

AA Breakdown Cover

Terms and conditions booklet for Chase customers

UK Roadside Cover

February 2025

Important information: Please read and keep this booklet because it tells you how your policy works:

Your AA breakdown policy

- How to access your breakdown cover and contact details – page 2 – 3
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Welcome to The AA

Please read this booklet carefully and keep it safe for future reference.

This booklet describes how your policy works and sets out the terms and conditions for each part of our service.

Important:

This policy does not provide you with the same level of benefits as full AA Personal Membership.

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

Who to call when you need help

What help do you need?	Telephone	App
Breakdown Assistance (in UK)	0330 053 0930	Breakdowns can be reported through your Chase App
Help and advice following an accident	0330 053 0930	Accidents can be reported through your Chase App

What you will need when you contact us:

If you are the AA Breakdown Cover holder, we will need to check that you are entitled to service. To confirm your identity, we will ask for a combination of the following details:

- your Chase Protect policy number
- your name as shown on your account
- your date of birth
- your home address and postcode

We will also need to know the make, model and registration number of the vehicle you are travelling in when you call, so that we can provide the most appropriate help.



Who to speak to about your policy

What help do you need?	Telephone	In Writing	Email/Web
Enquiries	0330 053 0930	N/A	
Policy changes		N/A	Please contact Chase
To register a complaint about your breakdown cover/service	0344 209 0556 0161 333 5901	Customer Solutions The AA, Park Square, Bird Hall Lane, Cheadle Heath, Stockport, SK3 0XN	customer.solutions@ theAA.com
Financial Ombudsman	0800 023 4567 0300 123 9123	The Financial Ombudsman Service Exchange Tower London E14 9SR	complaint.info@ financial-ombudsman. org.uk www.financial-ombudsman.org.uk
To purchase At Home, National Recovery and/or Onward Travel	0330 053 1321	N/A	N/A
To purchase European Breakdown Cover	0330 053 1321	N/A	N/A
Hard of hearing	Text Phone users can contact us using Relay UK by prefixing any of our numbers with 18001. If in a Breakdown situation you can text us on 07860 027 999		
Specialist Documentation	Information is available in large print, audio, and Braille on request. Please call 0330 053 0460 for details.		

Your AA Breakdown Cover

A short summary of what's covered under the terms and conditions

We want to be there for you, to get you where you need to go.

That's why we've got the UK's largest breakdown fleet. With 2,500 AA patrols on the road, wherever you are in the UK – an expert is never far away.

So that we can make sure our patrols are available when you need them, we ask all our customers to use AA UK breakdown cover fairly and in accordance with our terms and conditions.

This means using your breakdown cover only for:

- 1. Private and domestic use**
- 2. Emergency breakdown or accident**
- 3. Roadworthy and road-legal vehicles**
- 4. New faults, not repeat faults or pre-existing problems**
- 5. Vehicles within a specified size**

If you try to use your policy for vehicles or drivers that aren't covered, we may not be able to help, or may have to charge a service fee.

1. Private and domestic use

Covered	Not covered
<input checked="" type="checkbox"/> Vehicles used only for private and domestic purposes	Vehicles that are used at any time, for any commercial purposes such as: <ul style="list-style-type: none"><input checked="" type="checkbox"/> Carrying people/goods for money<input checked="" type="checkbox"/> Carrying equipment, tools or materials for trade<input checked="" type="checkbox"/> Taking part in track days or any other sport

If your vehicle is used for any commercial use, including any not listed here, you need extra protection. Please use our Business Breakdown Cover (theaa.com/business/breakdown) instead.

2. Emergency breakdown or accident

Covered	Not covered
<ul style="list-style-type: none">Emergency help for sudden or unexpected mechanical or electrical faults that prevent safe driving	Problems such as: <ul style="list-style-type: none">Faults that are not emergencies
<ul style="list-style-type: none">Support for accidents (see below)	<ul style="list-style-type: none">Those caused by the driver, or any other personThose caused by a third party, including deliberate damage such as vandalism

Accident cover

Your breakdown cover includes a service called Accident Assist. The support we can give depends on whether you were at fault or not when the accident happened.

