

current  
accounts

# AA Breakdown Cover for your account.

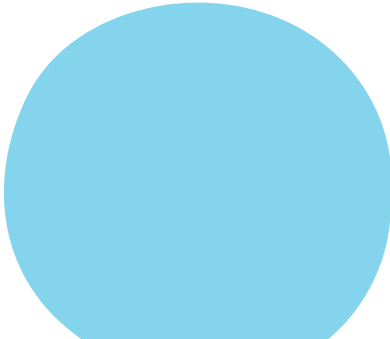





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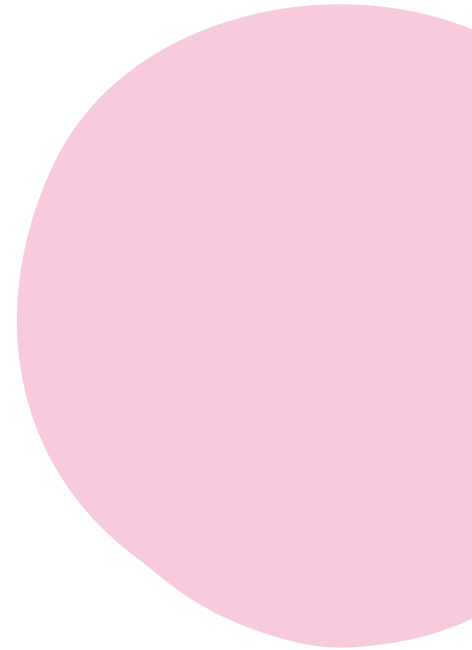


# Your new AA Breakdown Policy.

Congratulations – you’ve now got AA Breakdown Cover. That means if you break down you can call on Britain’s largest motoring organisation 24 hours a day, 365 days a year.

You’ll find everything you need to know about your policy in these pages, from what to do in an emergency to the Terms and Conditions of your cover.

This booklet is your policy document and proof of cover, so keep it somewhere safe (like your glove box) in case you need to refer to it again. You can also download the latest version at **[tsb.co.uk/current-accounts/other accounts](https://tsb.co.uk/current-accounts/other-accounts)** and select the type of account you have with us. If you have a joint account, this cover and these Terms and Conditions apply to both parties named on the account.



# Your AA Breakdown Cover.

The table below shows the level of cover you have and the different options for upgrading it, depending on which account you have opened. For more details and prices, you can contact the AA by calling your Silver Membership number.

TSB Account	Level of cover received with account	Enhanced cover available
Silver	UK Roadside Assistance, Accident Assist	National Recovery, At Home, Onward Travel, Breakdown Repair Cover and European Cover
Select	UK Roadside Assistance, Accident Assist	National Recovery, At Home, Onward Travel, Breakdown Repair Cover and European Cover
Gold	UK Roadside Assistance, Accident Assist	National Recovery, At Home, Onward Travel, Breakdown Repair Cover and European Cover
Platinum	UK Roadside Assistance, National Recovery, At Home, Accident Assist	Onward Travel, Breakdown Repair Cover and European Cover
Premier	UK Roadside Assistance, National Recovery, At Home, Onward Travel, Accident Assist	Breakdown Repair Cover and European Cover

National Recovery, At Home and Onward Travel services are only available 24 hours from purchase.

## 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.

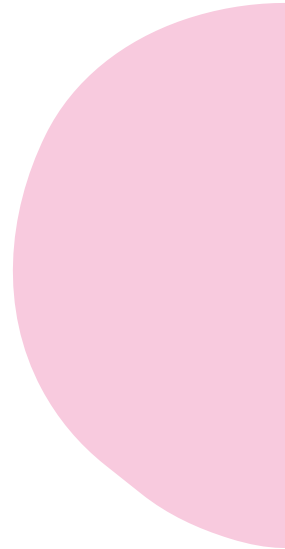
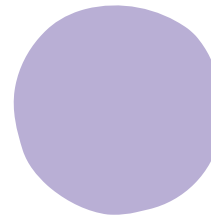
AA Breakdown Cover provides a number of levels of Breakdown Assistance which are outlined in the following summary. Please refer to page 8 for details of the level of AA cover you hold with your account.

If you have existing policies that give the same or similar cover elsewhere, you'll need to consider whether you may be paying for duplicate cover.

## AA Breakdown Cover and Accident Assist Cover Policy Summary.

### **Demands and needs statement**

This AA Breakdown Cover policy provides help if you break down anywhere in the UK and also if you need recovery to any single UK destination. This policy also provides help if you've been in a motor accident (this service works alongside your motor insurance policy – you must still tell your insurer if you have been in an accident).



