

## You, BEAM and your car insurance contract with Automobile Association Insurance Services Limited (“we/us”)

### Who we are

Automobile Association Insurance Services Limited (we) are part of the AA LTD. group of companies. Our head office is Fanum House, Basing View, Basingstoke, Hampshire RG21 4EA. We're an insurance intermediary, authorised and regulated by the Financial Conduct Authority. You can check this online at [www.fca.org.uk](http://www.fca.org.uk). We're on their Financial Services Register under registration number 310562.

### What we do

We present products, confirm prices, set up, administer and take payment and issue refunds for your car insurance. The insurers on our car insurance panel are listed below.

AA Underwriting Insurance Company Limited	Highway Insurance Company Limited
Acromas Insurance Company Limited	Liverpool Victoria Company Limited
Ageas Insurance Limited	Premier Underwriting Limited
Aviva Insurance Limited	Prestige Underwriting Services Limited
AXA Insurance UK PLC.	West Bay Insurance PLC. (Formerly Zenith Insurance PLC.)
Covea Insurance PLC.	Zurich Insurance Company Ltd.

AA Underwriting Insurance Company Limited (AAUICL) are also part of the AA LTD. group of Companies. AA LTD. hold 10% or more voting rights within AAUICL. However, we act independently in the day-to-day running of our business and in deciding which insurers to place business with.

We also offer a range of products that complement your car insurance policy. These are listed below.

Motor Legal Assistance	Underwritten by Acromas Insurance Company Limited
Excess Protection	Underwritten by West Bay Insurance PLC. (Formerly Zenith Insurance PLC.)
Motor Accident Plan	Underwritten by West Bay Insurance PLC. (Formerly Zenith Insurance PLC.)
Breakdown Cover - Roadside	Insured by Automobile Association Developments Limited
Breakdown Cover - Roadside and National Recovery	Insured by Automobile Association Developments Limited

### Who we act for

We act for our insurer(s) in marketing their products and we are authorised to act for the insurer when entering into a contract of insurance with you on their behalf. We act for the insurer when we i) are notified of a car insurance or Motor Legal Assistance claim, ii) handle a Motor Legal Assistance or Excess Protection claim, and iii) refer a Motor Legal Assistance claim. We may receive and retain commission from the insurer in respect of any insurance that you take out through us. This will be a percentage of the premium you pay. In respect of Motor Legal Assistance, the insurer pays us a share of insurer profits.

### Before you buy

We support your buying decision by helping you identify your needs and presenting only products which are consistent with those needs. You must then make your own informed choice. We're not able to provide you with a personal recommendation on which car insurance or optional additional products you should purchase.

### What you'll need to pay for our services

- A £28 arrangement fee is included in the agreed price for your car insurance.
- A £25 adjustment fee will be charged should you need to change your policy.
- A £12.50 adjustment fee will be charged if you change your address.
- A £12 default fee will be charged if you are paying monthly and default on your credit agreement.
- A £30 cancellation fee will be charged if you change your mind about your policy and need to cancel - please refer to your terms and conditions booklet for full information.

### If you're not happy

Our AA Complaints team handle complaints for both our AA and BEAM customers. We always aim to provide you with a high level of service, however, if something does go wrong, let us know as soon as possible:

- Call us on 0330 041 3688
- Email us at [insurance.complaints@beam.co.uk](mailto:insurance.complaints@beam.co.uk)
- Write to us at AA Insurance Complaints, Q3 Quorum Business Park, Newcastle Upon Tyne, NE12 8EX

If we can't settle your complaint with us, you may be entitled to refer your complaint to the Financial Ombudsman Service. Further information can be found at [www.financial-ombudsman.org.uk](http://www.financial-ombudsman.org.uk) and in your terms and conditions booklet. If we're unable to meet our obligations, you may be entitled to compensation from the Financial Services Compensation Scheme. Your entitlement will be dependent on the type of business and the circumstances of the claim. Insurance advising and arranging is covered up to 90% of the claim, with no upper limit. For compulsory insurance such as Third Party Motor Insurance, your claim would be covered in full without any upper limit. Further information can be found at [www.fscs.org.uk](http://www.fscs.org.uk) or telephone 0800 678 1100 or 0207 741 4100.

### Third parties

None of the terms and conditions, or benefits, of this Contract are enforceable by anyone else other than the Policyholder and us. 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.

### Who is responsible for your money?

When receiving or refunding your policy premium and when we are handling any claim monies, we act as an agent for your insurer.

