

Policy Summary:

Key Information You the Customer need to be aware of

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This is a Policy Summary only and does not contain the full terms and conditions of the insurance contract. Full terms and conditions can be found in the Policy Document, which you should also read carefully.

1. Who Provides Your Insurance Cover?

BMW Insured Warranty is underwritten by Mondial Assistance Europe N.V. for warranty and emergency service. Mondial Assistance (UK) Limited is the Insurer's UK administrator.

Our contact address is:

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

BMW Insured Warranty Services and BMW Insured Emergency Service is the trading name by which Mondial Assistance (UK) Limited is known when working on behalf of the Insurers and BMW.

2. What does BMW Insured Warranty cover me for?

Warranty insures your vehicle against electrical and mechanical faults and failures. Emergency Service cover insures your vehicle against breakdown.

3. What else do I need to know about my BMW Insured Warranty policy?

Significant Features & Benefits for 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.

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.

Significant Features & Benefits for Warranty

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.

Any components not specifically listed are not covered.

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.

Significant Features & Benefits for Warranty

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.

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.

Significant Features & Benefits can be found in the BMW Insured Warranty policy wording under the section BMW Insured Warranty.

Significant Exclusions or Limitations for Warranty

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.

Significant Exclusions or Limitations for Warranty

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. (Netherlands) 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.
 - 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.
 - We will not pay for any depreciation to your vehicle, loss of earnings, death or bodily injury, damage to property or any other loss or damage which is a direct or indirect result of the failure of a covered item
 - 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 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.

Significant Exclusions or Limitations can be found in the BMW Insured Warranty policy wording under the section BMW Insured Warranty Terms and Conditions.

Significant Features & Benefits for Emergency Service

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.

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

Significant Features & Benefits can be found in the BMW Insured Warranty policy wording under the section BMW Insured Emergency Service.

Significant Exclusions or Limitations for Emergency Service

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 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

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 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

Significant Exclusions or Limitations can be found in the BMW Insured Warranty policy wording under the section Exclusions relating to United Kingdom and Republic of Ireland BMW Insured Emergency Service and Exclusions relating to BMW Insured Emergency Service Continental European Cover.

4. What is the duration of the contract?

Your policy will run from the dates shown on your Confirmation Letter once your policy is issued.

5. Do I need to do anything after I have purchased the policy?

Please remember that it is your responsibility to regularly review your level of cover to ensure it remains adequate.

6. What Cancellation Rights do you have?

If this cover does not meet your requirements or should you for any reason decide to cancel your BMW Insured Warranty you can do so within 14 days of the receipt of original documents. Please note that the refund will be provided by the selling agent.

You can write to BMW Insured Warranty Services, PO Box 1852, Croydon, CR9 1PW or Telephone **0871 200 0199** or contact the selling agent.

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.

7. How do I make a claim?

Warranty

Contact your nearest authorised Authorised BMW Dealer or BMW Service Authorised Workshop and advise them that your vehicle is protected by the BMW Insured Warranty. The Authorised BMW Dealer or BMW Service Authorised Workshop will handle any necessary claim on your behalf. It is your responsibility to authorise any dismantling of the vehicle.

Emergency Service

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**.

8. What to do if you have a complaint?

Should you wish to express a complaint about this policy then please write to:

The Quality Standards Manager, BMW Insured Warranty Services, Mondial House, PO Box 1852, Croydon CR9 1PW.

If you are not satisfied with our final response you can refer the matter to the Financial Ombudsman Service for independent arbitration.

9. Is the insurer covered by the 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.

**This document is available in large print, audio and Braille.
Please contact us on: Phone 0871 200 0199 Textphone 020 8603 9562
And we will be pleased to organise an alternative version for you.**