs.
- (c) The AA does not guarantee that Your Car will be delivered to the AA Approved Repairer during the opening hours of the AA Approved Repairer, or that the AA Approved Repairer will be immediately available to undertake any required repair.

3. Mobility

Replacement Hire Car following a Non-Fault accident

- (a) Following the Non-Fault Accident the AA will arrange the supply of a Replacement Hire Car and we will pay the cost of the Replacement Hire Car if Your Car cannot be driven or is considered unsafe.
- (b) AA Accident Assist is available only for Your Car (as defined) and the only type of vehicle that the AA will arrange to be hired to You will be a four wheeled car (subject to availability).
- (c) If Your Car is uneconomical to repair and You make an insurance claim under 2(b) above, We will continue to pay for a Replacement Hire Car, however we will decide how long the Replacement Hire Car can be hired for. It is your responsibility to keep us updated on the progression of this insurance claim. Failure to do so may result in us ceasing

to pay for the Replacement Hire car. If You do not accept a reasonable offer to settle the insurance claim, we may refuse to pay further hire costs.

- (d) Provision of a Replacement Hire Car is subject to the following:
- (i) You agree to and will support the AA in trying to recover any Replacement Hire Car costs in your name in accordance with clause 8 of the general terms & conditions on page 35, and if any costs are recovered by You or paid direct to You and the AA has paid for the provision of a Replacement Hire Car, You must pay such costs to the AA.
 - (ii) You agree that the AA selects the Replacement Hire Car supplier and the car to be hired.
 - (iii) You agree that the AA will decide how long a Replacement Hire Car can be hired for and for the AA's decision as to the duration of any such hire is final.
 - (iv) You enter into a car hire rental agreement with the AA's chosen supplier.
 - (v) You tell the AA as soon as Your Car becomes available for You to drive again.
 - (vi) You return the Replacement Hire Car to the AA's chosen supplier as soon as Your Car becomes available.
 - (vii) You meet the age and licensing rules of the Replacement Hire Car supplier and You follow any terms and conditions of the hire.
 - (viii) If You are VAT registered You will be liable for the VAT element of the repairs, which You should recover in the normal way from HMRC
 - (ix) We can take details of your claim for AA Accident Assist 24 hours a day, 365 days a year, but can only arrange delivery of a Replacement Hire Car between 9am and 4.30pm Monday to Friday (excluding public and bank holidays)

Small Courtesy Car following an At-Fault Accident

In the event of an At-Fault Accident, the AA Accredited Repairer will provide you with a small Courtesy Car for the duration of any repair. This is subject at all times to availability. In the event that Your Car is declared a total loss, You will not receive a Courtesy Car from the AA Approved Repairer and will need to speak with your insurer about possible mobility options.

4. What is not covered

1. If You make a claim for AA Accident Assist that is at all false or fraudulent, or support a claim with any false or fraudulent statement or documents You will lose the benefit of AA Accident Assist and the AA may cancel Your membership in accordance with its rights the AA membership General Terms & Conditions page 35. You will not be entitled to a refund of all benefits of the policy and any premiums that You have paid. In addition, the AA may recover from You any costs paid by way of benefit under this policy. If You fraudulently provided Us with false information, statements or documents the AA may record this on the anti-fraud databases and the AA may notify other organisations.
2. Accidents that arise from your unlawful use of drink or drugs.
3. Any accident that occurs outside England, Wales or mainland Scotland.
4. Any accident if You are claiming against a person who does not have a valid motor insurance policy or a person who cannot be identified or traced;
5. Any accident that You have reported to your motor insurer and in relation to which your motor insurer has declined cover.
6. In respect of the repairs:



- (a) The AA will not pay for repair costs when You make your own arrangements for repairs to Your Car after the accident.
- (b) The AA will not pay for repairs to vehicles that are not Your Car.

7. In respect of the Replacement Hire Car:

- (a) Fuel.
- (b) other charges arising from Your use of the Replacement Hire Car such as (without restricting in any way the type of charges being referred to here) any insurance excess charges, charges arising from damage to the hire car by You and daily hire charges arising if You keep the Replacement Hire Car after Your Car has been repaired.
- (c) Replacement Hire Car cannot be supplied with a tow bar and therefore Your caravan or trailer will, if eligible, have to be recovered under National Recovery (Relay).
- (d) The AA cannot guarantee that they will be able to provide a replacement hybrid or electric vehicle.
- (e) The AA will not pay for Replacement Hire Car costs when You make your own arrangements for car hire after an accident.
- (f) If we arrange and pay for a Replacement Hire Car but subsequently it is established to the AA's reasonable satisfaction that the accident was not entirely the other person's fault, we will not pay any further Replacement Hire Car costs. However, we will not seek to recover from You any costs that we have already paid prior to notifying You of Our decision provided the accident details You have supplied are true and complete.
- (g) Daily hire charges that You incur when Your Car has been repaired and is ready for collection.
- (h) If the AA has arranged a Replacement Hire Car on your behalf but your own insurer is dealing with the damage to your car, You will not be covered if You fail to keep Us updated on the progression of the car damage when asked.