Service	If you were not at fault	If you were at fault
Vehicle recovery	Included	<p>Included if you agree to:</p> <p>the AA handling your claim through our Accident Assist service</p> <p>use an AA-approved repairer</p> <p>Or, you can pay for recovery directly if you prefer not to use Accident Assist</p>
Vehicle repairs	<p>We'll take the vehicle to an AA-approved repairer</p> <p>We will pay for repairs, if economical and viable</p> <p>If not, you will need to make an insurance claim</p>	<p>We'll take the vehicle to an AA-approved repairer</p> <p>You will need to make an insurance claim to cover the cost of repairs</p> <p>If the insurer declines the claim, you will be liable for the cost of the repairs</p>
Replacement vehicle	We'll arrange and pay for a hire vehicle if your vehicle can't be driven	<p>The AA-approved repairer will arrange a small courtesy car when your insurer agrees to pay for repairs.</p> <p>If your insurer does not cover your repair costs, you will be liable for the cost of the courtesy vehicle</p>

3. Roadworthy and road-legal vehicles

To keep your vehicle roadworthy and road-legal, it must:

- Be safe to drive
- Be serviced and maintained in line with the manufacturer's guidelines
- Have valid tax, insurance and MOT

Your breakdown cover policy doesn't offer routine servicing, maintenance or repair.

Covered	Not covered
<input checked="" type="checkbox"/> Vehicles that are roadworthy and road-legal	<p>Vehicles that are:</p> <ul style="list-style-type: none"><input checked="" type="checkbox"/> Unsafe or unroadworthy<input checked="" type="checkbox"/> Unlawful<input checked="" type="checkbox"/> Overladen or being used improperly

4. New faults, not repeat faults or pre-existing problems

It's your responsibility to fix a fault after we've come to help you.

Covered	Not covered
<ul style="list-style-type: none"><input checked="" type="checkbox"/> New faults<input checked="" type="checkbox"/> Faults that reoccur more than 28 days after a call-out for the same issue<input checked="" type="checkbox"/> Faults that reoccur less than 28 days later, only if you have taken it for permanent repair at a garage, and have evidence of the repair (e.g. a detailed receipt or invoice)	<ul style="list-style-type: none"><input checked="" type="checkbox"/> Known faults that existed before you purchased your breakdown cover<input checked="" type="checkbox"/> Faults that reoccur within 28 days, if you didn't take it for permanent repair at a garage, or can't show evidence that you did

5. Covered vehicles

We cover motorcycles, cars, small or medium vans and some campervans, used for private and domestic use, as described below – but nothing larger.

Covered	Not covered
<input checked="" type="checkbox"/> Vehicles and trailers weighing up to 3.5 tonnes each	<input checked="" type="checkbox"/> Vehicles or trailers heavier than 3.5 tonnes
<input checked="" type="checkbox"/> Vehicles and trailers up to 2.55 metres wide	<input checked="" type="checkbox"/> Vehicles or trailers wider than 2.55 metres

Using your AA breakdown cover

We're committed to giving every customer the best possible service. We ask you to help us by only calling for assistance for vehicles, drivers and incidents that are covered by your AA breakdown cover.

Demands and Needs

Your AA roadside assistance comes with Roadside and Accident Assist as standard.

Cover type	Customer needs
Roadside Assistance (including AA Accident Assist)	<p>Provides help when:</p> <ul style="list-style-type: none">a) you breakdown more than $\frac{1}{4}$ mile away from home. If, following the 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; andb) you've been involved 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).

You can upgrade your breakdown policy by adding one or more of the following cover levels. See page 3 for details of how to upgrade your cover.

