

Product Suitability Statement

Important Notice – Statement of Suitability

This is an important document which sets out the reasons why the product(s) or service(s) offered or recommended is/are considered suitable, or the most suitable, for your particular needs, objectives and circumstances.

AA Insurance offers Home Insurance which includes a comprehensive level of benefits, some of which are detailed below.

AA Home Contents typically includes:

- Full Accidental Damage Cover. This is an optional benefit
- Alternative accommodation up to 50% of contents sum insured
- Contents cover up to €750 outside the house within the boundaries of the land belonging to your home
- Cover for fraudulently used credit cards up to €1,500
- Contents of freezer in the event of freezer breakdown up to €1,250
- Door lock replacement up to €1,000
- Jury service up to a maximum of €400 (€20 per day)
- Personal liability up to €3,000,000 including domestic employees in your home
- Family personal accident cover in the home, benefits up to €12,750
- Contents of outbuildings up to €5000 depending on cover selected
- Temporary removal of contents, up to 15% of contents sum insured

AA Home Buildings Cover typically includes:

- Full Accidental Damage Cover. This is an optional benefit
- Cover against fire, theft, storm, flood, escape of water or oil, riot, vandalism, malicious damage, impact (e.g.: by vehicles). Smoke, explosion, civil commotion and subsidence
- Cover for your home, garages, outbuildings as well as fitted furniture (in the kitchen or bedroom for example)
- Removal of debris, architect's fees, etc
- Property owners liability up to €3,000,000
- Damage to underground services
- Trace and access up to €1,000

Accidental Damage is an optional benefit. Discounts apply if this cover is not selected.

This is a brief summary of policy benefits only, for exact details a policy document is available for inspection on request at our Head Office, 56 Drury Street, Dublin 2. Please ensure that you examine your AA Policy thoroughly to make sure that it meets all your requirements, paying particular attention to policy definitions, conditions, exceptions and endorsements.

AA Ireland Limited trading as AA Insurance is regulated by the Central Bank of Ireland