



BMW INSURED WARRANTY.

POLICY HANDBOOK.

This document contains three separate sections.

The 'Demands and needs statement' and the 'About us and our insurance services' documents both explain how BMW Insured Warranty has been sold to you.

The Policy Wording provides the full terms, conditions and exclusions of the insurance policy for BMW Insured Warranty.

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DEMANDS AND NEEDS STATEMENT.

BMW Insured Warranty meets the demands and needs of customers who want warranty and roadside assistance insurance for their vehicle. The level of cover may vary depending on which option **you** choose.

An Insured Warranty does not cover everything. **You** should read this policy carefully to make sure it offers the cover **you** need.

You may already have other insurance(s) for some or all of the features and benefits this type of policy offers. It is **your** responsibility to check this.

AWP Assistance UK Ltd, trading as **BMW Insured Warranty Services** and **BMW Roadside Assistance Services**, has only provided **you** with information and has not provided **you** with any advice about whether this product is right for **you** and **your** insurance demands and needs.

ABOUT US AND OUR INSURANCE SERVICES.

BMW Insured Warranty Services
102 George Street
Croydon
CR9 6HD

1. The Financial Conduct Authority (FCA)

The Financial Conduct Authority is the independent watchdog that regulates financial services. Use this information to decide if **our** services are right for **you**.

2. Whose products we offer?

We offer products from a single insurance company, AWP P&C S.A. This is a French company authorised in France acting through its **UK** Branch.

3. What services will we provide you with?

You will not receive any personal advice or recommendation from **us** for vehicle warranty or roadside assistance. **We** may ask some questions to narrow down the products that **we** will give **you** details on. **You** will then need to make **your** own choice about how to proceed.

4. What will you pay us for this service?

You will only pay **us** the premium for **your** policy. **You** will not pay **us** a fee for arranging this policy on **your** behalf. AWP P&C S.A. pay **us**, and **we** pay BMW Financial Services for the services to **you**. The payment consists of various fees based on the costs for managing **your** policy.

5. Who regulates us?

This policy is distributed by **BMW Insured Warranty Services** and **BMW Roadside Assistance Services**, which are trading names of AWP Assistance UK Ltd, 102 George Street, Croydon CR9 6HD, which is authorised and regulated by the Financial Conduct Authority. **Our** Financial Services Register number is 311909.

AWP P&C S.A. is a company registered in France with ID No 519490080 RCS Paris; registered office 7 Rue Dora Maar, 93400 Saint-Ouen, France acting through its **UK** Branch, AWP P&C (**UK** Branch) registered branch no BR015275 with its registered office at 102 George Street, Croydon, Surrey CR9 6HD. AWP P&C S.A. is authorised and regulated by L'Autorité de Contrôle Prudentiel et de Résolution in France. Authorised by the Prudential Regulation Authority. Subject to regulation by the Financial Conduct Authority under register number 534384 and limited regulation by the Prudential Regulation Authority.

You can check this on the Financial Services Register by visiting the Financial Conduct Authority's website www.fca.org.uk/register or by contacting the Financial Conduct Authority on 0800 111 6768.

6. What to do if you have a complaint

If **you** want to make a complaint, please contact **us**.

Write to: Customer Service, BMW Insured Warranty Services, 102 George Street, Croydon CR9 6HD.

Email: customersupport@allianz-assistance.co.uk

Phone: 020 8603 9853

If **you** cannot settle **your** complaint with **us**, **you** can contact the Financial Ombudsman Service: Visit: www.financial-ombudsman.org.uk, write to: Financial Ombudsman Service, Exchange Tower, London E14 9SR, phone: 0800 023 4567 or 0300 123 9 123 or email: complaint.info@financial-ombudsman.org.uk

7. Cover under the Financial Services Compensation Scheme (FSCS)?

For **your** added protection, AWP P&C S.A. are covered by the FSCS. **You** may be entitled to compensation from the scheme if it cannot meet its obligations to **you**, such as its payment obligations.

The scheme covers 90% of any claim to do with **us** advising and arranging the policy, with no upper limit.

Further information about the compensation scheme is available from the FSCS:

Phone: 0800 678 1100 or 020 7741 4100

Website: www.fscs.org.uk

WELCOME AND IMPORTANT CONTACT DETAILS.

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

Your confirmation of cover 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 so that **you** understand exactly what is and what is not covered and what to do if **you** need to claim.

Please read this policy wording carefully. If there is anything **you** do not understand, contact **us** right away using the details below.

How to contact us about your policy

Phone: **0345 641 9790**.

Email: **bmwsales@allianz-assistance.co.uk**

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

How to contact us if you need Roadside Assistance

If calling from a landline within the **UK**
freephone: **0800 777 111**.

If calling from a mobile within the **UK**:
020 8603 9411.

If calling within the **Republic of Ireland** or
abroad: 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, conditions and exclusions. The covered component section applicable to **your** policy is shown on **your confirmation of cover**.

COVER	CLAIM LIMIT (UP TO)	CLAIM EXCESS
Comprehensive Component Cover	Annual policy The purchase price you paid for the insured vehicle (including VAT), subject to you being able to produce the invoice for the purchase price of your vehicle , at the time of your claim. This is the maximum total amount that can be paid for a single claim, or the total of multiple claims during your annual policy insurance period . Monthly policy The purchase price you paid for the insured vehicle (including VAT), subject to you being able to produce the invoice for the purchase price of your vehicle , at the time of your claim. This is the maximum total amount that can be paid for a single claim or the total of multiple claims during a 12-month period.	Either £0, £100 or £250 as shown on the confirmation of cover .
Named Component Cover	Annual policy The purchase price you paid for the insured vehicle (including VAT), subject to you being able to produce the invoice for the purchase price of your vehicle , at the time of your claim. This is the maximum total amount that can be paid for a single claim, or the total of multiple claims during your annual policy insurance period . Monthly policy The purchase price you paid for the insured vehicle (including VAT), subject to you being able to produce the invoice for the purchase price of your vehicle , at the time of your claim. This is the maximum total amount that can be paid for a single claim or the total of multiple claims during a 12-month period.	Either £0, £100 or £250 as shown on the confirmation of cover .

