You, the AA and your ŠKODA Roadside Assistance contract

Who we are and who regulates us

Automobile Association Insurance Services Limited (we) are part of the AA plc 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 www.fca.gov.uk. We're on their Financial Services Register under registration number 310562.

What we do

We sell, set up, take payment, administer and issue refunds for your breakdown cover. We offer cover provided by Automobile Association Developments Limited (trading as AA Breakdown Services) and Acromas Insurance Company Limited (AICL) as listed below.

Cover Level	Insurer
Roadside	Automobile Association Developments Limited
Home Start	Automobile Association Developments Limited
Relay	Automobile Association Developments Limited
Relay Plus	ACROMAS Insurance Company Limited
European Assistance	ACROMAS Insurance Company Limited

Automobile Association Insurance Services Limited (AAISL) is part of the AA plc group of Companies. AA Underwriting Insurance Company Limited (AAUICL) is also part of the AA plc group of companies. AA plc holds 10% or more voting rights within AAUICL.

What you may need to pay

We may charge a cancellation fee if you cancel during the cooling-off period.

Who we act for

We act for the insurer in marketing their products, handling any claim monies, and in entering into policies with you on the insurer's behalf. When receiving or refunding your policy premium and when handling any claim monies, we act as agent for the insurer.

Before you buy

We support your buying decision by helping you identify your needs and only presenting products which are consistent with your needs. We don't provide you with a personal recommendation on which type of breakdown cover you should buy; you'll need to make your own informed choice.

How we are paid for our services

Automobile Association Insurance Services Limited may receive a fixed amount of commission per policy from Automobile Association Developments Limited for the arrangement and administration of your breakdown cover.

If you're not happy

We always aim to provide you with a high level of service, however, if something goes wrong, let us know as soon as possible:

- Call us on 0344 209 0556
- Email us at VWGcustomercareoperations@theAA.com
- Write to us at Volkswagen Roadside Assistance Customer Care, The Automobile Association, Lambert House, Stockport Road, Cheadle, Cheshire, SK8 2DY

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 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 circumstances of the claim. Insurance advising and arranging is covered up to 90% of the claim, with no upper limit. Further information can be found at www.fscs.org.uk or telephone 0800 678 1100 or 0207 741 4100.