



# Extended Warranty

>> Policy Handbook.



## >> Contents.

	Page
<b>Demands and needs statement.</b>	5
<b>About us and our insurance services.</b>	6
<b>Welcome.</b> Important contact details.	8
<b>Definition of words.</b>	9
<b>Important information.</b>	11
<b>Cover details.</b> What is covered? What is not covered?	15
<b>Terms and conditions.</b>	17
<b>Exclusions.</b>	18
<b>How to make a claim.</b>	20
<b>Renewing your Extended Warranty.</b>	21
<b>How to make a complaint.</b>	22
<b>Transfer of ownership form.</b>	23
<b>Change of details form.</b>	25

## >> Demands and needs statement.

Extended Warranty cover is typically suitable for customers who want to insure their vehicle for unexpected **mechanical or electrical failure**.

This Extended Warranty does not cover everything. **You** should read this policy document carefully to make sure it provides the cover **you** need.

**You** may already have other insurance for some or all of the features and benefits provided by this policy. It is **your** responsibility to check this.

**We** (AWP Assistance UK Ltd, trading as **smart Warranty Services**) have only provided **you** with information and have not provided **you** with any recommendation or advice about whether this product meets **your** specific insurance demands and needs.

## » About us and our insurance services.

smart 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. **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** for **our** 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 **smart Warranty Services** which is a trading name 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](http://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, smart Warranty Services, 102 George Street, Croydon CR9 6HD.

Email: [customersupport@allianz-assistance.co.uk](mailto: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](http://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](mailto: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](http://www.fscs.org.uk)

## » Welcome.

Important telephone numbers.	
Administration Team	0345 641 9758
Claims Team	0345 641 9759

Thank **you** for taking out this smart Extended Warranty with **us**.

**We** have designed this warranty to help protect **you** against the costs **you** may have to pay if there is a **mechanical or electrical failure** of a part that is covered.

**Your confirmation of cover** shows the sections of the policy that apply to **you**, the **insured vehicle** and any special terms or conditions that may apply.

It is very important that **you** read this policy and the **confirmation of cover**. If **you** do not understand anything, please call **us** for more information.

The conditions of the policy and how to make a claim are explained in the following pages.

Please keep this policy document and **your confirmation of cover** in a safe place.

### Important contact details.

If **you** have a problem with the **insured vehicle**, simply contact **your** chosen authorised smart Retailer and tell them that **your** vehicle is protected by a smart Extended Warranty. The smart Retailer will handle any claim on **your** behalf.

### Updating your details.

If **you** need to update **your** contact details, please call **our** Admin Team on **0345 641 9758**, fill in the change of details form on page 25, or email **us** at **smartwarrantyservices@allianz-assistance.co.uk**

### Summary of cover.

The maximum claim benefit **we** will pay in each 12-month period is the market value of the **insured vehicle** at the time of **your** claim.

## » Definition of words.

When the following words and phrases appear in bold in this policy document, they have the specific meanings given below.

### Area of cover

The **UK** and **continental Europe**.

### Beneficiary, beneficiaries

**You** (or any other driver of the **insured vehicle** using the **insured vehicle** with **your** permission) and any passenger in the **insured vehicle** at the time of the breakdown or when the vehicle will not start. **We** will cover up to the maximum number of people legally allowed to travel in the **insured vehicle**.

### Confirmation of cover

The letter or email sent to **you** with this policy document.

### Continental Europe

Austria, Belgium, Bulgaria, Cyprus (not including North Cyprus), Czech Republic, Denmark, Estonia, Finland, France, Germany, Gibraltar, Greece, Hungary, Italy, Latvia, Liechtenstein, Lithuania, Luxembourg, Malta, Monaco, Netherlands, Norway, Poland, Portugal, Republic of Ireland, Romania, San Marino, Slovakia, Slovenia, Spain, Sweden, Switzerland and the Vatican City.