IMPORTANT INFORMATION.

COVER	CLAIM LIMIT (UP TO)	CLAIM EXCESS
DriveLine Cover	Annual policy £5,000 in total (including VAT). This is the maximum total amount that can be paid for a single claim, or the total of multiple claims during your annual policy insurance period. Monthly policy £5,000 in total (including VAT). This is the maximum total amount that can be paid for a single claim or the total of multiple claims during a 12-month period.	Either £0, £100 or £250 as shown on the confirmation of cover .
BMW Roadside Assistance (if applicable)	Repatriation costs up to the market value of the insured vehicle , based on the latest Glass's Guide valuation at the time the vehicle becomes immobilised .	None.

NOTE

Some sections of cover have financial limits. For details, please go to the following pages:

BMW Insured Warranty terms and conditions - pages 21 - 22.

Making a warranty claim - page 23.

BMW Roadside Assistance United Kingdom and Republic of Ireland benefits - page 26.

Insurer and administrator

Your BMW Insured Warranty insurance is underwritten by AWP P&C S.A. and is administered in the **United Kingdom** by AWP Assistance UK Ltd (trading as **BMW Insured Warranty Services** and **BMW Roadside Assistance Services**).

How your policy works

Your policy and **confirmation of cover** is a contract between **you** and **us**. **We** will pay for any valid claim covered by this policy that happens during the **insurance period**.

Unless stated otherwise, the benefits and exclusions in 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 on pages 14 - 15. These words have been highlighted by using bold print throughout the policy document.

Information you need to tell us

There is certain information **we** need to know as it may affect the terms of the insurance cover **we** can offer **you**.

You must, to the best of **your** knowledge, give accurate answers to the questions **we** ask when **you** buy **your** policy. If **you** do not answer the questions truthfully it could result in **your** policy being invalid and could mean that all or part of a claim may not be paid.

If **you** think **you** may have given **us** any inaccurate or incomplete answers, or if **you** need assistance with regards to the purchase of the policy, please call **0345 641 9790** as soon as possible and **we** will be able to tell **you** if **we** can still offer **you** cover.

Fraud

The insurance will be invalid if **you** try to benefit from it through fraud or dishonesty.

Mileage limit

For Comprehensive Cover and Named Component Cover **your vehicle** cannot have

done more than 100,000 miles at the **policy start date**. There is no mileage limit for DriveLine Cover.

Cancelling your annual policy

If this cover does not meet **your** needs, or if **you** choose to cancel this policy for any reason within 14 days of receiving the original documentation, **you** can get a full refund of **your** premium, provided no warranty claims have been paid or roadside assistance (including Warranty Assistance) has been provided.

After this 14-day period, **you** are entitled to a pro-rata refund, provided no warranty claims have been paid or roadside assistance (including Warranty Assistance) has been provided, minus an administration fee of £25.

In either case, if **you** have made a warranty claim or asked **us** to perform or provide any of the services given under this policy, **we** reserve the right to recover all costs that **we** have paid for the service provided, such as, if it later transpires that **you** may not have been entitled to the services.

If the policy is cancelled as a result of **your** action(s), **we** may not issue a refund.

Cancelling your monthly policy

For **monthly policies**, no refund is available following **your** cancellation request or cancellation of **your** direct debit.

We reserve the right to cancel **your monthly policy** at any time by providing **you** with at least 30 days notice, in writing, to the last address **you** gave **us**.

Policy cancellation administration fee

If **you** choose to cancel **your annual policy** after 14 days, an administration fee of £25 will be deducted from any refund.

To cancel **your** policy, please email **bmwsales@allianz-assistance.co.uk** or phone: **0345 641 9790**.

Data protection notice

We care about **your** personal data.

This summary and **our** full privacy notice explain how **we** protect **your** privacy and use **your** personal data.

Our full privacy notice is available here:
www.bmw-warranty.co.uk/privacy-policy

If a printed version is required, please write to **us** at:

Customer Service (Data Protection),
BMW Insured Warranty Services,
102 George Street, Croydon CR9 6HD

- How will **we** obtain and use **your** personal data?

We will collect **your** personal data from a variety of sources including:

- Data that **you** or **your** representative(s) give to **us**; and
- Data that may be provided about **you** from certain third parties such as the manufacturer of **your vehicle** and their franchised retailers and authorised repairers.
- Data collected through initial voice tool (Voicebot or equivalent) and call recordings (such as phone conversations with **us**) may be recorded. Additional information may be relayed to **you** as to how data is processed when **you** phone **us**.

We will collect and process **your** personal data in order to comply with **our** contractual obligations, **our** legal obligations, **our** regulatory obligations and/or for the purposes of **our** legitimate interests including:

- Entering into or administering contracts with **you**;
- To demonstrate compliance with **our** legal and/or regulatory obligations;
- Informing **you** of products and services which may be of interest to **you**.

- Who will have access to **your** personal data?