Cover available	Customer needs
At Home	Provides help when you need cover at home or in the surrounding $\frac{1}{4}$ mile of your home. If we can't fix your vehicle, we'll take you to a local repairer.
National Recovery	Provides help when you need a recovery to a single UK destination if we can't fix your vehicle.
Onward Travel	Provides help when you need a hire car, hotel or public transport costs to keep moving if we cannot fix your vehicle.



Your breakdown policy

Helpful hints to get the best out of your cover

We're here to provide emergency roadside assistance and to get you back on the road in the event of a breakdown or accident in the UK. **If your vehicle has been deemed unrepairable and you need a tow or recovery this will be to one nominated destination only**, and must be arranged at the time of the breakdown or accident.

1

If you break down, just use the Chase app or call us on 0330 053 0930

- ✓ We'll be there as soon as we can to try to get you going again.
- ✓ If you have had an accident, please call 0330 053 0930.
- ✓ You'll need to be with your vehicle when we attend – make sure you are in a safe place while you wait for us.
- ✓ If you want to cancel your breakdown cover, you will need to cancel your Chase Protect Pack through your Chase account.

2

You'll need to keep your policy up to date at all times.

- ✓ Changes to your breakdown policy can be done through your Chase account.
- ✓ At Home, National Recovery and Onward Travel are available for purchase by Chase Protect customers. Call 0330 053 1321 to get the cover you need.
- ✓ European Breakdown Cover is available for purchase by Chase Protect customers. If you want to buy cover, you must arrange it before your departure. Call 0330 053 1321 to get the cover you need.

3

Really important details that might stop us from helping you:

- ✓ Your vehicle must have valid MOT, tax and insurance to be eligible for cover, unless exempt.
- ✓ You must call us first prior to any work being undertaken by a garage.
- ✓ We'll need proof of your ID before we can provide breakdown help.
- ✓ You must be with your vehicle when we attend your breakdown.
- ✓ You have a maximum of 4 call-outs per year on this policy.

4

How to use your policy

Other things it's important that you know

- ✓ It's your responsibility to keep your vehicle safe, legal and roadworthy. We can't help you if it's not.
- ✓ We won't attend if you have a breakdown that's within 28 days of a breakdown for the same or similar reasons, including running out of fuel.
- ✓ We can't help if it would involve a breach of the law or of our health and safety duties.
- ✓ You need to report the breakdown within 24 hours of you becoming aware of the breakdown.

Part 1. Breakdown Cover Policy

Definitions

We use defined terms in this booklet to make our terms and conditions as clear as possible, so the words in the table below have the following meaning:

'AA'	the relevant provider of your Breakdown cover being: a) Automobile Association Developments Limited (trading as AA Breakdown Services) for Roadside Assistance; and b) 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'	a repairer carefully selected 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'	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.
'Cover Period'	the period for as long as you are the AA Breakdown Cover holder.
'Customer'	the Chase UK Bank policy holder who purchased Chase Protect Pack.
'Customer's Home Address'	the home address of the Customer that we have recorded at the time of the relevant Breakdown.
'Non-Fault Accident'	an accident where we consider liability/fault rests with the other person.
'Replacement Hire Car'	means a mid-range saloon or hatchback-style car.
'UK'	England, Scotland (including islands), Wales, Northern Ireland, Channel Islands and the Isle of Man.
'Vehicle'	means: a) The vehicle which you are travelling in at the time of the relevant Breakdown; or b) For AA Accident Assist, a vehicle (with 4 wheels with no more than 9 seats including the driver's seat, within the size and weight limits set out under Vehicle specifications below) which you are the registered owner of and that has a current valid motor insurance policy to the minimum level required under UK law, a valid road fund license (unless exempt) and a current MOT test certificate (unless exempt).

Where we use the phrases 'we', 'us' or 'our' in these terms, we mean the AA.

Where we refer to 'you' and 'your' in these terms, this means the customer who has purchased the Chase Protect Pack.