# 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 UK Roadside Assistance, National Recovery and At Home, and AA Underwriting Insurance Company Limited for Onward Travel and 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.

**'At-Fault Accident'** an accident that you caused, either through your own admission of liability or based on evidence provided by the involved drivers. In such cases, your third-party liability insurance covers the injuries and property damage of the other driver. Your insurer will pay for your insured losses, such as the repair to your vehicle. You will not be covered for uninsured losses, such as your policy excess. It's important to note that fault for an accident isn't always attributed to a single party; sometimes it involves shared responsibility.

**'Breakdown'** means an event (excluding an accident) where a vehicle suffers a mechanical or electrical fault that prevents it from being driven or continuing a journey safely.

**'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.

**'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.

**'Non-Fault Accident'** means an accident where we consider liability/fault rests with the other person.

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

**'UK'** means England, Scotland (including islands), Wales, Northern Ireland, Channel Islands and the Isle of Man.

**'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 and that are for private and domestic use only. 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:

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:

- Roadside Assistance is available if your Vehicle is stranded on the highway more than a quarter of a mile from your home address following a Breakdown.
- We'll cover the cost of parts that cost less than £5 based on our retail prices. For parts to be provided in the exceptions mentioned above they must be carried by us or our appointed agent at the time.

- If, following a Breakdown, we can't fix your Vehicle, it'll be taken to our choice of local repairer or to a local destination of your choice, provided it is no further. This includes the driver and up to a maximum of 7 passengers.
- If your Vehicle has run out of fuel or charge it will be taken to a local fuelling station, repairer or charge point.
- If you wish, we will make a telephone call for you following a Breakdown.
- If you and your Vehicle are stranded at the roadside following an accident our expert patrols can provide options for the next steps available to You. Please refer to the full terms and conditions of AA Accident Assist beginning on page 15 for further details.

### What is not covered:

- Fuel and parts (over and above what is specified in the 'What is covered' section of this table), oil, keys and any other materials needed to repair your Vehicle including any supplier delivery service or call-out charges.
- Assistance on private property without the relevant permission from the property owner.
- Storage costs. We may be entitled to sell your Vehicle if you don't pay pre-agreed fees or collect the Vehicle when we ask you to (and we've given you at least 30 days' notice).
- Any other costs that may arise during a recovery. We can't accept any costs for passengers who do not accompany your Vehicle while it's being recovered.
- Routine servicing, maintenance or repairs, or faults caused by actions or omissions of the driver.
- Where your Breakdown or accident is attended by the police, highways agency or other emergency service, we can't get involved 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.



- Labour charges or any work that occurs once you've been taken away from the scene of a Breakdown or to a garage. These are costs you'll have to pay.
- Recoveries not organised at the time of breakdown.
- A second or subsequent recovery in relation to the same Breakdown event, after your Vehicle has been recovered by us. For example, if the location that you originally asked us to take you to is closed or inaccessible and you later ask us to recover you to that location, the second recovery will be chargeable.
- All things excluded under general terms and conditions (see pages 10 to 11).

We can't guarantee that any recovery to a local repairer will be within the opening hours of the repairer, or that the repairer will be immediately available to undertake any work. We'll try to check that the chosen repairer carries out the type of repair work required, but we can't guarantee this. We don't provide any warranty or assurance for any work carried out at your request.

## At Home

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

### What is covered:

- At Home provides access to the same service as is available under 'UK 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 'UK 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 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 (see also General Terms and Conditions, page 10).
- National Recovery is available when the AA provides either UK Roadside Assistance or At Home service and the AA cannot repair Your Vehicle at the roadside or at Your home.

### What is not covered:

- Recovery following a Road Traffic Accident, unless you agree to the terms of Accident Recovery. See the Accident Recovery section.
- All things excluded under Roadside Assistance (see 'What is not covered' on page 8).
- Recoveries not arranged at the time of Breakdown.
- A second or subsequent recovery in relation to the same Breakdown event, after your Vehicle has been recovered by us. For example, if the location that you originally asked us to take you to is closed or inaccessible and you later ask us to recover you to that location, the second recovery will be chargeable.
- We are unable to provide a recovery for tyre-related breakdowns. In cases where a spare tyre is not available, breakdown assistance will be limited to a local tow.

### Compassionate National Recovery Assistance:

If you or the driver of your Vehicle is unexpectedly taken ill during a journey and nobody else can drive for you to complete your journey, we may be prepared to make our National Recovery service available. This is given at our discretion, and we may ask you for proof of illness before service is provided (where appropriate).