We may share **your** personal data:

- With public authorities, other Allianz Group companies, industry governing bodies, regulators, fraud prevention agencies and claims databases, for underwriting and fraud prevention purposes;
- With other service providers who perform business operations on **our** behalf;
- Organisations who **we** deal with which provide part of the service to **you** such as motor dealerships and recovery operators;
- To meet **our** legal and/or regulatory obligations including providing information to the relevant ombudsman or regulator if **you** make a complaint about the product or service that **we** have provided to **you**.

We will not share information about **you** with third parties for marketing purposes unless **you** have specifically given **us your** consent to do so.

- How long do **we** keep **your** personal data?

We will keep voice recordings for a minimum of two years (up to a maximum retention period of 10 years) and **your** other personal data for a maximum of 10 years from the date the insurance relationship between **us** ends. If **we** are able to do so **we** will delete or anonymise certain areas of **your** personal data as soon as that information is no longer required for the purposes for which it was obtained.

- Where will **your** personal data be processed?

Your personal data may be processed both inside and outside the **United Kingdom (UK)** and the European Economic Area (EEA).

Whenever **we** transfer **your** personal data outside the **UK** and the EEA to other Allianz Group companies, **we** will do so on the basis of Allianz's approved binding corporate rules (BCR). Where Allianz's BCR do not apply, **we** take steps to ensure that personal data transfers outside the **UK** and the EEA receive an adequate level of protection.

- What are **your** rights in respect of **your** personal data?

You have certain rights in respect of **your** personal data. **You** can:

- Request access to it and learn more about how it is processed and shared;
- Request that **we** restrict any processing concerning **you**, or withdraw **your** consent where **you** previously provided this;
- Request that **we** stop processing it, including for direct marketing purposes;
- Request that **we** update it or delete it from **our** records (where **we** are able to delete call recordings, **we** may still make and/or retain notes of the conversation);
- Request that **we** provide it to **you** or a new insurer; and
- File a complaint.

- Automated decision making, including profiling

We carry out automated decision making and/or profiling when necessary.

- How can **you** contact **us**?

If **you** would like a copy of the information that **we** hold about **you** or if **you** have any queries about how **we** use **your** personal data, **you** can contact **us** as follows:

By post: Customer Service (Data Protection), Allianz Partners, 102 George Street, Croydon CR9 6HD

By email: AzPUKDP@allianz.com

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.

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 provides protection for 90% of the claim, with no upper limit.

Further information about the compensation scheme arrangements is available from the FSCS, telephone number 0800 678 1100 or 020 7741 4100, 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. In the event of a dispute concerning this policy the English courts shall have exclusive jurisdiction.

Policy excess

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

DEFINITIONS.

Some words and phrases have specific meanings and are defined in this section. For easier reading, they are presented in alphabetical order and are formatted in bold.

Annual policy

A policy that runs for a period of 12 months, unless cancelled by **you**. If **you** have an annual policy this will be shown on **your confirmation of cover**.

Confirmation of cover

The letter or email sent confirming **your** policy number, **insured vehicle** details, level of cover and **excess** chosen by **you** and the **policy start date** and end date.

Electrical or mechanical failure

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** is not covered under this definition.

Excess

The amount **we** will deduct for each valid claim. For example, **we** will pay the repairer the total cost, minus the amount of **your** policy excess. **You** will be responsible for paying the excess to the authorised repairer.

Your excess is chosen by **you** when **you** take out **your** policy and is shown on **your confirmation of cover**.

There is no excess payable for valid claims under the BMW Roadside Assistance part of **your** policy (if applicable).

Geographical areas of cover

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

- **United Kingdom, UK and Republic of Ireland**

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

- **Abroad**

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.

Home, home address

Your permanent, fixed address for legal and tax purposes in the **United Kingdom**.

Immobilisation, immobilised

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

Insurance period

If **you** have purchased an **annual policy** and paid the premium, **your** BMW Insured Warranty will last for 12 months.

If **you** have purchased a **monthly policy**, **your** policy will last for one month from the **policy start date** and automatically renews following each monthly payment paid by **you** when due.

Insured vehicle, your vehicle

The vehicle covered by this policy as shown on the **confirmation of cover**.

The vehicle must be **UK** registered and **your** cover will end if the vehicle is exported.

Insurer

AWP P&C S.A.

Monthly policy

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 of cover**.

Passengers

The people in **your vehicle** at the moment BMW Roadside Assistance is required, up to the maximum number of passengers legally allowed in the **insured vehicle**.

Policy start date

The date **your** policy cover starts as shown on the **confirmation of cover**.

Private owner

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

Purchase price

The vehicle purchase price is the value as shown on **your vehicle** purchase invoice (including VAT). Where no invoice is available, Glass's Guide will be used to establish the current market value.

We, our, us, BMW Insured Warranty Services, BMW Roadside Assistance Services

AWP Assistance UK Ltd which administers the insurance on behalf of the **insurer**.

Wear and tear

The natural decline of a component caused by normal use during the **insured vehicle's** serviceable period.

For example, components that experience constant or repeated movements, such as suspension bushes/ball joints and steering joints, are prone to wear and tear.

You, your, yourself

The owner or user of the **insured vehicle** as shown on the **confirmation of cover**.

You must be at least 18 years old to buy this policy.

COMPREHENSIVE COMPONENT COVER.

This section only applies if **you** have purchased Comprehensive Component Cover. **Your confirmation of cover** shows the level of cover applicable to **you**.

You are covered for the costs (limited to parts and labour, including VAT) of repairing or replacing the covered components that have suffered **electrical or mechanical failure** during the **insurance period**.

The maximum claim limit covered by the BMW Insured Warranty Comprehensive Component Cover is the **purchase price you** paid for the **insured vehicle**, including VAT.

