

BMW Insurance



BMW
Insured Warranty

BMW Insured Warranty.
Your Policy Handbook.

This product is provided by
Mondial Assistance (UK) Limited



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**START
STOP
ENGINE**

Welcome

Thank you for purchasing a **BMW Insured Warranty** policy. This will give you peace of mind whilst enjoying the driving experience.

Your confirmation letter shows the type of policy **you** have chosen, the **insured vehicle** and any special terms and conditions that apply.

It is very important that **you** read the whole of this policy and ensure that **you** understand exactly what is and what is not covered and what to do if **you** need to claim.

Important Telephone Numbers

How to contact us regarding your Insured Warranty

If **you** need to contact **us**, **you** should call BMW Insured Warranty Services on: **0871 200 0199**

Alternatively, write to **us** at:
BMW Insured Warranty Services
PO Box 1852
Croydon
CR9 1PW

For any enquiries relating to the administration of **your** Insured Warranty policy please contact **BMW Insured Warranty Services** on: **0871 200 0199**

How to contact us for Emergency Services

BMW Insured Emergency Service
Within UK: **0800 777 111**
Republic of Ireland and Continental Europe: **00 44 20 8686 2444**

Summary of Cover

The following is only a summary of the main cover limits. **You** should read the rest of this policy for the full terms and conditions.

Cover	Claim Limit	Excess
BMW Insured Warranty (the covered component section applicable to your policy is shown on your confirmation letter)		
Comprehensive Component Cover	Purchase price of the insured vehicle inclusive of VAT	Either £0, £100 or £250 as specified on the confirmation letter
Named Component Cover	Purchase price of the insured vehicle inclusive of VAT	Either £0, £100 or £250 as specified on the confirmation letter
Driveline Component Cover	£5,000 per claim inclusive of VAT	Either £0, £100 or £250 as specified on the confirmation letter
BMW Insured Emergency Service (if applicable)	Market price of the insured vehicle for repatriation	None

Note

Some sections of cover have financial limitations. For details, please refer to the following:

Terms and Conditions, page 17.

Making a BMW Insured Warranty Claim, page 19.

United Kingdom and Republic of Ireland Insured Emergency Service Benefits, page 21.

Important Information

Insurer

BMW Insured Warranty is underwritten by Mondial Assistance Europe N.V. and administered in the **United Kingdom** by Mondial Assistance (UK) Limited trading as BMW Insured Warranty Services.

How your policy works

Your policy and **confirmation letter** is a contract between **you** and us. **We** will pay for any claim **you** make which is covered by the policy and level of cover chosen that occurs during the **period of insurance**.

Unless specifically mentioned, the benefits and exclusions within each section, apply to the **insured vehicle**. **Your** policy does not cover all possible events and expenses.

Certain words have a special meaning as shown under the heading 'Definition of Words'. These words have been highlighted by the use of bold print throughout the policy document.

Telling us about the relevant facts

You must tell **us** about anything that may affect **your** cover. If **you** are not sure whether something is relevant, **you** must tell **us** anyway. **You** should keep a record of any extra information **you** give us. If **you** do not tell **us** about something that may be relevant, **your** cover may be refused and **we** may not cover any related claims.

Mileage limitation

The **BMW Insured Warranty** has a mileage limitation of 100,000 miles at the **commencement date** for Comprehensive and Named Component Cover.

Your cancellation rights

You may cancel **your** policy within 14 days of the receipt of your original documents or at any time by writing to **us** and returning **your** policy document and **confirmation letter**. Subject to there having been no claims made on **your** policy, **we** will provide **you** with a pro rata refund of the premium **you** have paid to **us** less an administration fee of £25.

Our cancellation rights

If **you** have a **monthly policy we** reserve the right to cancel **your** cover at any time by providing **you** 30 days notice in writing to the last address **you** provided **us** with.

Policy excess

Under the **BMW Insured Warranty** section of **your** policy **you** will have to pay an **excess** in relation to repair costs. This means that **you** will be responsible for paying the first part of any claim on the **insured vehicle**, for each claim incident. The amount **you** have to pay is the **excess** and this is shown on the **confirmation letter**.

Important Information

Data protection

Information about **your** policy may be shared between BMW Group, Mondial Assistance (UK) Limited and Mondial Assistance Europe N.V. **You** should understand that the information **you** provide will be used by **us, our** representatives, the **insurer**, other insurers and industry governing bodies and regulators to process **your** insurance, handle claims and prevent fraud. This may involve transferring information to other countries (some of which may have limited or no data protection laws). **We** have taken steps to ensure **your** information is held securely and equivalent to standards applicable in the EC.

Your information will not be shared with third parties for marketing purposes.

You have the right to access **your** personal records.

Financial Services Compensation Scheme (FSCS)

For **your** added protection, the **insurer** is covered by the FSCS. **You** may be entitled to compensation from the scheme if the **insurer** cannot meet its obligations. This depends on the type of business and the circumstances of the claim.

Insurance cover for policies purchased on or before the 31st December 2009 is limited up to 100% of the first £2,000 and 90% of the remainder of the claim, without any upper limit. Policies purchased after this date will be covered for 90% of the claim, with no upper limit.

Further information about the compensation scheme arrangements is available from the FSCS, telephone number 020 7892 7300, or by visiting their website at www.fscs.org.uk.

Governing law

Unless agreed otherwise, English law will apply and all communications and documentation in relation to this policy will be in English.