Vehicle specifications

What is covered

- a) Petrol/diesel/electric/hydrogen cars, motorhomes, vans, minibuses or motorcycles (including quads and trikes)
- b) Maximum Vehicle Weight: 3.5 tonnes (3,500kg) gross vehicle weight
- c) Maximum Vehicle Width: 8ft 3in (2.55m) which includes the overall width of the vehicle bodywork excluding mirrors, measured at the widest points
- d) Caravans or trailers which are on tow at the time of the Breakdown, if it falls within the above limits. Limits for caravans and trailers are separate to the towing vehicle, not combined

What is not covered

- a) Electric pavement vehicles, electrical wheelchairs, bicycles (including electric bicycles), any vehicle which can't lawfully be used on the public highway and/or any non-motorised vehicle
- b) Vehicles on trade plates
- c) Vehicles that are used to carry items or people for money

If you breakdown within quarter of a mile of your home, or need National Recovery and/or Onward Travel, you will need to buy these levels of cover in order for us to be able to help you.

Our services – what is covered and what is not covered

1. Roadside Assistance

What is covered

- a) 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.
- b) 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.
- c) If your Vehicle has run out of fuel or charge it will be taken to a local fuelling station, repairer or charge point.
- d) If you wish, we will make a telephone call for you following a Breakdown.
- e) 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 14 for further details.
- f) You have a maximum of 4 call-outs per year.

What is not covered

- a) 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.
- b) Assistance on private property without the relevant permission from the property owner.
- c) 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).
- d) 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.
- e) Routine servicing, maintenance or repairs, or faults caused by actions or omissions of the driver.
- f) 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.
- g) 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.
- h) Recoveries not organised at the time of breakdown
- i) 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.
- j) All things excluded under general terms and conditions (see page 19).

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 of assurance for any work carried out at your request.

2. AA Accident Assist

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 & conditions (see page 21).

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.
- 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.
- f) you'll be required to pay an insurance excess to the repairer. This is stated on your insurance policy schedule. You will not be required to pay any additional excess penalty that your insurer may request you to pay for not using their nominated repairer – we cover this.

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 & conditions (see pages 19 to 23);
 - 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, Scotland and Northern Ireland;
 - 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 23 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.

3. 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, we can still arrange the recovery of your Vehicle. In such circumstances, you'll be responsible for paying our charges for the recovery.
- b) To help us arrange a recovery, you must give us any relevant information we reasonably request.
- c) 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.

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).

General terms and conditions

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.

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).

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:

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.
Unattended Vehicles	You must be with your Vehicle when we attend.
Pre-existing conditions	Assistance will not be provided for any known faults that existed before you purchased cover.
Unsafe, unroadworthy, unlawful 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).
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)
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.
Delay in reporting	We won't attend where the Breakdown is not reported within 24 hours of you becoming aware of the Breakdown.
We cannot confirm your policy	If we can't confirm your AA Breakdown Cover, 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.

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.
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.
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.

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

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.

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

Your right to cancel

You can cancel your policy by cancelling your Chase Protect Pack through Chase.

The cancellation of your Chase Protect package does not affect any additional levels of cover you may have if you've upgraded your AA Breakdown cover with one or more of At Home, National Recovery, Onward Travel. If you have an upgrade policy, it will continue to run to the end of the policy term. If you've got any questions about your upgrade policy, please contact the AA directly on 0330 053 1321.

Our right to cancel

In the following circumstances, we have the right to contact Chase and ask them to remove your access to AA Breakdown cover:

Refusal of service	We have been entitled to refuse service on more than one occasion since the policy first began.
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.
Unacceptable behaviour	You or anyone accompanying you has used threatening or abusive behaviour or language, or intimidated or bullied our staff or suppliers in any way.
Service abuse	If you hold a Breakdown policy in relation to a Vehicle which is used to carry items or people for money
Prior refusal	If we have in the previous 12 months chosen not to renew a separate policy relating to you or your Vehicle; or
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.

