

Statement of Demands and Needs

BMW Insured Warranty, provided by Mondial Assistance (UK) Limited, meets the demands and needs of those who wish to insure themselves with respect to Warranty and Emergency Service for their vehicle.

Please note you may already possess alternative insurance(s) for some or all of the features and benefits this type of policy provides, of which it is your responsibility to investigate.

Please note that Mondial Assistance (UK) Limited trading as BMW Insured Warranty Services has not provided you with any advice about whether its product fulfils your specific insurance requirements.

BMW Insured Warranty Summary of Cover

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 Benefits

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.

Exclusions

Any components not specifically listed are not covered.

Named Component Cover Benefits

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.

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.

Exclusions

Any components not specifically listed are not covered.

Driveline Component Cover Benefits

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.

Exclusions

Any components not specifically listed are not covered.

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.

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.

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 Summary of Cover

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.

Benefits

United Kingdom and Republic of Ireland

- Home and roadside assistance
- Storage - up to a maximum of £50
- Onward travel/hotel accommodation - up to a £100 per person (£150 for Greater London), to a maximum of £500 in total
- Car hire - replacement vehicle for up to two days
- Vehicle redelivery to your home address
- Glass breakage

BMW Insured Emergency Service in Continental Europe

- Roadside assistance and recovery
- Storage - up to a maximum of £100
- Onward travel/hotel accommodation - up to a maximum of four days and £100 per person per night on a bed and breakfast basis
- Car hire - replacement vehicle for up to two weeks
- Parts delivery
- Vehicle repatriation - the maximum amount payable by BMW Insured Emergency Service for vehicle repatriation will not exceed the market value of your vehicle

Exclusions

United Kingdom and Republic of Ireland

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, track days 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 consequential losses arising directly or indirectly from the immobilisation

BMW Insured Emergency Service in Continental Europe

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, track days 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 consequential losses arising directly or indirectly from the breakdown.