Contracts (Rights of Third Parties) Act 1999

The parties do not intend any term of the agreement to be enforceable pursuant to the Contract (Rights of Third Parties) Act 1999.



Definition of Words

When the following words and phrases appear in the **confirmation letter**, they have the meanings given below. These words are highlighted by the use of bold print.

Annual policy

Means an **annual policy** that runs for a period of twelve months unless cancelled by you. If **you** have an **annual policy** this will be shown on **your confirmation letter**.

BMW Insured Warranty

The **BMW Insured Warranty** comprises, **BMW Insured Warranty** and BMW Insured Emergency Service (if applicable).

Car

The BMW vehicle detailed on **your policy confirmation letter**.

Commencement date

Means the date on which **your cover** commences as shown on the **confirmation letter**.

Confirmation letter

The letter sent confirming **your policy** number, **insured vehicle** details, level of cover chosen by you and **commencement date** of the policy.

Electrical or mechanical failure

Means the sudden and unexpected failure of a component which is covered by the warranty section of this insurance and which needs immediate repair or replacement. Wear and tear or normal deterioration is not covered under the definition of **electrical or mechanical failure**.

Excess

The amount **we** will deduct for each **insured vehicle**, for each valid claim incident on **your BMW Insured Warranty**. For example, **we** will pay the repairer the total cost less the amount of **your policy excess**. **You** will be responsible for payment of this **excess** to the repairing BMW Authorised Dealer, BMW Service Authorised Workshop or BMW Insured Emergency Service Representative.

There is no **excess** payable for valid claims under the BMW Insured Emergency Service element of **your policy**.

Geographical areas of cover

You will not be covered if **you** travel outside the areas shown below.

■ **United Kingdom and Republic of Ireland**

United Kingdom is defined as: England, Scotland, Wales, Northern Ireland, Channel Islands and Isle of Man.

■ **Continental Europe**

Continental Europe is defined as: Andorra, Austria, Belgium, Bulgaria, Bosnia and Herzegovina, Croatia, Cyprus, Czech Republic, Denmark (excluding the Faeroe Islands), Estonia, Finland (excluding Aland), France, Germany, Gibraltar, Greece, Hungary, Italy, Latvia, Liechtenstein, Lithuania, Luxembourg, Macedonia, Malta, Monaco, Netherlands, Norway, Poland, Portugal, Romania, San Marino, Serbia and Montenegro, Slovakia, Slovenia, Spain (including the Balearic Islands but excluding Canary Islands), Sweden, Switzerland and Turkey.

Definition of Words

Immobilisation

Is electrical or mechanical breakdown, road accident, loss of keys, loss, damage or destruction by fire, theft or vandalism.

Insurer

Mondial Assistance Europe N.V.

Monthly policy

Means a continuous policy with no fixed end date unless lapsed or cancelled by **you** or **us**. If **you** have a **monthly policy** this will be shown on **your confirmation letter**.

Passengers

Passengers are those persons travelling with **your vehicle** at the moment BMW Insured Emergency Service is required.

Period of insurance

If **you** have purchased an **annual policy** and have paid the premium when due **your BMW Insured Warranty** will last for twelve months.

If **you** have purchased a **monthly policy**, **your BMW Insured Warranty** will last for one month from the **commencement date** and thereafter for one month following each monthly payment paid by **you** when due.

Private owner

An individual not engaged in the business of purchasing, selling or servicing of motor vehicles.

Vehicle Insured/Insured Vehicle/Your Vehicle

The vehicle shown on the policy **confirmation letter**, for which the appropriate insurance premium has been paid.

We, Our, Us

Mondial Assistance (UK) Limited trading as **BMW Insured Warranty Services**, which administers the insurance on behalf of the **insurer**.

You, Your, Yourself

The owner or user of the **insured vehicle** as specified on the **confirmation letter**.



BMW Insured Warranty

Depending on the level of component cover chosen by **you** and **you** having paid the correct premium when due, **you** are covered for the costs (limited to parts and labour inclusive of VAT) of repairing or replacing the covered components below that have suffered **electrical or mechanical failure** during the **period of insurance**.

The level of component cover and the relevant section below that is applicable to **your BMW Insured Warranty** policy is shown on the **confirmation letter**.

Comprehensive Component Cover

The maximum total claims liability covered by the **BMW Insured Warranty** Comprehensive Component Cover is the purchase price paid for the **insured vehicle**, inclusive of VAT. **Your** Comprehensive Component Cover covers all factory fitted mechanical and electrical components of the **insured vehicle** with the exception of the following:

Battery, all exhaust components (except catalytic converter), brake and clutch facings, discs and drums, bulbs and fuses, channels and guides, weather strips and seals, handles, hinges and check straps, trim, upholstery and cosmetics finishes, bodywork, paintwork, wheels and tyres, wiper blades and arms, glass, auxiliary drive belts, coolant and fuel hoses, the cleaning or adjustment of any component, and all service items which will require periodic replacement. Please also refer to 'Wear and Tear Exclusions' on page 16.

Named Component Cover

The maximum total claims liability covered by the **BMW Insured Warranty** Named Component Cover is the purchase price paid for the

insured vehicle, inclusive of VAT. Named Component Cover covers the following factory fitted components:

Engine: All internally lubricated components, including but not limited to the following:

Cylinder head, cylinder head gasket, valves (excluding decarbonisation, burnt or pitted valves and valve seats), valve springs, valve guides, camshaft and bearings, camshaft followers, hydraulic lifters, timing gears, timing chains, piston and piston rings, cylinder liners and liner seals, cylinder block, connecting rods and small end bearings, gudgeon pins, crankshaft and crankshaft bearings, oil pump and oil pump drive, distributor driveshaft, flywheel, starter motor ring gear, engine management sensors.