Subrogation

In the event that the AA provides AA Accident Assist the AA will be entitled to take over and conduct at the AA's expense and in Your name:

- (i) The negotiation defence or settlement of any claim against the at fault driver for recovery in respect of costs paid by the AA for AA Accident Assist;
- (ii) Legal proceedings to recover for the AA's benefit any payments made for AA Accident Assist.
 - (a) You must give the AA all documentation, help and information they may need.
 - (b) The AA reserves the right to recover costs paid by the AA for AA Accident Assist from your own motor insurance and you must assist the AA to recover of costs paid by the AA for AA Accident Assist from your motor insurance.

AA Accident Assist – General Terms and Conditions

1. The Accident Assist Personal Incident Managers only operate during normal working hours (Monday to Friday 8am to 6pm), although, messages can be left at any time. If You have a motor road traffic accident out of working hours and Your Vehicle is mobile, You should call the Accident Assist helpline and leave Your contact details on the voicemail. A Personal Incident Manager will then contact You during normal working hours. If You have a motor road traffic accident out of office hours and Your Vehicle is immobile, You should contact the Accident Assist helpline and they can arrange to have Your Vehicle recovered to a place of safety overnight. The Accident Assist helpline will also arrange for a Personal Incident Manager to contact You during normal working hours.
2. The use by You of any of the other AA services (for example Roadside Assistance, At Home, National Recovery) is subject to the relevant terms and conditions.
3. The AA reserves the right to withhold or withdraw Accident Assist at any time if any repairs are begun before the work is authorised through Accident Assist.

4. Accident Assist is not available for use by, or for, any third parties involved in a road traffic accident (regardless of fault) with You.
5. Whilst Accident Assist can make all the necessary arrangements for the repair of Your Vehicle damaged as a result of a road traffic accident, the AA and TSB give no guarantee or warranty as to the standard or quality of any such repair work performed or any replacement components fitted to Your Vehicle. The contract for repair will be between You (or, if appropriate, Your insurer) and the relevant repairer. Under no circumstances will the AA or TSB be held responsible for replacement components fitted by a vehicle repairer as a result of, or in connection with, the provision of the Accident Assist.
6. It is Your responsibility (or, if appropriate, Your insurer's responsibility) to pay for the recovery costs and the cost of all vehicle repairs (both labour and parts) performed on Your Vehicle following a motor road traffic accident. Neither the AA nor TSB will be responsible for any failure to pay the repairer for any work undertaken.
7. You (or, if appropriate, Your insurer) will be charged the current market price for any additional services You require (for example technical inspections, damage reports or vehicle delivery) which are arranged in connection with repairs which have been organised through the Accident Assist Service.
8. Sections 1n, 3, 4, 5, 6, 7, 8, 9, 10, 11, 12, 13, 14, 15, 16, 17 and 18 of General Terms and Conditions – UK Breakdown Cover shall apply to this cover and any reference therein to Breakdown or Breakdown assistance or service shall be taken, as appropriate, to refer to accident or act of vandalism and/or to Accident Assist.

Compliments and complaints

The AA aims to provide You with a high level of service at all times. However, there may be a time when You feel that their service has fallen below the standard You expect. If this is the case and You want to complain, the AA will do their best to try and resolve the situation.

- (a) There are several ways You can contact the AA:

Phone: **0344 209 0556**
 Email: **customer.solutions@theaa.com**
 Post: **Customer Solutions,
 The Automobile Association,
 Lambert House,
 Stockport Road,
 Cheshire,
 Cheshire, SK8 2DY**
 Fax: **0161 488 7544**

Text Relay is available for deaf, hard of hearing or speech impaired customers.

The AA will either acknowledge Your complaint within five working days of receipt, or offer You their final response if they have concluded their investigations within this period.

If the AA acknowledges Your complaint, they will advise You who is dealing with it and when they expect to respond. The AA aims to respond fully within eight weeks. However, if they are unable to provide a final response within this period they will write to You before this time and advise why they have not been able to offer a final response and how long they expect their investigations to take.

If You remain unhappy with the AA's final response, or they have not managed to provide a final response within eight weeks of Your complaint, You may be entitled to refer Your complaint to the Financial Ombudsman Service for help and advice.