Your Comprehensive Component Cover covers all factory fitted mechanical and electrical components of the **insured vehicle**, **excluding** the following.

All batteries e.g. 12V battery, high voltage batteries, auxiliary batteries, key fob batteries, SOS batteries, external connectivity charging cables, external recharging station, 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, all serviceable items which will require periodic replacement, carbonisation, burnt or pitted components.

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.

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.

Electric and hybrid vehicles

For electric and hybrid vehicles specifically, Comprehensive Component Cover will also cover, up to the maximum claim limit, the following components (but not limited to); inverter, electric coolant pump, control units, wiring harness, safety box and radiator.

Repairs exceeding the maximum claim limit

If the cost of repair is more than the maximum claim limit for the **insured vehicle**, **you** must cover the rest of the cost for the repair at an authorised BMW Retailer or BMW Service Workshop.

If **you** decide not to use an authorised BMW Retailer or BMW Service Workshop for the repairs, **you** will not be covered under this policy.

BMW Roadside Assistance

To receive full BMW Roadside Assistance cover **you** must have chosen this when **you** purchased **your** policy. If **you** have roadside assistance cover it will be shown on **your confirmation of cover**.

See pages 25 - 31 for full cover details.

Warranty Assistance

If **you** have not purchased BMW Roadside Assistance, **you** will only be covered in the **UK and Republic of Ireland** for the following roadside assistance benefits.

- If **your vehicle** is **immobilised** more than half a mile from **your home address**, **we** will arrange assistance for **you**. Whenever practical, **we** will arrange assistance by a BMW Customer Service Vehicle. If the problem cannot be fixed at the roadside, **we** will pay the costs of taking **your vehicle** to the nearest authorised BMW Retailer or BMW Service Workshop.
Please note: no hire car will be provided.

NAMED COMPONENT COVER.

This section only applies if **you** have purchased the Named Component level of cover. **Your confirmation of cover** shows the level of cover applicable to **you**.

You are covered for the costs (limited to parts and labour, including VAT) of repairing or replacing the covered components that have suffered **electrical or mechanical failure** during the **insurance period**.

The maximum claim limit covered by the BMW Insured Warranty Named Component Cover is the **purchase price you** paid for the **insured vehicle**, including VAT. Named Component Cover covers the following factory fitted components.

Engine

All internally lubricated components, including the following.

Cylinder head, cylinder head gasket, valves (excluding carbonisation, 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 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 the following:

Crown wheel and pinion, differential gears and bearings, 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).

Four-Wheel drive

4x4 transfer box, all internally lubricated components.

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 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.

DRIVELINE COVER.

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.

Repairs exceeding the maximum claim limit

If the cost of repair is more than the maximum claim limit for the **insured vehicle**, **you** must cover the rest of the cost for the repair at an authorised BMW Retailer or BMW Service Workshop.

If **you** decide not to use an authorised BMW Retailer or BMW Service Workshop for the repairs, **you** will not be covered under this policy.

BMW Roadside Assistance

To receive full BMW Roadside Assistance cover **you** must have chosen this when **you** purchased **your** policy. If **you** have roadside assistance cover it will be shown on **your confirmation of cover**.

See pages 25 - 31 for full cover details.

Warranty Assistance

If **you** have not purchased BMW Roadside Assistance, **you** will only be covered in the **United Kingdom** and **Republic of Ireland** for the following roadside assistance benefits.

- If **your vehicle** is **immobilised** more than half a mile from **your home address**, **we** will arrange assistance for **you**. Whenever practical, **we** will arrange assistance by a BMW Customer Service Vehicle. If the problem cannot be fixed at the roadside, **we** will pay the costs of taking **your vehicle** to the nearest authorised BMW Retailer or BMW Service Workshop.
Please note: no hire car will be provided.

This section only applies if **you** have purchased the DriveLine level of cover. **Your confirmation of cover** shows the level of cover applicable to **you**.

You are covered for the costs (limited to parts and labour, including VAT) of repairing or replacing the covered components that have suffered **electrical or mechanical failure** during the **insurance period**.

The maximum claim limit covered by the BMW Insured Warranty DriveLine Cover is £5,000, including VAT. DriveLine Cover covers the following factory fitted components.

Engine

All internally lubricated components, including the following.

Cylinder head, cylinder head gasket, valves (excluding carbonisation, 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 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 the following.

Crown wheel and pinion, differential gears and bearings, 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).

Four-Wheel drive

4x4 transfer box, all internally lubricated components.

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.

TERMS AND CONDITIONS.

Repairs exceeding the maximum claim limit

If the cost of repair is more than the maximum claim limit for the **insured vehicle**, **you** must cover the rest of the cost for the repair at an authorised BMW Retailer or BMW Service Workshop.

If **you** decide not to use an authorised BMW Retailer or BMW Service Workshop for the repairs, **you** will not be covered under this policy.

BMW Roadside Assistance

To receive full BMW Roadside Assistance cover **you** must have chosen this when **you** purchased **your** policy. If **you** have roadside assistance cover it will be shown on **your confirmation of cover**.

See pages 25 - 31 for full cover details.

Warranty Assistance

If **you** have not purchased BMW Roadside Assistance, **you** will only be covered in the **United Kingdom** and **Republic of Ireland** for the following roadside assistance benefits.

- If **your vehicle** is **immobilised** more than half a mile from **your home address**, **we** will arrange assistance for **you**. Whenever practical, **we** will arrange assistance by a BMW Customer Service Vehicle. If the problem cannot be fixed at the roadside, **we** will pay the costs of taking **your vehicle** to the nearest authorised BMW Retailer or BMW Service Workshop.