Timing belts: Timing belts and tensioners are covered providing that the last due change has taken place as specified by the manufacturer's schedule (proof required). Damage subsequently caused if timing belt has not been changed as specified by the manufacturer is specifically excluded.

Turbocharger: Factory fitted turbocharger, intercooler and wastegate.

BMW Insured Warranty

Gearbox: All internally lubricated components, including but not limited to the following:

Gears, shafts, synchroniser hubs and baulk rings, selector shafts and selector forks, internal bearings and bushes, oil pump, valve and valve block, clutches and brake bands, governor, torque converter, modulator valve, gearbox sensors. (Excluding external linkages).

Final drive: All internally lubricated components, including but not limited to the following:

Crown wheel and pinion, differential gears and bearings, 4X4 transfer box, halfshaft, halfshaft bearings, driveshafts, bearings and constant velocity joints, propeller shaft universal joints and centre bearing, wheel bearings, final drive sensors. (Excluding rubber boots and gaiters).

Clutch: Release bearing, master and slave cylinders. (Excluding burnt out parts and general wear and tear).

Steering: Steering rack or box, power steering pump, idler box, reservoir. (Excluding rubber boots and gaiters).

Braking system: All hydraulic components, including but not limited to the following:

Master cylinder, brake callipers (excluding seized units), wheel cylinders, brake limiter valve, apportioning and compensator valves, brake servo unit, vacuum pump, ABS pump, ABS modulator/control valve and sensors.

Fuel system: Fuel injection pump, pump drive gear, lift pump, fuel pump relay, fuel system electronic control unit, solenoids, throttle potentiometer, idle control valve and fuel pressure regulators. (Excluding fuel injectors/glow plugs).

Cooling system: Water pump, viscous fan coupling, radiator and expansion tank, oil cooler, heater matrix, cooling fan motor.

Electrical system: Alternator, starter motor, starter solenoid, distributor, electronic control units, electronic ignition module, wiper motors, heater fan motors, central locking motors and solenoids, window motors, horn, washer pump motors, sun roof motor, electric door mirror motors, relays, fuel tank sender unit, switches.

Casings: Casings are covered only when damaged by the failure of an insured component.

Sundries: Working materials i.e. oils, filters, antifreeze are claimable as a direct result of a valid claim providing the **insured vehicle** is not within 1,000 miles of its next scheduled service.

Miscellaneous: The rectification of oil leaks is not covered and the cost of seals and gaskets will only be accepted where they are required as a direct consequence of a valid claim under the insurance.

Any components not specifically listed are not covered.

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Driveline Component Cover

The maximum total claims liability covered by the **BMW Insured Warranty** Driveline Component Cover is £5,000, inclusive of VAT. Driveline Component Cover covers the following factory fitted components:

Engine: All internally lubricated components, including but not limited to the following:

Cylinder head, cylinder head gasket, valves (excluding decarbonisation, burnt or pitted valves and valve seats), valve springs, valve guides, camshaft and bearings, camshaft followers, hydraulic lifters, timing gears, timing chains, piston and piston rings, cylinder liners and liner seals, cylinder block, connecting rods and small end bearings, gudgeon pins, crankshaft and crankshaft bearings, oil pump and oil pump drive, distributor driveshaft, flywheel, starter motor ring gear, engine management sensors.

Timing belts: Timing belts and tensioners are covered providing that the last due change has taken place as specified by the manufacturer's schedule (proof required). Damage subsequently caused if timing belt has not been changed as specified by the manufacturer is specifically excluded.

Turbocharger: Factory fitted turbocharger, intercooler and wastegate.

Gearbox: All internally lubricated components, including but not limited to the following:

Gears, shafts, synchroniser hubs and baulk rings, selector shafts and selector forks, internal bearings and bushes, oil pump, valve and valve block, clutches and brake bands, governor, torque converter, modulator valve, gearbox sensors. (Excluding external linkages)

Final drive: All internally lubricated components, including but not limited to the following:

Crown wheel and pinion, differential gears and bearings, 4X4 transfer box, halfshaft, halfshaft bearings, driveshafts, bearings and constant velocity joints, propeller shaft universal joints and centre bearing, wheel bearings, final drive sensors. (Excluding rubber boots and gaiters).

Casings: Casings are covered only when damaged by the failure of an insured component.

Sundries: Working materials i.e. oils, filters, antifreeze are claimable as a direct result of a valid claim providing the **insured vehicle** is not within 1,000 miles of its next scheduled service.

Miscellaneous: The rectification of oil leaks is not covered and the cost of seals and gaskets will only be accepted where they are required as a direct consequence of a valid claim under the insurance.

Any components not specifically listed are not covered.

BMW Insured Warranty

Applicable to all levels of component cover

Wear and tear exclusions

As the **insured vehicle's** age and mileage increases, more components will reach the end of their serviceable life due to normal wear and tear.

These components will require replacement at **your** cost and will not be reimbursed under this policy.

To receive Full BMW Insured Emergency Service cover **you** must have chosen this when **you** purchased **your** policy and paid the premium when due. If this is applicable to **your** policy it will be shown on **your confirmation letter**.