## Onward Travel

Underwritten by Automobile Association Underwriting Insurance Company Limited.

### What is covered:

- Onward Travel is available if We have attended the breakdown, the vehicle is immobile, and We cannot arrange a local prompt repair;
- You can choose one of the following:
  - a replacement vehicle; or
  - overnight accommodation; or
- Public transport costs which are described in detail on page 10 below.

### What is not covered:

- Onward Travel can only be arranged if it is requested at the same time as the Breakdown is reported. A replacement car must be requested at the same time as the Breakdown is reported, but can be arranged to start up to 3 working days after the Breakdown.
- Onward Travel is not available following an accident or self-induced fault (such as mis-fuelling, lost keys, or locking keys in your Vehicle).
- Onward Travel is limited to 3 claims in any one policy year.

## Onward Travel benefit options:

### A: Replacement vehicle

#### What is covered:

- The cost to supply a replacement mid-range saloon or hatchback type car for up to 3 days, by our chosen supplier, subject to availability.
- A collection and drop-off service may be available within a 30-mile radius of the breakdown or your chosen location, subject to availability. (UK mainland & Northern Ireland only).

### What is not covered:

- Additional charges incurred if you keep the replacement vehicle for longer than 3 days or choose to upgrade to a higher range vehicle.
- Fuel costs (including those resulting from pick-up, collection and drop-off for the vehicle).
- Any ferry, toll or congestion charges incurred in the replacement vehicle.
- Any insurance excess charges, or other insurance related charges (see important information below).
- 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 provide a like for like replacement for your Vehicle (this includes being unable to provide a replacement hybrid or electric vehicle).

### General points to note regarding replacement vehicles

- a. Replacement vehicles are supplied to you by our chosen suppliers.
- b. The 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):
  - i. Production of a full driving licence valid at the time of issue of the hire vehicle;
  - ii. Drivers to be aged at least 18, and for any under the age of 21, vehicle hire may be subject to the use of their own insurance, where available. Any costs incurred in this event will not be covered;
  - iii. A valid credit or debit card is required. Alternatively, the supplier will require a deposit and may undertake a simple credit check before releasing the vehicle to you;
  - iv. Drivers aged 18 to 21 years are restricted to an economy hatchback type vehicle;

- v. Availability of the collection and drop-off service will be discussed with you at the time of hire; and
- vi. If The AA's chosen supplier refuses hire for any reason, subject to price approval and authorisation from the Onward Travel team, you are entitled to arrange a hire vehicle from another provider. Claims for the reimbursement of costs can be made to the Onward Travel claims team (see page 20 for contact details).

OR

### B: Alternative transport costs

#### What is covered:

Costs for alternative transport for the driver and up to a maximum of seven passengers (see clause h of our general terms and conditions on page 10) travelling to a single UK destination that have been authorised in advance by the Onward Travel team (see page 20 for contact details).

#### What is not covered:

Costs not agreed and authorised by the Onward Travel Team.

OR

### C: Overnight accommodation

#### What is covered:

We'll arrange and pay directly for one night's bed and breakfast on the day of the Breakdown at a hotel of our choice for the driver and up to a maximum of seven passengers (see clause h of the general terms and conditions on page 10).

#### What is not covered:

Any additional costs incurred during overnight accommodation such as other meals, drinks, telephone calls and newspapers aren't included. You must settle these direct with the hotel before leaving.

## General Terms and Conditions – AA Breakdown Cover

### What is not covered:

Breakdown cover does not provide for:

- a. **Any vehicle servicing or re-assembly:** routine servicing, maintenance or repairs or putting right work that you, a garage or third party have undertaken;
- b. **Garage labour costs:** the cost a garage charges you for a permanent repair after we've done a temporary repair at the roadside.
- c. **Service to vehicles at a garage:** If any work has been undertaken by a garage we will not attend.
- d. **Service to vehicles on private property:** we cannot carry out repairs to your Vehicle on private property unless you have the permission of the owner.
- e. **Fuel draining:** putting it right if you put in the wrong fuel or oil. We can offer you our Fuel Assist service (which you will need to pay for).
- f. **Storage of your Vehicle:** If your Vehicle has to be stored for any reason (including if you don't collect it when we ask you to), we can charge you reasonable storage fees. Vehicles (including contents) are stored at your own risk and we're not responsible for any loss or damage while the vehicle is stored.
- g. **Responsibility when we have recovered your Vehicle:** When we have delivered the vehicle to your required location we will have no further responsibility for the vehicle.
- h. **Assistance for excess passengers:** transport or accommodation for more passengers than there are seats in the vehicle up to a maximum of eight people in total.
- i. **Trade transportation:** the provision of service to vehicles bearing trade plates or vehicles that we have reason to believe have just been bought at auction.
- j. **Transporting from trade premises:** we cannot provide assistance if you are moving the vehicle as part of a commercial activity.