- (b) There are several ways You can contact them:

Phone: **0800 023 4567** or **0300 123 9123**
 Website: **www.financial-ombudsman.org.uk**
 Email: **complaint.info@financial-ombudsman.org.uk**
 Post: **The Financial Ombudsman Service,
 Exchange Tower,
 Harbour Exchange Square,
 London, E14 9SR**

Financial Services Compensation Scheme (FSCS)

The activities of AAIS, AICL and AAUICL in arranging AA Breakdown Cover are covered by the FSCS. You may be entitled to compensation from the scheme if AAIS, AICL and AAUICL cannot meet its obligations. This depends on the type of business and the circumstances of the claim. Insurance arranging is 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 or telephone **0800 678 1100** or **0207 741 4100**.

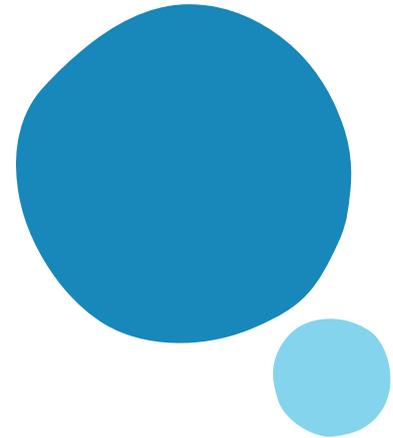
AA company details

Automobile Association Developments Limited (trading as AA Breakdown Services), is an insurer of breakdown assistance services cover that is exempt from authorisation under the Financial Services and Markets Act 2000. Registered office: Fanum House, Basing View, Basingstoke, RG21 4EA. Registered in England and Wales Number: 01878835.

Acromas Insurance Company Limited is authorised and regulated by the Commissioner of Insurance, Financial Services Commission, Gibraltar. Acromas Insurance Company Limited is a member of the Association of British Insurers. Head Office: 57-63 Line Wall Road, Gibraltar. Registered Number 88716 (Gibraltar). UK branch address: Acromas Insurance Company Limited, Enbrook Park, Folkestone, Kent CT20 3SE.

Automobile Association Insurance Services Limited is an insurance intermediary authorised and regulated by the Financial Conduct Authority. Registered Office: Fanum House, Basing View, Basingstoke, Hampshire RG21 4EA. Registered in England and Wales number 2414212.

AA Underwriting Insurance Company Limited First Floor, Grand Ocean Plaza, Ocean Village, Gibraltar. Registered Number 106606 (Gibraltar). AA Underwriting Insurance Company Limited is authorised by the Financial Services Commission, Gibraltar. AA Underwriting Insurance Company Limited is a member of the Association of British Insurers.



Other ways we can help.

For everything from current accounts and loans, to mortgages and savings, we're here to help.

Go to [tsb.co.uk](https://www.tsb.co.uk) or visit your local branch.

For more information...

Call **03459 758 758**

Click [tsb.co.uk](https://www.tsb.co.uk)

Visit **Drop into your local branch**

Need some extra help to do your banking? This might be due to physical or mental wellbeing or a life event. We're here to support you. Let us know what you need by calling **03459 758 758**, chat to us in the Mobile Banking App, or visit us in branch.

This information is available in large print, braille and audio. Ask in branch or call us on **03459 758 758** (lines are open from 8am to 8pm, 7 days a week).

If you have a hearing or speech impairment you can call us using the Relay UK service. Type '**18001**' before entering our telephone number. A member of the Royal National Institute for Deaf People will join the call to speak with us as you send and receive text messages. Please visit www.relayuk.bt.com to read how they manage your data.

The opening hours of our Telephone Banking advisor services are 8am to 8pm Monday to Sundays. Our lost and stolen card and fraud reporting lines are open 24/7. Not all Telephone Banking services are available 24 hours, 7 days a week. Calls may be monitored or recorded.

If you need to call us from abroad, or prefer not to use our **0345** number, you can also call us on **+44 203 284 1575**.

AA Breakdown Cover is provided by Automobile Association Developments Limited (trading as AA Breakdown Services). AA Accident Assist is underwritten by AA Underwriting.

Mobile Phone Insurance is administered by Lifestyle Services Group Limited and underwritten by Assurant General Insurance Limited.

TSB Travel Insurance is underwritten by Aviva Insurance Limited. Registered in Scotland, no. 2116. Registered Office: Pitheavlis, Perth, PH2 0NH. Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority under registration no. 202153.

TSB Bank plc. Registered Office: Henry Duncan House, 120 George Street, Edinburgh EH2 4LH. Registered in Scotland No. SC95237. Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority under registration number 191240. TSB Bank plc is covered by the Financial Services Compensation Scheme and the Financial Ombudsman Service.



All information correct as at October 2023.

TSB11637(M) (10/23)