

Important information

The quote, summary of key benefits, and description displayed on this website are not in themselves intended to contain the full terms and conditions of the offer of insurance. The full terms of the insurance policy requested are set out in the specific policy document, including the policy's schedule, conditions, restrictions, limitations, and requirements.

By obtaining a quote, you and any other person you provide information to us about, agree to us collecting, holding, using, and sharing your information to provide you with insurance products and services.

When you give us information about another person, you:

- Confirm that you are authorised to do so and that we are authorised to collect, hold, use and share the information in accordance with these terms and conditions.
- Provide them with a copy of all documentation, as these terms will also apply to them.

We may use this information to contact you to see if you wish to proceed with your quote.

We may update these online terms from time to time. The latest terms will apply to you, so we encourage you to review this page on a regular basis.

You may also need to read our [Online Terms and Conditions](#) and [Privacy Policy](#) pages.

Quote validity period

The premium rates quoted are valid until the date specified on the top of your quote, after which they may be adjusted by AA Insurance Ltd. All quotes generated will be subject to our underwriting approval and based on the information provided to us. We may continue to collect, hold, use and share your information even after your quote ends, if we have a valid reason to do so.

Marketing

If you take out a quote, we may collect, hold, use and share your information to tell you about products and services we offer now and in the future. We may also use this information to conduct marketing analysis and research. To unsubscribe at any time, please contact us. We can send these marketing communications via post, email, SMS, social media platforms or any other means. To unsubscribe at any time, please [contact us](#).

Discounts

Discounts applied to a quote remain valid for the Quote Validity Period only. Unless the quote form shows a discount is applied, it may not be taken into account in the quoted price. Ensure any applicable promotion codes or other relevant information is given. Online Discounts for purchasing online (where available) are applied in reduction of your annual premium for one year only and are available solely for new policies purchased online, unless otherwise stated for the offer. Additional terms may also apply – refer to the offer.

For the AA Member Discount, the terms and conditions found [here](#) apply.

From 28 January 2025 AA Insurance will no longer be offering a Multi Policy Discount for new or renewing policies. The terms and conditions of this discount can be found [here](#).

We may offer other types of discounts from time to time. Refer to the relevant offer for applicable terms and conditions.

Application acceptance

Subject to any restrictions that may apply, insurance cover will only commence if:

AA Insurance Limited accepts your application.

AA Insurance Limited does not make any representation that the insurance policy selected by you is suitable for your circumstances and has not provided any advice as to the general suitability of such a policy. The policy has been chosen solely by the individual concerned.

Liability

AA Insurance Limited does not accept any liability for errors, misprints, or omission in the quote figures generated including, without limitation, those caused by negligence or computer hardware or software fault or dysfunction, including by way of computer virus.

Guarantee

AA Insurance Limited does not guarantee that the quote generated is correct, accurate, or complete. You may use the quote only if you agree not to make any claims against AA Insurance Limited (and parent company or its subsidiaries) for any loss or damage that may arise as a result.

Premium

The payment method selected affects the premium charged for a policy. Paying the premium annually costs less than paying by instalments. For more information [see here](#).

Vehicle values

We make use of Auto Information Ltd (Redbook) data to assist in calculating vehicle values for underwriting purposes. To the fullest extent permitted by law, AA Insurance and Redbook excludes all liability and will not be liable for any loss resulting from the use of, or reliance on, the information presented by Redbook or AA Insurance to help facilitate the quotation and purchase process. Customers are reminded to make their own independent assessment of their vehicle and utilise other sources of information.

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