- k. **Locksmiths, tyre, glass or bodywork specialists costs:** we will not cover locksmiths, tyre, glass or body work specialist costs. We can arrange these services at your request and at your cost.
- l. **Transporting animals:** we may agree to transport an animal, at our sole discretion and if we agree to do so it'll be at your risk and it is your responsibility to secure any animal being transported. We will not recover horses or livestock.
- m. **Assistance animals:** We will transport assistance dogs, unless it is not possible for health and safety reasons. It is helpful to tell us about your situation so we can arrange additional adjustments and further tailored support. In these instances we would ask you to call us on **0330 053 0460**, text phone users can prefix any of our numbers with **18001**. Alternatively make our call handler aware at the time of reporting your breakdown.
- n. **Participation in sporting events:** we will not attend your Vehicle if it's been involved in motor racing, off-road driving, rallies, track days, duration or speed tests;
- o. **Malicious damage or Vandalism:** we cannot provide help if your Vehicle cannot be driven due to malicious damage or vandalism. We can arrange recovery but you will need to pay for this (and claim it back from your motor insurer).
- p. **Commercial use:** Assistance will not be provided for any vehicles used at any time for any commercial purpose, such as carrying items/people for money, delivery or collection of goods, transporting people, or carrying equipment, tools or materials for commercial purposes (or any combination of private, domestic and commercial use).
- q. **Locking Wheel Nut Key:** if you do not have the locking wheel nut key for your vehicle, we may be unable to assist you, or may need to charge an additional fee to remove the locking wheel nuts.

Please check your vehicle manual for more information on how to locate your locking wheel nut key.

- r. **Tyre related breakdowns:** AA Patrols and agents are unable to permanently repair or provide new tyres at the roadside. For tyre-related issues where a spare tyre is not available, we will be able to offer a temporary repair, arrange for local recovery, or refer you to a tyre fitter.

## Sale of Vehicle

If you don't pay pre-agreed fees or collect the Vehicle within 14 days of us asking you to, then we (or the garage) may sell or otherwise dispose of it (including any contents), but only if we give you at least 30 days' further written notice of our intention to do so. If we're entitled to sell or dispose of the Vehicle, then we may do so in whatever manner we consider to be reasonably practical. If the proceeds from the sale or disposal exceed what you owe us, we'll pay you the excess after deducting reasonable storage charges and sale/disposal costs. If the proceeds don't cover what you owe us, then you must pay us those outstanding amounts (including reasonable storage charges and sale/disposal costs).

## Accident Recovery

### What is covered:

- a. If following a Non-Fault Accident or an At-Fault Accident you do not want to use the AA Accident Assist service (see page 14), we can still arrange the recovery of your Vehicle. In such circumstances, you'll be responsible for paying our charges for the recovery.

To help us arrange a recovery, you must give us any relevant information we reasonably request.

Where a recovery is arranged and specialist equipment is required, we will inform you of the cost of the specialist equipment in advance and you will be responsible for paying these costs.

**What is not covered:**

Where you do not request services from us at the time of the accident 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 services (either to you or the provider).

**General points to note regarding Accident Recovery**

Please note that following an accident or otherwise, it remains your responsibility to ensure you properly comply with all requirements of your motor insurer.

**General rights to refuse service.**

If you are refused service by us, you have the right to an explanation in writing. We reserve the right to refuse to provide or arrange assistance where the service request is for, or relates to:

- a. **Repeat Breakdowns within 28 days:** Assistance will not be provided if we have attended your vehicle and you call us out for the same fault within 28 days, unless you are able to provide proof that a permanent repair has been completed by a garage in that time.
- b. **Unattended Vehicles:** You must be with your Vehicle when we attend.
- c. **Pre-existing conditions:** Assistance will not be provided for any known faults that existed before you purchased cover.
- d. **Unsafe, unroadworthy, unlawful etc. Vehicles:** Before the relevant Breakdown or accident your Vehicle was:
  - dangerous (such as steering or braking system malfunctions and worn or unsafe tyres);
  - overladen (including incorrectly or dangerously loaded/overloaded vehicles);
  - unroadworthy; or
  - otherwise unlawful to use in the reasonable opinion of the attending patrol (taking into account relevant law).