Please note: no hire car will be provided.

What must I do to keep the policy valid?

The following terms and conditions must be met. Failure to do so will result in the rejection of a claim and/or the cancellation of **your** policy. This does not affect **your** statutory rights.

1. a) **You** must keep **your vehicle** in good working order and road worthy condition and regularly service it in line with the manufacturer's recommendations. BMW Genuine Parts, or parts of equivalent specification must be used for any repairs or replacements. If **you** don't have **your vehicle** serviced in line with the manufacturer's recommendations, **your** policy will be invalid and **we** will not accept any claims, even if the item that has failed is not a service related item.
b) After each service, **you** must make sure the relevant service details are completed in **your** service records by the servicing garage. **You** must get an itemised VAT receipt for the service and keep all receipts in the event of a claim.
c) **You** must have a valid MOT where one is required.
2. **You** must not continue to drive **your vehicle** when a fault becomes apparent.
3. Reasonable diagnostic charges will only be accepted as part of a valid claim. **You** will be responsible for diagnostic charges, until such time as they form part, and will only be accepted as part of a valid claim.
4. The **insurer** has 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 remaining balance of **your** policy may be transferred to another **private owner**, who buys **your vehicle** from **you**, subject to **our** approval.

Monthly policies are not transferable.

This cover is only transferable if the **insured vehicle** is sold to a new **private owner** and not to a motor trader or to anyone engaged in the business of purchasing, selling or servicing motor vehicles. No third party should have been involved in the sale at any point.

BMW Insured Warranty cover is not transferable to **you** from a motor trader or retailer.

6. This policy will not cover the following.
 - Damage caused by **wear and tear**. If **you** have Named Component or DriveLine Cover this type of failure and the cost of replacement parts is **your** responsibility.
If **you** have Comprehensive Component Cover however, the insured components are covered if the failure is caused by **wear and tear**, up to 100,000 miles from the date of registration. This includes a component that has previously been replaced with a BMW Genuine Part. In this case **you** must provide evidence of **your vehicle's** mileage when the replacement took place.
 - Repair or replacement required completely or partially due to lack of maintenance or as a result of an accident, **wear and tear**, water ingress, abuse, neglect or material becoming porous and leaking, faults that existed or are likely to have existed prior to the **policy start date** (pre-existing faults), lack of anti-freeze, lubricants or hydraulic fluids, incorrect servicing or faulty repairs, any impacts, corrosive agents, theft or attempted theft.
 - An **insured vehicle** that has had alterations, modifications, tampering or has had experimental equipment fitted or has in any way been modified from BMW's approved specification. This may result in the policy being cancelled immediately, and no claims would be considered.

MAKING A WARRANTY CLAIM.

- An **insured vehicle** used for courier or private hire services, track days, off-road use, competitions or racing of any kind or used by driving schools. This may result in the policy being cancelled immediately, and no claims would be considered.
 - 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, failures due to oil degradation or carbon/soot build up.
 - Mechanical, electrical, engine management and performance enhancing changes or modifications are excluded other than those fitted by an authorised BMW Retailer and approved by the manufacturer.
 - Damage to parts not covered by this policy, even if the damage is caused by a covered part.
7. Consequential damage
- **We** will pay for damage caused to a covered part if caused by another covered part.
 - **We** will not pay for damage to a covered part if caused by a part which is not covered.
 - **We** will not pay for damage to parts not covered by this policy, even if the damage is caused by a covered part.
 - **Your** policy is intended to cover the repair and/or replacement of faulty or damaged parts and does not cover any related losses, unless stated in these 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 have while **your vehicle** is being repaired.

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

8. The quality of warranty repairs will be the responsibility of the repairing retailer.
9. Policy premium payments and policy duration
- **Annual policy** - **you** must pay **us** the full annual premium prior to the **policy start 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** policy will last for 12 months.
 - **Monthly policy** - **you** must pay the monthly premium on or before the due date to receive warranty cover for the following month.
Should **you** not pay a monthly premium when it is due, all cover will end immediately from that date.
A **monthly policy** will last for one month from the **policy start date** and renew after each monthly payment paid by **you** when due and received by **us**.
We have the right to vary **your** monthly premium at any time by providing **you** at least 30 days notice in writing to the last address **you** provided **us** with.

10. Obsolete spare parts - if any part or accessory is not available, the most **we** will pay for that part will be the cost shown in the manufacturer's latest **UK** price list, plus reasonable fitting costs.
- If the part is not listed in the manufacturer's latest **UK** price list, **we** will pay the cost of an equivalent part, plus reasonable fitting costs up to a maximum of £250 in total.
11. **We** reserve the right to vary these terms, conditions and exclusions by writing to **you** and giving **you** at least 60 days notice.

All repairs must be carried out by an authorised BMW Retailer or BMW Service Workshop that is authorised to carry out the type of repair required.

When in the UK

Contact **your** nearest authorised BMW Retailer or BMW Service Workshop and tell them **your vehicle** is covered by a BMW Insured Warranty.

The service history of the **insured vehicle**, along with any related invoices that corroborate the services performed, will be required by the repairing retailer at the time of the claim.

We may request any other relevant documentation in support of **your** claim at **your** cost.

The authorised BMW Retailer or BMW Service Workshop will arrange to investigate the fault. **You** will be responsible for diagnostic costs not covered by this policy. The retailer or workshop will only process a warranty claim on **your** behalf if the fault identified is covered by the terms and conditions of the policy detailed within this document.

To find **your** local authorised BMW Retailer or BMW Service Workshop please call BMW Customer Support on: **0800 325 600**.