BMW Insured Emergency Service

Unless **you** have purchased the BMW Insured Emergency Service option, under the terms of **your BMW Insured Warranty you** will only be covered in the **United Kingdom and Republic of Ireland** for the following BMW Insured Emergency Service benefits:

Roadside Assistance

In the event of the **immobilisation** of **your vehicle**, where it is more than half a mile from **your** home address, **BMW Insured Warranty** Assistance will arrange assistance for **you**.

Whenever practical, **we** will endeavour to arrange assistance by a BMW Customer Service Vehicle, but if the problem cannot be resolved at the roadside, **we** will pay the costs of taking **your vehicle** to the nearest Authorised BMW Dealer or BMW Service Authorised Workshop.

BMW Insured Warranty Terms and Conditions

What must I do to keep the Warranty valid?

The terms and conditions of the warranty listed below must be adhered to. Failure to do so will result in the rejection of a claim or the termination of **your BMW Insured Warranty**. This does not affect **your** statutory rights.

1. When servicing **your** BMW, failure to comply with the service schedule recommended by BMW may invalidate this warranty. All service and warranty work must be carried out by an Authorised BMW Dealer or BMW Service Authorised Workshop using only Genuine BMW Parts. **Your** BMW Service Booklet should be stamped, dated and detailed with the correct mileage at the time of service by the servicing dealer.

2. Your **BMW Insured Warranty** may also be invalidated if **you** continue to drive when a fault becomes apparent.

3. Reasonable diagnostic charges will only be accepted as part of a valid claim.

4. Mondial Assistance Europe N.V. reserves the right to inspect **your** vehicle and examine damaged parts.

5. For **annual policies** only and provided that a refund has not been claimed, any balance of **your BMW Insured Warranty** remaining may be transferred to another **private owner** who buys **your vehicle** from **you** but not to a buyer engaged in the business of purchasing, selling or servicing motor vehicles.

6. This **BMW Insured Warranty** will not cover:

- repair or replacement required due to a gradual reduction in the operating performance of a covered part, commensurate with its age or mileage. Please refer to the Wear and Tear Exclusions on page 16;
- repair or replacement required wholly or partially due to lack of maintenance, abuse or neglect or as a result of accident;
- pre-existing faults;
- an **insured vehicle** that has been subject to alterations, has had experimental equipment fitted or has in any way been modified from BMW's approved specification, or
- an **insured vehicle** used for courier or private hire services, track days, off road use, competitions or racing of any kind.
- cleaning, polishing, recalls, operations performed under normal maintenance, corrosion, adjustments, modifications, alterations, or damage caused by tampering, disconnection, improper adjustments or repairs or incorrect fuel.
- **we** will pay for damage caused to a covered part if caused by another covered part.
- **we** will not pay for damage to parts not covered by this warranty even if the damage is caused by a covered part.
- as **your** policy is intended to cover the repair and/or replacement of defective or damaged parts it does not additionally cover losses that may be caused by that defective or damaged part, unless otherwise stated in the policy terms and conditions. For example, your policy

BMW Insured Warranty Terms and Conditions

may cover repairs to or replacement of a wheel bearing but would not cover any loss of earnings that you may suffer while your **car** is being repaired.

You should check whether **you** have any other insurance policies that may cover additional damage or related costs or losses not covered by this policy.

7. The quality of warranty repairs will be the responsibility of the repairing dealer.

8. Geographical Limits

■ **United Kingdom and Republic of Ireland: United Kingdom** is defined as: England, Scotland, Wales, Northern Ireland, Channel Islands and Isle of Man.

■ **Continental Europe:** is defined as: Andorra, Austria, Belgium, Bulgaria, Bosnia and Herzegovina, Croatia, Cyprus, Czech Republic, Denmark (excluding the Faeroe Islands), Estonia, Finland (excluding Åland), France, Germany, Gibraltar, Greece, Hungary, Italy, Latvia, Liechtenstein, Lithuania, Luxembourg, Macedonia, Malta, Monaco, Netherlands, Norway, Poland, Portugal, Romania, San Marino, Serbia and Montenegro, Slovakia, Slovenia, Spain (including the Balearic Islands but excluding Canary Islands), Sweden, Switzerland and Turkey.

9. **Continental European Use.**

You may authorise repair work in **Continental Europe** and claim reimbursement under this **BMW Insured Warranty** (up to the usual cost for the work if carried out in the **UK**) on the following terms:

BMW Insured Warranty cover in **Continental Europe** is only valid for travel not exceeding 91 days in any single trip.

Monies for valid claims will be paid in pounds sterling at the rate of exchange for the relevant currency at the time of failure.

A receipt must be provided, and the repair work must be covered within the terms and conditions of this **BMW Insured warranty**.

10. Policy Premium Payments & Policy Duration

Annual Policy

You must pay **us** the full annual premium prior to the **commencement date** in order to receive any cover under **your** policy. If **you** have purchased an **annual policy** and have paid the premium when due **your BMW Insured Warranty** will last for twelve months.

Monthly Policy

You must pay the monthly premium every month on or before the date when it is due for the coming month.

Should **you** fail to pay a monthly premium when it is due, all cover will cease immediately from that date. If **you** have purchased a **monthly policy, your BMW Insured Warranty** will last for one month from the **commencement date** and thereafter for one month following each monthly payment paid by **you** when due and received by **us**.

We reserve the right to vary **your** monthly premium at any time by providing **you** 30 days notice in writing to the last address **you** provided **us** with.

Making a BMW Insured Warranty Claim

BMW Insured Warranty Claim

Contact **your** nearest BMW Authorised Dealer or BMW Authorised Service Workshop and inform them that **your vehicle** is protected by a **BMW Insured Warranty**.