- e. **Untaxed, uninsured vehicles:** Before the relevant Breakdown or accident your Vehicle was:

- untaxed (and an exemption does not apply – see the DVLA website for more information);
- without a valid MOT (and an exemption does not apply – see the DVLA website for more information); and/or
- uninsured (no valid motor insurance in place at the time of the breakdown)

- f. **Assistance for unsafe or unlawful activities:** We can't provide help if it would involve breaking the law or a breach of our health and safety duties, for example, working on post production conversions from conventional fuel to electric, if we can't confirm this to be safe;

- g. **Delay in reporting:** We won't attend where the Breakdown is not reported within 24 hours of you becoming aware of the Breakdown.

- h. **We cannot verify Your cover:** If you cannot produce a valid TSB debit card and some other form of identification, and if your payments are not up to date. We reserve the right, at our discretion, to offer service on the immediate payment (by credit or debit card) of the usual price for the relevant cover required, plus a supplementary charge for joining while already requiring assistance. The cost of this will be confirmed to you prior to purchase.

No refunds will be given if entitlement to Breakdown cover cannot be proved, or simply because your Vehicle cannot be fixed at the roadside.

Any services provided under Onward Travel must be paid for in advance by you and will be fully refunded if it can be established that entitlement to Onward Travel was held at the time of the Breakdown.

- i. **Unreasonable behaviour:** Where you or anyone accompanying you:
  - i. is behaving or has behaved in a threatening or abusive manner; or
  - ii. have falsely represented entitlement to services that you are not entitled to; or
  - iii. have assisted another person in accessing our services they are not entitled to; or
  - iv. owe us money with regards to any services, spare parts or other matters.
- ii. **The recovery of unaccompanied children:** The recovery of any child under 16 years of age unless they are accompanied at all times by an adult.
- iii. **Excessive usage:** Regardless of your level of cover, where, in our opinion, your service use is deemed excessive we reserve the right to investigate your entitlement to the service. If we reasonably suspect you are seeking to use the service in breach of these terms and conditions, you may be notified that any further assistance provided by us will be chargeable and we reserve the right to cancel.
- iv. **Failure to maintain Vehicle in good and safe condition:** Including, but not limited to, failure to seek a permanent repair following any temporary repair carried out by us, or due to a lack of routine servicing or maintenance (in line with manufacturer guidelines), or continued failure to maintain fuel or charge in your Vehicle.

## Additional services

Any additional services made available by us are purely on a discretionary basis and may be withdrawn at any time.

## Use of agents

Service from our dedicated patrols may not always be available and we may send a garage agent.

We'll only accept responsibility for the actions of an agent where they are acting on our instruction.

## Requests for assistance

You must call us first prior to any work being undertaken by a garage.

## Emergency nature of breakdown service

Our 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. Whilst our patrols will exercise such care and skill as is reasonable in a roadside emergency situation, completion of an emergency repair can't be taken to signify or in any way guarantee the general roadworthiness of the vehicle concerned.

## Cancellation of 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.

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 and on one or more occasions under sub-clause 3g or vi.
- b. We shall not be liable for service failures or delays where we are faced with circumstances outside our reasonable control.

Our obligation is to provide help and attempt to repair your Vehicle, we don't accept any liability for any other losses or expenses that you incur as a result of your Vehicle breaking down. For the avoidance of doubt, nothing in these terms and conditions shall exclude or restrict our liability for negligence resulting in death or personal injury.

Failure to enforce or non-reliance on any of these terms and conditions by us will not prevent us from subsequently relying on or enforcing them.

None of the terms and conditions, or benefits, of your Breakdown cover are enforceable by anyone else other than you. 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.

- c. The applicable laws of England and Wales apply to these terms and conditions. These terms and conditions are only available in English.

## AA Accident Assist

### Available as part of your AA Breakdown Cover

Underwritten by AA Underwriting Insurance Company Limited

AA Accident Assist is a complimentary accident claims service which is available 24 hours a day, 365 days a year as part of your Roadside Assistance cover. As part of this service, we'll handle your insurance claim on your behalf, independently of your insurer. We can also arrange the recovery of your Vehicle and any repairs, as well as replacement transportation to keep you moving.