When in the Republic of Ireland and abroad

If **you** experience a failure while travelling in the **Republic of Ireland** or **abroad**, **you** can authorise repairs and seek reimbursement under this policy for the typical cost of the work if carried out in the **UK**, under the following terms.

- Cover in the **Republic of Ireland** and **abroad** is only valid for any single trip that lasts no longer than 91 days.
- 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 policy.
- On **your** return to the **UK**, **you** should take the receipt to **your** local authorised BMW Retailer or BMW Service Workshop who will then contact **us**.



BMW ROADSIDE ASSISTANCE.

IMPORTANT

This section (pages 25 - 31) is only applicable if **you** have purchased BMW Roadside Assistance cover and paid the extra premium. **Your confirmation of cover** will show if **you** have this additional cover.

BMW Roadside Assistance 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 a Roadside Assistance Centre, open 24 hours a day, every day of the year.

We will offer all possible assistance under the terms of agreement set out in this policy document. Please remember that if **your vehicle** requires repair, **we** will take it to an authorised BMW Retailer or BMW Service Workshop or to an approved BMW Bodyshop.

What to do if you need assistance

If **you** are not sure if **you** need assistance, please phone **BMW Roadside Assistance Services** first. Do not make **your** own arrangements before contacting **us**. If **you** need assistance after an accident, vehicle breakdown, fire or theft, contact **us** 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.

If calling from a landline within the **UK** freephone: **0800 777 111**.

If calling from a mobile within the **UK** phone: **020 8603 9411**.

If **you** are in the **Republic of Ireland** or **abroad** phone: **00 44 20 8686 2444**.

All calls may be recorded and used for claims handling and administration purposes and for training purposes.

The following pages detail the extensive range of benefits provided by BMW Roadside Assistance. Please read these carefully.

BENEFITS WHEN IN THE UK AND REPUBLIC OF IRELAND.

All costs quoted within this document include VAT.

Home and roadside assistance

If **your vehicle** is **immobilised** at **home** or elsewhere, **we** will arrange assistance for **you**. Whenever practical, **you** will be assisted by a BMW Customer Service Vehicle. If the problem cannot be fixed at the roadside, **we** will pay the costs of taking **your vehicle** to the nearest authorised BMW Retailer or BMW Service Workshop or to the retailer or workshop nearest to **your home address**.

Storage

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

Onward travel/hotel accommodation

Following assistance and if vehicle repairs cannot be completed within four hours, **we** will, whenever possible, arrange and pay for **you** and **your passengers** to either continue **your** journey or return **home** by the most appropriate means.

If the breakdown happens more than 50 miles from **your home address** and overnight accommodation is a more practical option, **we** will cover bed and breakfast costs for **you** and **your passengers**:

- Up to £100 per person (£150 in Greater London),
- The maximum **we** will pay for hotel accommodation is £500 in total (including VAT).

Car hire

Following assistance and if vehicle repairs cannot be completed within four hours, **we** will, whenever possible, arrange and pay for a replacement vehicle for up to two days. **You** must provide a valid driving license to the rental provider and pay a deposit to cover fuel costs and any extra rental days. For full details, see the terms and conditions for **UK** and **Republic of Ireland** cover on page 27.

Vehicle redelivery

If **we** have recovered **your vehicle** to an authorised BMW Retailer or BMW Service Workshop that's not **your** local one, **we** will arrange for it to be returned to **your home address**. Alternatively, if **you** prefer to collect it **yourself**, **we** will cover **your** reasonable travel costs to **your vehicle's** location.

Glass breakage

If needed, **we** can contact an authorised BMW Retailer or BMW Service Workshop who will usually be able to arrange replacement glass for **you**.

Alternatively, if a repair cannot be made on the spot, **we** can arrange to have **your vehicle** stored securely until the necessary parts are available.

Please note: the other benefits listed in this document do not apply in the event of glass breakage and **you** will need to pay for any replacement parts or other costs.

TERMS AND CONDITIONS WHEN IN THE UK AND REPUBLIC OF IRELAND.

Adverse weather conditions

When **we** experience adverse weather conditions, such as high winds, snow, floods, etc., external resources may be busy 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 improve.

Car hire

Whenever possible **we** will provide **you** with a replacement vehicle from the repairing authorised BMW Retailer or BMW Service Workshop. If that's not possible, **we** will arrange one through one of the major vehicle rental companies. **You** must comply with their hire conditions and cover fuel costs.

Insurance requirements state that **you** must have held a full **UK** driving licence for at least 12 months and that **you** must be between 21 and 65 years of age. If **you** are under 21 or over 65, **we** will attempt to make alternative arrangements but these cannot be guaranteed.

Certain endorsements on **your** licence may affect **your** eligibility to hire a vehicle.

Wrong fuel

If **your vehicle** is **immobilised** as a result of using the wrong fuel, **we** will cover the cost of recovering **your vehicle** to the nearest authorised BMW Retailer or BMW Service Workshop.

Please note: the other benefits listed in this document do not apply if **you** use incorrect fuel and **you** will need to pay for any replacement parts or other costs.

Lock out/lost keys

We will help **you** access **your vehicle** in the most practical way if **you** are locked out. However some security systems make this difficult if spare keys are not available. If **we** need to force entry, **you** will need to sign a declaration giving **your** permission and accepting responsibility for any damage caused.

Punctures – Mobility System

If **you** get a puncture and **your vehicle** has a Mobility System, **you** can find instructions on how to use it 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 continue **your** journey.

