

# Motor Vehicle Extended Warranty

## Insurance Product Information Document

Company: AWP P&C S.A. – UK Branch

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**Product: Mercedes-Benz Extended Warranty Policy**

This document only provides a basic summary of the Mercedes-Benz Extended Warranty product. The full terms and conditions of the policy are shown in the Policy wording, which You should read carefully to ensure You have the cover You need.

**Full pre-contractual and contractual information are provided in the documents relating to the insurance policy.**

### What is this type of Insurance?

Motor Vehicle Extended Warranty is an insurance policy providing cover for the costs arising from a Mechanical or electrical breakdown of a covered Component in Your Insured vehicle.



#### What is insured?

Please refer to the Policy wording for a complete list of what You are covered for under this insurance.

- ✓ The following events and Components are covered under this insurance:  
Sudden and unexpected Mechanical or electrical breakdown of factory-installed Components of Your Insured vehicle, except those specifically excluded. This includes the Alarm systems, High-voltage (HV) components and In-car entertainment.  
Suspension components (apart from all shock absorbers and strut assemblies) are covered against Mechanical or electrical breakdown up to 70,000 miles from the Insured vehicle's date of registration.
- ✓ You can claim for the following:  
Repairs (including labour) by an Authorised Repairer when You are in the UK.  
Reimbursement of repair costs (including labour) by an Authorised Repairer when You are abroad.
- ✓ Limit of liability (indemnity): We will pay up to the Market value of the Insured vehicle at the time of the insured event. We will pay any number of claims, which in total (including VAT), do not exceed the Limit of liability.

You may transfer a 12-month or 24-month policy when You transfer the Insured vehicle directly to a private individual, subject to Our acceptance and Your payment of a £25 registration fee.

Monthly policies cannot be transferred.



#### What is not insured?

Please refer to the Policy wording for a complete list of what You are not covered for under this insurance.

The main exclusions are:

- ✗ Any defect existing prior to the policy start date.
- ✗ Modifications to the Insured vehicle deviating from the manufacturer's original specifications.
- ✗ Any loss or damages arising from manufacturer's defects, faulty designs and recall campaigns.
- ✗ If the vehicle is not serviced in accordance with the manufacturer's recommendations.
- ✗ Routine services, replacement parts and Wear and tear items if not specifically included.
- ✗ Components explicitly listed as excluded in the Policy wording.
- ✗ Material damage to the Insured vehicle caused by external events.
- ✗ You may choose an Excess when purchasing Your policy. If an Excess has been selected, it will be deducted from each claim payment.



#### Are there any restrictions on cover?

- ! You must be aged 18 years or older.
- ! Your Country of residence must be the UK.
- ! You must not be involved with the selling or servicing of motor vehicles.
- ! At the policy start or renewal date, the Insured vehicle must be under 9 years old and with less than 110,000 miles at the policy start date (up to 155,000 miles during the Period of insurance).
- ! The Insured vehicle must be serviced in accordance with the manufacturer's recommendations.
- ! If the total cost of the repair exceeds the Limit of liability, You must pay the difference, otherwise We will not cover the repair.



## Where am I covered?

The Insured vehicle is covered in the UK. It is also covered abroad for trips up to 60 consecutive days. Please refer to the Policy wording for a full list of covered countries and areas.



## What are my obligations?

To prevent the policy being cancelled or voided and/or claims being reduced or refused, You must:

### Before the start of the insurance policy:

- Provide Us with complete and accurate information when purchasing the insurance policy.
- Confirm that the Insured vehicle has been serviced in accordance with the manufacturer's recommendations.

### During the Period of insurance:

- You must keep the Insured vehicle in good working order, road worthy condition and serviced in accordance with the manufacturer's recommendations.
- You must have a valid MOT where one is required.

### In the event of a claim:

- You must, as soon as reasonably possible after an event arises, contact an Authorised Repairer who will record the claim with Us.
- You must provide Us with complete and accurate information and any supporting documentation We require to process Your claim. This includes Your Proof of purchase and confirmation that the Insured vehicle has been serviced in accordance with the manufacturer's recommendations.



## When and how do I pay?

**12-month and 24-month policies:** payments are made at the time of purchasing the policy by debit or credit card.

**Monthly policies:** payments are made by monthly Direct Debit.

If You are transferring a 12-month or 24-month policy to a new private owner of the Insured vehicle, a registration fee of £25 must be made before the remaining cover can be transferred. Monthly policies cannot be transferred.



## When does the cover start and end?

The policy start date is stated in Your Confirmation of cover. The policy will end when the Period of insurance expires unless cancelled by You or Us.

12-month policies last one year from the policy start date and are not renewed automatically.

24-month policies last two years from the policy start date and are not renewed automatically.

Monthly policies last one month from the policy start date and are renewed automatically. It is Your responsibility to get in touch with Us when Your Insured vehicle is nearing the maximum mileage.



## How do I cancel the contract?

You have 14 days from the date of receiving Your policy documentation to cancel Your policy and receive a full refund (provided no valid claims have been made or will be made).

After this 14-day period You will be entitled to a pro-rata refund on a 12-month or 24-month policy (provided no valid claims have been made or will be made) less an administration fee of £25.

For monthly policies no refund is available.

If You wish to cancel Your policy, You should contact Us.

By email: [mercedes-benzextendedwarranty@allianz.com](mailto:mercedes-benzextendedwarranty@allianz.com) By phone: 0345 641 9778

By post: PO Box 1183, Croydon CR9 1HR