The BMW Authorised Dealer or BMW Authorised Service Workshop will arrange to investigate the fault. **You** will be responsible for diagnostic costs not covered by the terms and conditions of the **BMW Insured Warranty**. The BMW Authorised Dealer or BMW Authorised Service Workshop will only process a warranty claim on **your** behalf if the fault identified is covered within the terms and conditions of the warranty detailed within this **BMW Insured Warranty Handbook**.

To find **your** local BMW Authorised Dealer or BMW Authorised Service Workshop please call BMW Customer Information Service on:
0800 325 600.

You may authorise repair work in **Continental Europe** (as defined on page 18) and claim reimbursement under this **BMW Insured Warranty** (up to the usual cost for the work if carried out in the **UK**) on the following terms:

BMW Insured Warranty cover in **Continental Europe** is only valid for travel not exceeding 91 days in any single trip.

Monies for valid claims will be paid in pounds sterling at the rate of exchange for the relevant currency at the time of failure.

A receipt must be provided, and the repair work must be covered within the terms and conditions of this **BMW Insured Warranty**.

BMW Insured Emergency Service

Important

Please note that **you** will only be covered for the BMW Insured Emergency Service benefits in this section if **you** have paid the additional premium required. If **you** are entitled to these benefits "Full BMW Insured Emergency Service" will appear on **your confirmation letter**.

BMW Insured Emergency Service has been designed to provide assistance for motoring emergencies and includes a comprehensive range of benefits, including car hire, vehicle recovery and redelivery.

BMW drivers have access to an extensive network of Emergency Service centres manned 24 hours a day, every day of the year, by experienced multilingual staff.

BMW Insured Emergency Service will offer all possible assistance under the terms of agreement set out in this handbook. Please remember that if **your vehicle** requires repair, BMW Insured Emergency Service will take **your vehicle** to an Authorised BMW Dealer, BMW Approved Bodyshop or a BMW Service Authorised Workshop.

By doing so **you** can be assured that only Genuine BMW Parts and materials will be used and fitted by fully trained BMW technicians.

What to do if BMW Insured Emergency Service assistance is required

If **you** are in any doubt as to whether **you** require assistance, please telephone BMW Insured Emergency Service first. Do not make **your** own arrangements without first contacting BMW Insured Emergency Service. Should **you** require assistance following an accident, **vehicle** breakdown, fire or theft contact BMW Insured Emergency Service with the following details:

- **Your** name and exact location
- A contact telephone number
- Registration number or **BMW Insured Warranty** policy number and colour of **your vehicle**
- Details of what has happened

When in the **United Kingdom**, please call: **0800 777 111**

If in **Republic of Ireland** and **Continental Europe**, please call: **00 44 20 8686 2444**

The following pages detail the extensive range of benefits provided by BMW Insured Emergency Service. Please read these carefully.

BMW Insured Emergency Service United Kingdom and Republic of Ireland Benefits

Home and roadside assistance

In the event of the **immobilisation** of **your vehicle**, whether at home or elsewhere, BMW Insured Emergency Service will arrange assistance for **you**. Whenever practical, **we** will endeavour to arrange assistance by a BMW Customer Service Vehicle, but if the problem cannot be resolved at the roadside, **we** will pay the costs of taking **your vehicle** to the nearest Authorised BMW Dealer or BMW Service Authorised Workshop or to the Authorised BMW Dealer or BMW Service Authorised Workshop nearest to **your** home address in the **UK or Republic of Ireland**.

Storage

If **your vehicle** has to be stored following recovery by BMW Insured Emergency Service, **we** will pay for the cost of storage up to a maximum of £50.

Onward travel/hotel accommodation

Following assistance and in the event that repairs to **your vehicle** cannot be completed within four hours as a result of **immobilisation**, **we** will, whenever possible, organise and pay for **you** and **your passengers** to continue **your** journey or return home by the most appropriate means. Alternatively, if breakdown occurs more than 50 miles from **your** home address and overnight accommodation is a more practical option, **we** will pay for the cost of bed and breakfast for **you** and **your passengers** up to £100 per person (£150 in Greater London). The maximum allowance under this benefit is £500 including VAT.

Car hire

In the event that, following assistance by BMW Insured Emergency Service, **your vehicle** cannot be repaired within four hours, **we** will, whenever possible, organise and pay for a replacement vehicle for up to two days. The rental provider will need to see **your** valid driving licence and **you** will be asked for a deposit to cover fuel charges and any additional days hire. For further information please refer to the Terms and Conditions relating to **United Kingdom and Republic of Ireland** Cover on page 22.

Vehicle redelivery

Provided that **your vehicle** has been recovered by BMW Insured Emergency Service to an Authorised BMW Dealer or BMW Service Authorised Workshop other than **your** local Authorised BMW Dealer or BMW Service Authorised Workshop, **we** will arrange for it to be returned to **your** home address in the **UK or Republic of Ireland**. Alternatively, if **you** wish to collect **your vehicle** personally, **we** will pay the appropriate transport costs to enable **you** to do so.

Glass breakage

In the **UK or Republic of Ireland** **we** can, if required, contact an Authorised BMW Dealer or BMW Service Authorised Workshop on **your** behalf who will usually be able to arrange replacement glass for **you**.