Release fees

If **your vehicle** is stolen and later recovered by the police, **you** may need to pay a release fee before **we** can move it to an authorised BMW Retailer or BMW Service Workshop or to **your home address**.

Specialist charges

If **your vehicle** needs specialist equipment for recovery, for example if it has, 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. These costs may be refundable under **your** motor insurance policy.

EXCLUSIONS WHEN IN THE UK AND REPUBLIC OF IRELAND.

We will not pay for the following.

- Any costs **you** didn't get **our** approval for.
- Any costs **you** would normally pay, such as fuel and toll charges.
- The cost of replacement parts and/or labour costs of anyone other than **us**.
- Any costs from taking part in motor racing, rallies, speed, track days or duration tests.
- Any costs resulting from **your vehicle** not being roadworthy or not being serviced in line with the manufacturer's recommendations. If **we** believe that a recurring fault is due to poor maintenance, **we** may ask for proof of servicing and require **your vehicle** to be taken to an authorised BMW Retailer or BMW Service Workshop.
- Any costs related to **your** participation in a criminal act or offence.
- Any costs related to being under the influence of alcohol, solvent abuse or drugs.
- Any consequential losses caused by **your vehicle** being **immobilised**.
- Any loss, theft, damage, death or bodily injury cost or expense caused by the event **you** have made a claim for.

BENEFITS WHEN ABROAD.

All costs quoted within this document include VAT.

Roadside assistance and recovery

If **your vehicle** is **immobilised abroad**, **we** will arrange assistance for **you**. If the problem cannot be fixed at the roadside, **we** will pay the costs of taking **your vehicle** to the nearest authorised BMW Retailer or BMW Service 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

If **your vehicle** is **immobilised** on the way to **your** planned destination and cannot be repaired within four hours at an authorised BMW Retailer or BMW Service Workshop, **we** will arrange and cover the cost of the most appropriate transport to help **you** continue **your** journey.

Alternatively, if **you** choose to wait for repairs to be completed and need to stay overnight, **we** will, wherever possible, cover hotel costs for **you** and **your passengers** up to a maximum of four days and up to £100 per person per night on a bed and breakfast basis.

Car hire

Following assistance by **us**, **we** will, whenever possible, arrange and pay for a replacement vehicle **abroad** while **your vehicle** is being repaired, up to a maximum of two weeks. **You** must provide a valid driving license to the rental provider and pay a deposit to cover fuel costs and any extra rental days.

We cannot guarantee a vehicle with accessories such as roof racks, tow bars, etc.

For full details, see the terms and conditions when **abroad** on page 30.

Vehicle repatriation

If **your vehicle** cannot be repaired **abroad** or if the repairs will not be completed before **your** return to the **UK** or **Republic of Ireland**, **we** will arrange and pay for the repatriation of **your vehicle** to the authorised BMW Retailer or BMW Service Workshop nearest to **your home address**.

Alternatively, following **your** return to the **UK** or **Republic of Ireland** and once repairs are completed, if **you** prefer to collect **your vehicle yourself**, **we** will cover **your** reasonable travel costs to **your vehicle's** location.

The maximum amount **we** will pay for vehicle repatriation is the market value of **your vehicle** based on the latest Glass's Guide valuation at the time **your vehicle** becomes **immobilised**.

Additional UK or Republic of Ireland car hire

If **your vehicle** is being repatriated or has been left **abroad** for repairs to be completed after an **electrical or mechanical failure** (not accident or theft), **we** will arrange 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** car hire will apply.

TERMS AND CONDITIONS WHEN ABROAD.

Cover limits

Cover **abroad** is only valid for up to 91 days in any single trip.

Repatriation

If **your vehicle** has to be repatriated from **abroad**, **you** should remove any valuable items. **You** will need to provide **us** with a signed list of items left in **your vehicle**. **We** or **our** agents are not responsible for any loss of or damage to items not listed.

Adverse weather conditions

When **we** experience adverse weather conditions, such as high winds, snow, floods, etc., external resources may be busy 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 improve.

Car hire

Whenever possible **we** will provide **you** with a replacement vehicle from the repairing authorised BMW Retailer or BMW Service Workshop. If that's not possible, **we** will arrange one through one of the major vehicle rental companies. **You** must comply with their hire conditions and cover fuel costs.

Insurance requirements state that **you** must have held a full **UK** driving licence for at least 12 months and that **you** must be between 21 and 65 years of age. If **you** are under 21 or over 65, **we** will attempt to make alternative arrangements but these cannot be guaranteed.

Certain endorsements on **your** licence may affect **your** eligibility to hire a vehicle.

Punctures – Mobility System

If **you** get a puncture and **your vehicle** has a Mobility System, **you** can find instructions on how to use it 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 continue **your** journey.

Wrong fuel

If **your vehicle** is **immobilised** as a result of using the wrong fuel, **we** will cover the cost of recovering **your vehicle** to the nearest authorised BMW Retailer or BMW Service Workshop.

Please note: the other benefits listed in this document do not apply if **you** use incorrect fuel and **you** will need to pay for any replacement parts or other costs.

Autoroute restrictions

If **you** need assistance on a French autoroute, or certain autoroutes in other covered countries, **you** must use the official SOS boxes at the side of the road to arrange initial recovery. **You** will be connected to the authorised motorway assistance service who will help **you**, as **we** cannot provide assistance on these roads.

You should contact **us** as soon as possible so **we** can arrange assistance once **your vehicle** has been removed from the autoroute. **You** can claim back any autoroute recovery costs from **us**.

EXCLUSIONS WHEN ABROAD.

We will not pay for the following.

