



NatWest

Your car breakdown cover's **moving** to the AA

Your account comes with a range of benefits, including **UK and European car breakdown cover**. We know how important that is – there were more than five million breakdowns attended to in the UK last year¹.

From **8th December 2022**, the provider of your breakdown cover is changing from Green Flag to the AA. The change will happen automatically so there's nothing you have to do. Here's everything you need to know.

Why the AA?

Together with changes to your cover, these are just some of the reasons why we're making the move.

- The AA has more expert Patrols, all trained in electric vehicles, who attend and repair more breakdowns than any other UK provider².
- They get most of their Members going again in around 30 minutes of arrival³.
- They're the only UK breakdown cover provider to belong to ARC Europe, connected to over 40 breakdown services in over 40 countries⁴.
- They've been named as a Which? Recommended Provider for breakdown services for five years running⁵.

Your cover with the AA

What's staying the same?

You'll continue to get help at the roadside, at home or to complete your journey. The vehicle(s) you own will still be covered in the UK and Europe, even if someone else is using it. You're also covered for any other vehicle you drive or travel in.

And your European cover includes alternative accommodation and travel arrangements, recovery of your vehicle back to the UK and up to £50,000 in legal costs.

If your vehicle breaks down or you need assistance, you can still contact NatWest membership services on **0345 601 7188** (Relay UK **18001 0345 601 7188**) or from abroad on **+44 2392 660 340**.

What's changing?

Please read your new **Black Account Breakdown Cover Terms and Breakdown Cover Insurance Product Information Document** (effective 8th December 2022). You'll find a summary of the changes in the terms. They include:

- **As many callouts as you need.** At the moment, you're only covered for up to five callouts a year. With the AA you'll have unlimited callouts, though repeat callouts for the same fault within 28 days still won't be covered.
- **Any age of vehicle.** No matter what the age of your vehicle is, you'll be covered in Europe as well as the UK. Currently, only vehicles less than 16 years old are covered in Europe.
- **Accident Assist.** A complimentary 24/7 accident claims service. The AA will handle your insurance claim – at no additional cost – no matter which company insures you. You can watch a video about this at theaa.com/accident-assist

Make sure your account's right for you

It's important to review your account to make sure it still meets your needs. It's also worth checking you're not paying for the same insurance cover twice.

If you'd like to change your account or close it altogether, just let us know. The Current Account Switch Service is a secure and easy way to switch to another provider in seven days. And we have options you can consider with or without a monthly fee. To find out more please just get in touch.

Once more, there's nothing for you to do for the change to happen on 8th December. We'll take care of everything.

Safe travels,
Your Current Account Team



From 8th December 2022, Black Account Breakdown Cover will be provided by Automobile Association Developments Limited (trading as AA Breakdown Services).

¹ Sources: The AA Annual Report and Accounts 2022 (2021: 3.01m breakdowns attended) and RAC Annual Report & Financial Statements 2021 (2.3m breakdowns attended).

² Sources: The AA. All AA Attended Breakdowns (2.2m fixed breakdowns), January to December 2020 and RAC Annual Report 2020 (1.8m fixed breakdowns), January to December 2020. All AA Patrols are EV trained. 2,550 AA Patrols (October 2021) vs. 1,600 RAC Patrols (RAC website, October 2021).

³ Source: The AA. 32.8 minutes average arrive to fix time, August 2021 to July 2022.

⁴ Sources: The AA. www.arceuropegroup.com/network-coverage

⁵ Which? Recommended Provider status was given to the AA in 2018, 2019, 2020, 2021 and 2022.