Alternatively, if a repair cannot be effected at **your** location, **we** can arrange to have **your vehicle** stored securely until the necessary parts are available for repair. The additional benefits detailed in this document will not be provided in the event of glass breakage and **you** will be liable for the cost of replacement parts.

BMW Insured Emergency Service Terms and Conditions Relating to United Kingdom and Republic of Ireland Cover

All costs quoted within this document are inclusive of VAT.

Car hire

Whenever possible BMW Insured Emergency Service will attempt to provide **you** with a replacement vehicle from the repairing Authorised BMW Dealer or BMW Service Authorised Workshop. If **we** are unable to do so then a vehicle will be sourced through one of the major vehicle rental companies. Under any circumstances **you** must be able to comply with their conditions of hire.

You will be responsible for any fuel costs incurred during the period of hire. Certain endorsements on **your** licence may prejudice **your** eligibility to hire a vehicle. Insurance requirements stipulate that **you** must have held a full **UK** driving licence for a minimum of 12 months.

Release fees

Should **your vehicle** be stolen and subsequently recovered by the police, **you** may be asked to pay a release fee before **we** can remove **your vehicle** to an Authorised BMW Dealer or BMW Service Authorised Workshop or to **your** home address. Although **we** can arrange to guarantee these costs on **your** behalf, the payment of such fees is **your** responsibility.

Specialist charges

In the event that the use of specialist equipment is required to provide assistance when **your vehicle** has, for example, left the highway, is in a ditch, is standing on soft ground, sand, shingle, stuck in water or snow or has been immobilised by the removal of its wheels, **we** will arrange recovery but **you** will be responsible for the costs. The costs may be refundable under the terms of **your** motor insurance policy.

Adverse weather conditions

On those occasions when **we** experience adverse weather conditions, such as high winds, snow, floods, etc., external resources may be stretched and some operations become physically impossible until the weather improves. At such times, **our** priority is to ensure that **you** and **your passengers** are taken to a place of safety and so the recovery of **your vehicle** may not be possible until weather conditions permit.

Punctures – Mobility System

Should **you** experience a puncture and **your vehicle** is equipped with a Mobility System, details regarding its operation can be found in **your** owner's handbook or on the device itself. Alternatively, **we** will be happy to explain how the system works to help **you** carry out a temporary repair and resume **your** journey.

Lock out/lost keys

Whilst **we** will always endeavour to provide assistance by the most practical method should **you** be unable to gain entry to **your vehicle**, modern security systems make it extremely difficult for this to be achieved should spare keys not be available. If a forced entry is required, **you** will be asked to sign a declaration stating that **you** have given permission for this to take place and that any costs for resultant damage will be **your** sole responsibility.

Incorrect fuel

If **your vehicle** is immobilised as a result of refuelling with incorrect fuel, **we** will pay for the cost of recovering **your vehicle** to the nearest Authorised BMW Dealer or BMW Service Authorised Workshop. The additional benefits detailed in this BMW Insured Warranty handbook will not be provided in the event of refuelling with incorrect fuel.

Exclusions relating to United Kingdom and Republic of Ireland BMW Insured Emergency Service

We will not pay for:

- Any expenses incurred without prior authorisation of BMW Insured Emergency Service
- Expenses which would normally have been payable by **you**, such as fuel and toll charges
- The cost of replacement parts and/or labour costs of anyone other than **us**
- Any costs resulting from participation in motor racing, rallies, speed or duration tests
- Any costs resulting from **your vehicle** being kept in an unroadworthy condition or not being serviced in accordance with the manufacturer's recommendations. If, in the opinion of BMW Insured Emergency Service, **we** believe that a recurring fault is due to poor maintenance of **your vehicle**, **we** reserve the right to request proof of servicing and to specify immediate recovery to an Authorised BMW Dealer or BMW Service Authorised Workshop
- Any costs as a result of **your** participation in a criminal act or offence
- Any costs as a result of **your** being under the influence of intoxicating liquor, or solvent abuse or drugs
- Any loss, theft, damage, death, bodily injury, cost or expense that is not directly associated with the incident that caused **you** to claim, unless expressly stated in this policy

BMW Insured Emergency Service in Continental Europe

Roadside assistance and recovery

In the event that **your vehicle** is immobilised in **Continental Europe**, **we** will arrange assistance for **you**. If the problem cannot be resolved at the roadside, **we** will organise and pay for the recovery of **your vehicle** to the nearest Authorised BMW Dealer or BMW Service Authorised Workshop.

Storage

If **your vehicle** has to be stored whilst awaiting recovery or repatriation, **we** will pay storage costs up to £100.

Onward travel/hotel accommodation

In the event that the **immobilisation** has occurred en route to **your**

planned destination and **your vehicle** has been taken to an Authorised BMW Dealer or BMW Service Authorised Workshop and cannot be repaired within four hours, **you** may wish to continue **your** original journey; **we** will, wherever possible, organise and pay the cost of the most appropriate method of onward transport to that destination.

Alternatively, **you** may wish to wait for the completion of repairs. If this necessitates an unscheduled overnight stay, **we** will, wherever possible, pay the costs of the hotel accommodation for **you** and **your passengers** up to a maximum of four days and £100 per person per night on a bed and breakfast basis.

BMW Insured Emergency Service in Continental Europe

Car hire

Provided that **your vehicle** has been recovered by BMW Insured Emergency Service, **we** will, whenever possible, organise and pay for a replacement vehicle within **Continental Europe** whilst **your vehicle** is being repaired, up to a maximum period of two weeks. The rental provider will need to see a valid driving licence and **you** will be required to pay a deposit for fuel and any additional days hire.