The amount of support we provide will depend on whether the accident is a Non-Fault Accident or an At-Fault Accident, and is always subject to our discretion. Our decision about the nature of an accident is final. To help us make this decision, you must provide all relevant information as soon as possible following the accident, including: the name and address of the other person(s) involved along with their vehicle and insurance details, the name and addresses of any witnesses (if there are any), as well as any other information we reasonably request from you.

Please remember that AA Accident Assist is:

- 1. not a replacement for your motor insurance policy;
- 2. does not remove the legal requirement to insure your Vehicle; and
- 3. does not cover your liabilities to others.



## 1. Vehicle recovery

### Non-Fault Accidents

- a. We can recover your Vehicle if it's not mobile or unsafe to drive after an accident.
- b. We can also arrange and manage repairs to your Vehicle (as explained in the 'Repairs' section of this summary) and there is no excess to be paid. We can also arrange a Replacement Hire Car via a hire car company (as explained in the 'Mobility' section of this summary). We will pay for these services on your behalf and recover the costs from the at fault driver's insurance company.

### At-Fault Accidents

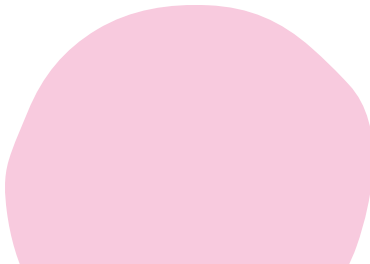
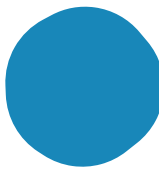
- a. If you will be making a claim on your motor insurance policy, we can recover your Vehicle if it is not mobile or unsafe to drive after an accident. We won't charge you for the recovery if you agree to have:
  - i. Your insurance claim handled by us; and
  - ii. Your Vehicle repaired at an AA Approved Repairer (your insurer must also agree to this).
- b. If you only require us to recover your Vehicle and do not want to use the AA Accident Assist service, you'll be asked to pay a fee up front for this.

## 2. Repairs

### Non-Fault Accidents

- a. We'll take your Vehicle to an AA Approved Repairer. They will carry out an assessment of the damage caused and provide us with a cost estimate. Where the repairs are deemed economical and viable by us, and you agree to use the AA Approved Repairer, we will authorise the AA Approved Repairer to carry out the repairs. We will cover the cost of these repairs based on the estimate prepared by the AA Approved Repairer.
- b. If we consider the repairs to your Vehicle to be uneconomical or unviable, we'll inform you of this and you'll need to claim from motor insurance.
- c. We'll not pay for repair costs when you make your own arrangements for repairs to your Vehicle after the accident.
- d. We'll only pay for repairs to your Vehicle, we will not pay for repairs to any other vehicle.
- e. You agree to us recovering any repair costs in your name and will help us do this. If any costs for repairs that we have paid for are recovered by you or paid direct to you, you must pay such costs to us in accordance with the general terms and conditions (see pages 10 to 11).

### At-Fault Accidents

- a. We'll take your Vehicle to the AA Approved Repairer or, if your Vehicle is mobile and safe to drive, we'll arrange the recovery of your Vehicle from your home address.
  - b. The AA Approved Repairer will carry out an assessment of the damage caused and request authorisation to proceed with the repairs from your insurer. Where your insurer authorises the repairs, they'll cover the repair and recovery fees.
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- c. Where your insurer does not authorise the AA Approved Repairer to proceed with the repairs for any reason, your insurer will inform you and they'll oversee the management of your motor insurance claim. If for any reason your insurer declines your claim, you'll be responsible for the recovery and storage costs.

### General points to note regarding repairs

Repairs are subject always to the following conditions (whether you are involved in a Non-Fault Accident or an At-Fault Accident):

- a. you agree to use an AA Approved Repairer;
- b. you'll inform us as soon as your Vehicle becomes available for you to drive again;
- c. you'll collect or arrange delivery of your Vehicle when notified by the AA Approved Repairer that your Vehicle is ready for collection or delivery;
- d. if you are VAT registered you'll be liable for the VAT element of the repairs, which you should recover from HMRC; and
- e. we can take details of your claim for AA Accident Assist 24 hours a day, 365 days a year but we cannot guarantee that your Vehicle will be delivered to the AA Approved Repairer during their opening hours, or that the repairer will be immediately available to undertake any required repairs.

## 3. Mobility

### Non-Fault Accidents

- a. We will arrange, and pay for, a Replacement Hire Car if your Vehicle cannot be driven or is considered unsafe.
- b. AA Accident Assist is only available for your Vehicle, and the type of Replacement Hire Car we arrange for you is subject at all times to availability.