Changes to Terms and Conditions

We will give you at least 45 days' notice of any changes to the Terms and Conditions.

If Chase decides to change to another Breakdown insurance provider they will give you at least 30 days' notice in accordance with your Chase Protect Pack terms.

Important Information

1. We shall not be liable for service failures or delays where we are faced with circumstances outside our reasonable control.
2. 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.
3. 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.
4. None of the terms and conditions, or benefits, of your Breakdown cover are enforceable by anyone else other than you or someone you have authorised. 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.
5. The applicable laws of England and Wales apply to these terms and conditions. These terms and conditions are only available in English.
6. Any policy that is suspected/proven to be linked to fraud will be cancelled immediately with your service stopped and any paid premiums retained. The named main customer will be notified in writing if this action is taken. Fraud includes but not exclusively the misuse of your Breakdown policy for non-named customers and providing inaccurate/false information/ documents at time of application or service request.

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.

Please see the contact information table on page 2 for details as to how to contact us.

All other complaints should be directed to Chase. This includes any complaints relating to your Chase account, the Chase app, Chase Protect Pack pricing, or any non-AA insurance products included in Chase Protect Pack.

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 can request details of the Alternative Dispute Resolution Service. Your complaint will only be eligible for referral to the Financial Ombudsman Service if you have used the Accident Assist claims management service.

Please see contact information table to see how to contact them.

Financial Services Compensation Scheme (FSCS)

AA Accident Assist, which is provided by AA Underwriting Insurance Company Limited are covered by the FSCS. If you have AA Accident Assist and the underwriter AA Underwriting Insurance Company Limited was not able to cover the costs you have incurred relating to the 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 AA Accident Assist), provided by a regulated insurer such as AA Underwriting Insurance Company Ltd for AA Accident Assist is covered for 90% of the claim, without any upper limit.

Further information about the compensation scheme arrangements is available from the FSCS at www.fscs.org.uk or telephone 0800 678 1100 or 0207 741 4100.

AA – Roadside Assistance – Privacy Notice

Use of your personal data

This short form privacy notice provides a summary of how your personal data is used by the AA Group. The data controller of our Roadside policies and products is Automobile Association Developments Limited (which provides the services to you).

For full details please visit our privacy notice at theAA.com/privacy-notice-breakdown-services. The privacy notice sets out full details about how we use your information and include the contact details of the Data Protection Officer.

We may update those privacy notices from time to time.

Personal data we hold, use and the reasons for processing

We collect and use your personal data to provide you with Roadside assistance, subject to your preferences for direct marketing purposes, to develop new products and services and to review and improve current products and services, to comply with legal and regulatory obligations and requirements, helping us improve products or services, improve the operating of our businesses, to share information with business partners in order to provide our products and services or operating our business, and to enable other group companies to perform any of the above purposes. These uses are generally needed to provide the services to you and for our legitimate interest.

Disclosures and Transfers

We share your information within the AA Group companies, and our suppliers and business partners, as well as government organisations where required for the reasons described above.

There might be instances where we rely on third parties, such as service providers that are based outside UK or EEA, to support our businesses and the Roadside assistance products. Where there is access to data from international locations we have appropriate contractual safeguards in place.

Your rights

Below is a list of the rights that all individuals have under UK data protection laws. They don't apply in all circumstances so your request may not always be granted. If you wish to use any of them, we'll explain at that time if they apply or not, and if we will comply or not with your request, including the reasons why.

You have the right to be informed about the processing of your personal information; to have your personal information corrected; to object to processing; to request restriction of processing; to have your personal information erased; to request access to your personal information and how we process it; to move, copy or transfer your personal information; and rights in relation to automated decision making which has a legal effect or otherwise significantly affects you.

For full details on how we use your information, please see the full privacy notice using the link above.

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.

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).