- Any costs **you** didn't get **our** approval for.
- Any costs **you** would normally pay, such as fuel and toll charges.
- The cost of replacement parts and/or labour costs of anyone other than **us**.
- Any costs from taking part in motor racing, rallies, speed or duration tests.
- Any costs resulting from **your vehicle** not being roadworthy or not being serviced in line with the manufacturer's recommendations. If **we** believe that a recurring fault is due to poor maintenance, **we** may ask for proof of servicing and require **your vehicle** to be taken to an authorised BMW Retailer or BMW Service Workshop.
- Any costs related to **your** participation in a criminal act or offence.
- Any costs related to being under the influence of alcohol, solvent abuse or drugs.
- Any consequential losses caused by **your vehicle** being **immobilised**.
- Any loss, theft, damage, death or bodily injury cost or expense caused by the event **you** have made a claim for.

POLICY RENEWAL.

Annual policy

If **you** have annual cover, **we** will send **you** a renewal notice before **your insurance period** ends, as shown on **your confirmation of cover**.

We may choose not to renew **your** policy. **We** will send **you** notice of this prior to the expiry of **your** policy.

We may change **your** cover terms or premium rates at the renewal date.

We also have the right to vary the terms, conditions and exclusions during the **insurance period** by writing to **you** and giving **you** at least 60 days notice.

To keep **your vehicle** covered, **you** must renew **your** BMW Insured Warranty before **your** current policy ends.

Monthly policy

Unless **your** policy has been cancelled or has lapsed for any reason, **your monthly policy** will last for one month from the **policy start date** and renew after each monthly payment paid by **you** when due and received by **us**.

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

We also have the right to vary the terms, conditions and exclusions during the **insurance period** by writing to **you** and giving **you** at least 60 days notice.

MAKING A COMPLAINT.

We aim to get it right, first time, every time. If **we** make a mistake **we** will try to put it right straight away.

To make a complaint, please use the following contact details.

Post

Customer Service
BMW Insured Warranty Services
PO Box 1852
Croydon
CR9 1PW

Phone

020 8603 9853.
Lines are open Monday to Friday between 9am and 5pm.

Email

bmwcustomersupport@allianz.com

We will confirm **we** have received **your** complaint within five working days and do **our** best to resolve the problem within four weeks. If **we** cannot, **we** will let **you** know when an answer may be expected.

If **we** have not resolved the situation within eight weeks, **you** can contact the Financial Ombudsman Service:

Website

www.financial-ombudsman.org.uk

Post

Financial Ombudsman Service
Exchange Tower
London
E14 9SR

Phone

0800 023 4567 or 0300 123 9 123

Email

complaint.info@financial-ombudsman.org.uk

Using this complaints procedure or referral to the Financial Ombudsman Service does not affect **your** legal rights.

TRANSFER OF OWNERSHIP FORM. (Applicable to annual policies only).

If **you** have paid the full premium for this policy and **you** sell **your vehicle** directly to a **private owner** without the use of any motor trader, third party or intermediary, any remaining cover can be transferred to the new **private owner** by completing this form. This form must be signed by **you** and the new **private owner**.

You (the existing policyholder named on the **confirmation of cover**) must sign and send this form to **us**. **We** cannot accept this form from the new owner.

Policy number: _____

Vehicle registration number: _____

Vehicle VIN/chassis number: _____

Title: _____

Initials: _____

Surname: _____

Full address (including postcode): _____

Mobile number: _____

Home number: _____

E-mail address: _____

Mileage at transfer date: _____

I (name) _____ want to transfer the balance of my BMW Insured Warranty to the new owner detailed above.

Signature of previous owner

Date

Signature of new owner

Date

☐ Please tick this box to confirm the **insured vehicle** was sold privately from the current owner to the new **private owner** and no motor trader, third party or intermediary has been involved.

Email the completed form to: **bmwsales@allianz-assistance.co.uk**



CHANGE OF CONTACT DETAILS FORM.

Please enter new address and details below:

Policy number: _____

Vehicle registration number: _____

Vehicle VIN/chassis number: _____

Title: _____ **Initials:** _____

Surname: _____

New address (including postcode): _____

Mobile number: _____

Home number: _____

E-mail address: _____

I confirm that the details provided are correct.

Your signature _____ **Date** _____

Please email the completed form to: **bmwsales@allianz-assistance.co.uk**



BMW Insured Warranty is underwritten by AWP P&C S.A., a company registered in France with ID No 519490080 RCS Paris Registered Office 7 Rue Dora Maar, 93400 Saint-Ouen, France, acting through its UK Branch, AWP P&C (UK Branch), Registered Branch No. BR015275. Registered Office: 102 George Street, Croydon CR9 6HD. Authorised and regulated by L'Autorité de Contrôle Prudentiel et de Résolution in France. Authorised by the Prudential Regulation Authority. Subject to regulation by the Financial Conduct Authority (FCA) under no. 534384 and limited regulation by the Prudential Regulation Authority. Details about the extent of our regulation by the Prudential Regulation Authority are available from us on request.

BMW Insured Warranty is administered in the UK by AWP Assistance UK Ltd (trading as BMW Insured Warranty Services and BMW Roadside Assistance Services). Registered in England number 1710361. Registered Office: 102 George Street, Croydon CR9 6HD.

AWP Assistance UK Ltd which is an Allianz Group company is authorised and regulated by the Financial Conduct Authority under no. 311909.

AWP Assistance UK Ltd act as an agent for AWP P&C S.A. with respect to the receipt of customer money, for the purpose of settling claims and handling premium refunds.

**This policy is available in large print, audio and Braille.
Please phone 0345 641 9790 and we will be pleased to
organise an alternative for you.**