- c. If the repair of your Vehicle is deemed uneconomical or unviable and you make an insurance claim (as referenced in the 'Repair' section of this table) we will continue to pay for a Replacement Hire Car but the duration of the hire period will be determined by us. It is your responsibility to keep us updated on the progress of your insurance claim. If you don't, we may stop paying for the Replacement Hire Car. Also, if you do not accept a reasonable offer to settle the insurance claim, we may refuse to pay further hire costs.

- d. The provision of a Replacement Hire Car is subject always to the following conditions:
  - i. you agree to us recovering any Replacement Hire Car costs in your name and will help us do this. If any hire costs that we have paid for are recovered by you or paid direct to you, you must pay such costs to us in accordance with the general terms and conditions (see pages 10 to 11);
  - ii. we'll select the Replacement Hire Car (and its supplier) subject at all times to availability;
  - iii. we'll decide the duration of the hire period for the Replacement Hire Car (and our decision is final);
  - iv. you'll enter into a car hire rental agreement with our chosen supplier and you will follow any terms and conditions issued by them;
  - v. you'll inform us as soon as your Vehicle becomes available for you to drive again;
  - vi. you'll return the Replacement Hire Car to our chosen supplier as soon as your Vehicle becomes available;
  - vii. if you are VAT registered you'll be liable for the VAT element of the hire costs, which you should recover from HMRC; and
  - viii. 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).



- e. Although we will arrange and pay for a Replacement Hire Car:
  - i. we do not cover any other charges arising from your use of the Replacement Hire Car, including but not limited to: fuel, any insurance excess charges, charges arising from damage to the Replacement Hire Car, daily hire charges arising from you keeping the Replacement Hire Car after your Vehicle has been repaired and is ready for collection;
  - ii. we can't arrange a tow bar for the Replacement Hire Car, meaning that your caravan or trailer will, if eligible, have to be recovered under our National Recovery service;
  - iii. we can't guarantee that the Replacement Hire Car will be a hybrid or electric vehicle;
  - iv. we won't pay for Replacement Hire Car costs when you make your own arrangements for car hire after an accident;
  - v. if we've arranged a Replacement Hire Car on your behalf but your insurer is dealing with the damage to your Vehicle, you won't be covered if you fail to keep us updated on the progress of the Vehicle damage and will be liable for the costs of the Replacement Hire Car; and
  - vi. if we become aware that the accident was an At-Fault Accident, we won't pay any further Replacement Hire Car costs from the date that we become aware of the change of accident circumstances. We won't seek to recover any costs from you that we have already paid provided the details you supplied at the time of the accident were true and complete.

#### **At-Fault Accidents**

- a. Where your insurer authorises the repairs to your Vehicle (as explained in the 'Repairs' section of this summary), the AA Approved Repairer will provide you with a small Courtesy Car for the duration of any repair. This is always subject to availability.

- b. Where your Vehicle is declared a total loss or your insurer does not authorise the AA Approved Repairer to proceed with the repairs, you will not receive a courtesy car from the AA Approved Repairer. You will need to speak with your insurer about your mobility options.

#### **4. General points to note regarding AA Accident Assist**

- a. As part of AA Accident Assist, we do not cover:
  - i. any accident that occurs outside mainland England, Wales or Scotland;
  - ii. accidents that arise from your unlawful use of alcohol or drugs;
  - iii. any accident if you're claiming against a person who doesn't have a valid motor insurance policy, or a person who can't be identified or traced; and
  - iv. any accident which your motor insurer has declined cover for.
- b. If you make a false or fraudulent claim for AA Accident Assist (or provide false, misleading or fraudulent statements, information and/or documents in support of any such claim), you will lose the benefit of AA Accident Assist and we may cancel your policy (see page 12 for details).

You will not be entitled to a refund of: (1) any benefits of your policy; or (2) any premiums you have paid. We may recover from you any costs paid by way of benefit under your policy. If you make fraudulent statements or provide false information and/or documents to us, we may record this on the anti-fraud databases, and we may notify other organisations.