Please note that **we** cannot guarantee availability of vehicles with accessories such as roof racks, tow bars, etc.

For further information please refer to the Terms and Conditions relating to BMW Insured Emergency Service in **Continental Europe** on page 25.

Parts delivery

If the parts needed to repair **your vehicle** are not available locally, **we** will organise and pay for the despatch of these parts from elsewhere.

Vehicle repatriation

If **your vehicle** cannot be repaired in **Continental Europe** or if the repairs will not be completed before **your** intended return date to the **UK** or **Republic of Ireland**, **we** will arrange and pay for the repatriation of **your vehicle** to the Authorised BMW Dealer or BMW Service Authorised Workshop nearest to **your** home address in the **UK** or **Republic of Ireland**. Alternatively, following **your** return to the **UK** or **Republic of Ireland** and on completion of the repairs, should **you** wish to collect **your vehicle** personally, **we** will arrange and pay the cost of **your** outward journey.

The maximum amount payable by BMW Insured Emergency Service for vehicle repatriation will not exceed the market value of **your vehicle**.

Additional UK or Republic of Ireland car hire

If **your vehicle** is being repatriated or has been left in **Continental Europe** pending completion of repairs following **electrical or mechanical failure** (not accident or theft), **we** will organise and pay for a replacement vehicle in the **UK** or **Republic of Ireland** up to a maximum of three days. Terms and Conditions for **UK** and **Republic of Ireland** vehicle hire apply in this instance.

If the only qualified driver travelling in the party is repatriated to the **UK** or **Republic of Ireland** due to illness, **we** will pay the cost of an alternative driver to return **your vehicle** to **your** home address in the **UK** or **Republic of Ireland** and arrange and pay for the costs of returning other **passengers** to their homes in the **UK** or **Republic of Ireland**.

If **you** experience any issues whilst travelling abroad with **your car**, even if **you** encounter a legal or medical problem **our** experienced team of multi lingual staff will be able to provide **you** with practical help and advice.

Terms and Conditions relating to BMW Insured Emergency Service in Continental Europe

All costs quoted are inclusive of VAT.

Continental Europe

Continental Europe is defined as: Andorra, Austria, Belgium, Bulgaria, Bosnia and Herzegovina, Croatia, Cyprus Czech Republic, Denmark (excluding the Faroe Islands), Estonia, Finland (excluding Åland), France, Germany, Gibraltar, Greece, Hungary, Italy, Latvia, Liechtenstein, Lithuania, Luxembourg, Macedonia, Malta, Monaco, Netherlands, Norway, Poland, Portugal, Romania, San Marino, Serbia and Montenegro, Slovakia, Slovenia, Spain (including the Balearic Islands but excluding Canary Islands), Sweden, Switzerland and Turkey.

Validity

This service is only available for travel not exceeding 91 days in any single trip.

Repatriation

If **your vehicle** has to be repatriated from **Continental Europe**, **you** should ensure that any items of value are removed. **You** will be asked to provide BMW Insured Emergency Service with a signed inventory of any items left in **your vehicle**. Neither BMW Insured Emergency Service nor its agents accept any liability for the subsequent loss of or damage to any items not declared on this inventory.

Adverse weather conditions

During periods of adverse weather conditions, snow, floods, etc., external resources may be stretched and some operations become impossible until the weather improves. At such times, **our** main priority is to ensure that **you** and **your passengers** are taken to a place of safety and so the recovery of

your vehicle may not be possible until weather conditions permit.

Hire cars

Whenever possible BMW Insured Emergency Service will attempt to provide **you** with a replacement vehicle from the repairing Authorised BMW Dealer or BMW Service Authorised Workshop. If **we** are unable to do so then a vehicle will be sourced through one of the major vehicle rental companies. Under any circumstances **you** must be able to comply with their conditions of hire.

You will be responsible for any fuel costs incurred during the period of hire. Certain endorsements on **your** licence may prejudice **your** eligibility to hire a vehicle. Insurance requirements stipulate that **you** must have held a full **UK** driving licence for a minimum of 12 months.

Punctures – Mobility System

Should **you** experience a puncture and **your vehicle** is equipped with a Mobility System, details regarding its operation can be found in **your** owner's handbook or on the device itself. Alternatively, **we** will be happy to explain to **you** how the system works to help **you** carry out a temporary repair and resume **your** journey.

Incorrect fuel

If **your vehicle** is immobilised as a result of refuelling with incorrect fuel, **we** will pay for the cost of recovering **your vehicle** to the nearest Authorised BMW Dealership or BMW Service Authorised Workshop. The additional benefits detailed in this document will not be provided in the event of refuelling with incorrect fuel.

Terms and Conditions relating to BMW Insured Emergency Service in Continental Europe

Autoroute restrictions

If assistance is required on a French autoroute, and certain autoroutes in some other European countries, **you** must use the official SOS boxes at the side of the road in order to arrange initial recovery. **You** will be connected to the authorised motorway assistance service because the roads are privatised and **we** are prevented from assisting on them. **You** should contact

BMW Insured Emergency Service at the earliest opportunity so that **we** can arrange for the most appropriate assistance once **your vehicle** has been recovered from the autoroute. Costs incurred for recovery from the autoroute should be claimed back from BMW Insured Emergency Service.

Exclusions relating to BMW Insured Emergency Service Continental European Cover

We will not pay for:

- Any expenses incurred without the prior authorisation of BMW Insured Emergency Service
- Expenses which would normally have been payable by **you**, such as fuel and toll charges
- The cost of replacement parts
- Any costs resulting from participation in motor racing, rallies, speed or duration tests
- Any costs resulting from **your vehicle** being kept in an unroadworthy condition or not being serviced in accordance with the manufacturer's recommendations. If, in the opinion of BMW Insured Emergency Service, **we** believe that a recurring fault is due to poor maintenance of **your vehicle**, **we** reserve the right to request proof of servicing and to specify immediate recovery to an Authorised BMW Dealer or BMW Service Authorised Workshop
- Any costs as a result of **your** participation in a criminal act or offence
- Any costs as a result of **your** being under the influence of intoxicating liquor, or solvent abuse or drugs
- Any loss, theft, damage, death, bodily injury, cost or expense that is not directly associated with the incident that caused **you** to claim, unless expressly stated in this policy

Renewal of your BMW Insured Warranty Annual Policy

If **you** have an **annual policy** we will send **you** a renewal notice prior to the expiry of the **period of insurance** as shown on **your confirmation letter**.

We may vary the terms of **your** cover and the premium rates at the renewal date. **We** will give **you** at least 21 days written notice before the renewal date should this happen.

At renewal **you** must tell **us** about any relevant facts relating to **your insured vehicle**. These relevant facts will include but are not limited to, vehicle mileage and vehicle service history. Failure to do so may invalidate **your BMW Insured Warranty**.

BMW Insured Warranty

For continuity of cover, **your BMW Insured Warranty** must be purchased prior to the expiry of **your** current **BMW Insured Warranty**.

Renewal of your BMW Insured Warranty Monthly Policy

Unless **your** policy has been cancelled by **us** or **you** or has lapsed for any reason, each time **you** make a monthly payment when due **your** monthly policy will renew for a period of one month from when the payment is received by **us**.

Making a Complaint

We aim to provide **you** with a first class policy and service. However, there may be times when **you** feel **we** have not done so. If this is the case, please tell **us** about it so that **we** can do **our** best to solve the problem. If **you** make a complaint **your** legal rights will not be affected.

In the first instance please contact:
The Quality Standards Manager,
BMW Insured Warranty Services,
PO Box 1852, Croydon CR9 1PW.

Please supply **us** with **your** name, address, vehicle registration and claim number where applicable and enclose copies of relevant correspondence, as this will help **us** to deal with **your** complaint, in the shortest possible time.

If **you** are still dissatisfied, **you** can refer the matter to the Financial Ombudsman Service.

Transfer of ownership request form.

Applicable to annual policies only

If **your car** is sold, the remaining cover may be transferred to the new owner. Please note that the form below must be signed by the existing policy holder named on the confirmation of cover letter.

Policy Number _____

Vehicle VIN/chassis number _____

Vehicle registration number _____

Title _____ Initials _____

Surname _____

Address _____

Postcode _____

Telephone number _____

E-mail address _____

Mileage at transfer _____

I (name) _____ hereby give notice that I wish to transfer the balance of my **BMW Insured Warranty** to the new owner detailed below.

Signature of previous owner _____ Date _____

Signature of new owner _____ Date _____

Please send to:
BMW Insured Warranty Services, PO Box 1852, Croydon CR9 1PW.

We would like to keep you informed of our latest vehicles and other products and services that may be of interest, and we may occasionally ask for your assistance in market research to help improve our services to customers.

Your personal data may be shared for these purposes with other BMW Group companies, authorised BMW Group Dealers and other suppliers of BMW branded products or services. Further details are available in our privacy policy.

If you would prefer NOT to receive this information by post or by telephone please tick the relevant box.

If you do NOT wish to be kept informed by email, please tick here

Change of address form

Please enter new address and details below:

Policy Number

Vehicle VIN/chassis number

Vehicle registration number

Title

Initials

Surname

New Address

Postcode

Telephone number

E-mail address

I confirm that the details provided are correct.

Your signature

Date

Please send to:

BMW Insured Warrantly Services, PO Box 1852, Croydon CR9 1PW.

We would like to keep you informed of our latest vehicles and other products and services that may be of interest, and we may occasionally ask for your assistance in market research to help improve our services to customers.

Your personal data may be shared for these purposes with other BMW Group companies, authorised BMW Group Dealers and other suppliers of BMW branded products or services. Further details are available in our privacy policy.

If you would prefer NOT to receive this information by post or by telephone please tick the relevant box.

If you do NOT wish to be kept informed by email, please tick here

This insurance product is provided by Mondial Assistance UK Limited, trading as BMW Insured Warranty Services, whose registered offices are at: 102 George Street, Croydon CR9 1AJ, Registered in England No: 1710361.

This **BMW Insured Warranty** is underwritten by Mondial Assistance Europe N.V. and is administered in the UK by: Mondial Assistance (UK) Limited, Registered in England No: 1710361.

Registered Office: Mondial Assistance (UK) Limited, Mondial House, 102 George Street, Croydon CR9 1AJ. Mondial Assistance (UK) Limited are authorised and regulated by the Financial Services Authority (FSA).

Mondial Assistance Europe N.V. is authorised by the De Nederlandsche Bank (DNB) in the Netherlands and regulated by the Financial Services Authority for the conduct of UK Business.

Mondial Assistance (UK) Limited will act as an agent for Mondial Assistance Europe N.V. with respect to the receipt of customer money, for the purpose of settling claims and handling premium refunds.

BMW Insurance



BMW
Insured Warranty