- c. Where you agree for us to handle your claim as part of the AA Accident Assist service, but you subsequently change your mind once we have already recovered your Vehicle and delivered it to either an AA Approved Repairer or destination of your choice, you will be responsible for paying either:
  - i. the AA recovery fee to the AA Approved Repairer before your Vehicle can be released back to you or your insurer; or
  - ii. the AA directly for the cost of the recovery. We won't be liable for any other costs incurred, including but not limited to additional excess costs.
- d. Where you do not request services from us at the time of a Non-Fault Accident or an At-Fault Accident 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 services (either to you or the provider).
- e. Where we provide AA Accident Assist for a Non-Fault Accident we will be entitled to take over and conduct at our expense and in your name, this is known as subrogation:
  - i. the negotiation defence or settlement of any claim against the at fault driver for recovery in respect of costs paid by us for AA Accident Assist;
  - ii. legal proceedings to recover for our benefit any payments made for AA Accident Assist.
  - iii. you must give us all documentation, help and information they may need; and
  - iv we reserve the right to recover costs paid by us for AA Accident Assist from your own motor insurance and you must assist us to recover of costs paid by us for AA Accident Assist from your motor insurance.

## Compliments and complaints

We aim to always provide you with a high level of service. 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, we will do our best to try and resolve the situation.

We will either acknowledge your complaint within 5 working days of receipt or offer you our final response if we have concluded our investigations within this period.

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

If you remain unhappy with our final response, or we have not managed to provide a final response within 8 weeks of your complaint, you may be entitled to refer your complaint to the Financial Ombudsman Service for help and advice.

You can contact the AA in several ways:

Phone: **0344 209 0556**

Email: **customer.solutions@theaa.com**

Post: Customer Solutions,  
The Automobile Association,  
Park Square, Bird Hall Lane  
Cheadle Heath  
Stockport  
SK3 0XN

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

You can contact the Financial Ombudsman in several ways:

Phone: **0800 023 4567** or **0300 123 9123**

Website: **[www.financial-ombudsman.org.uk](http://www.financial-ombudsman.org.uk)**

Email: **[complaint.info@financial-ombudsman.org.uk](mailto:complaint.info@financial-ombudsman.org.uk)**

Post: The Financial Ombudsman Service,  
Exchange Tower,  
Harbour Exchange Square,  
London,  
E14 9SR

## Financial Services Compensation Scheme (FSCS)

Onward Travel and Accident Assist, which are provided by Automobile Association Underwriting Insurance Company Limited are covered by the FSCS.

If you were unable to use your Onward Travel cover or Accident Assist because the underwriter AA Underwriting Insurance Company Limited was not able to cover the costs you have incurred relating to Onward Travel or your AA Accident Assist claim you may be entitled to compensation from the FSCS. Your entitlement to compensation will depend on the type of business and the circumstances of the claim. General insurance (such as Onward Travel and AA Accident Assist), provided by a regulated insurer such as AA Underwriting Insurance Company Ltd is covered for 90% of the claim, without any upper limit. Further information about the compensation scheme arrangements is available from the FSCS at **[fscs.org.uk](http://fscs.org.uk)** or telephone **0800 678 1100** or **0207 741 4100**.

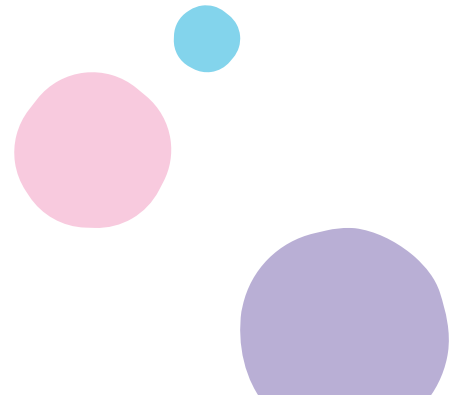
## AA company details

**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: Level 3, Plant, Basing View, Basingstoke, RG21 4HG. Registered in England and Wales Number: 01878835.

**Automobile Association Insurance Services Limited** is an insurance intermediary authorised and regulated by the Financial Conduct Authority. Registered Office: Level 3, Plant, Basing View, Basingstoke, RG21 4HG. Registered in England and Wales number 2414212.

**AA Underwriting Insurance Company Limited** is authorised by the Financial Services Commission, Gibraltar. Registered office: Unit 2.1 Waterport Place, 2 Europort Road, Gibraltar, GX11 1AA.

AA Underwriting Insurance Company Limited is a member of the Association of British Insurers. Registered Number 106606 (Gibraltar).



**For more information...**

Call **03459 758 758**

Click **tsb.co.uk**

Visit **Drop into your local branch**

If you'd like this in another format such as large print, Braille or audio please ask in branch or call **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.

Silver account – **0121 535 1203**

Platinum account – **0121 535 1204**

Gold account – **0121 535 1201**

Premier account – **0121 535 1205**

Select account – **0121 535 1202**

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 July 2025.

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