### 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**.

### Insured vehicle, your vehicle

The vehicle shown on the **confirmation of cover**, which **you** have paid the appropriate insurance premium for.

### Insurer

AWP P&C S.A.

### Maximum claim limit, claim limit

The most **we** will pay for each claim is the market value of the **insured vehicle** (including VAT), minus **your** chosen **excess** amount.

If the cost of a repair is more than the market value of the **insured vehicle** and **you** agree to have the repair carried out at a smart Retailer, **you** must pay the rest of the repair costs.

If **you** decide not to have the repair carried out at a smart Retailer, **we** will not pay for the repair.

### Mechanical or electrical failure

Complete operational failure or internal damage caused by the actual breaking of any manufacturer-fitted parts other than those which **we** specifically exclude (see 'What is not covered?' on pages 15 and 16).

### Period of insurance

The period shown on **your confirmation of cover**.

### Private owner

A person who is using the **insured vehicle** for their own personal use and who is not a motor trader, garage, business or a person who deals in buying and selling or repairing motor vehicles.

## **UK**

England, Scotland, Wales, Northern Ireland, the Channel Islands and the Isle of Man.

## **Wear and tear**

Gradual deterioration caused by the effects of age or mileage (or both) under normal use.

## **We, our, us, smart Warranty Services**

AWP Assistance UK Ltd, who administer the insurance on behalf of the **insurer**.

## **You, your**

The **private owner** named on the **confirmation of cover**, or any new owner who **you** tell **us** about using the transfer of ownership form in this document (and which **we** have accepted).

# **>> Important information.**

## **Insurer.**

**Your** smart Extended Warranty is provided by AWP P&C S.A. **We** administer in the **UK** on their behalf.

## **How your policy works.**

**Your** policy and **confirmation of cover** form a contract between **you** and **us**. **We** will pay for claims **you** make which are covered by the policy that happen during the **period of insurance** and within the **area of cover**.

Unless **we** tell **you** otherwise, the benefits and exclusions in each section apply to the **insured vehicle**. **Your** policy does not cover all possible events and expenses.

## **Mileage and age limits.**

Cover is only available for vehicles with a mileage of less than 120,000 miles at the policy start date. There is no mileage limit during the **period of insurance**. The vehicle must also be under 9 years old at the start of the **period of insurance**.

## **Cancelling this policy.**

### **Your right to cancel**

If this cover does not meet **your** needs, or if **you** decide to cancel this policy for any reason within 14 days of receiving the original documents, **we** will give **you** a full refund of the premium **you** have paid. There is no charge if **you** do this within 14 days.

After this 14 day period **you** will be entitled to a refund for the **period of insurance** that is still to run on a 12-month or 24-month policy, as long as **we** have not paid any claims under the policy, less an administration fee of £25. **We** will not pay a refund for monthly policies.

In either case, if **you** have asked **us** to perform or provide any of the services given under this policy, **we** are entitled to recover all costs that **you** have used for the service provided. To claim a refund please email: **smartwarrantyservices@allianz-assistance.co.uk** or phone: **0345 641 9758**.

## **Our right to cancel**

If **you** have a monthly policy, **we** can cancel **your** cover at any time by giving **you** notice in writing to the last address **you** gave **us**.

## **Servicing requirements for your smart car.**

To keep **your** policy valid, **you** must service **your vehicle** according to the manufacturer's recommended schedule. **We** allow a grace period of up to 1,000 miles or one calendar month—whichever comes first—beyond each recommended service intervals.

Please make sure that the smart Retailer or VAT registered garage who carries out the service, fills in the service record for the **insured vehicle** and that **you** keep all service receipts as proof of the service.

Important: This insurance will not be valid if **you** do not have the **insured vehicle** serviced correctly in line with the manufacturer's specifications during the **period of insurance**, or if **you** are not able to provide proof that **you** have done this (if **we** ask for proof).

### Transfer of ownership.

(Applicable to 12-month and 24-month policies only)

If **you** sell the **insured vehicle** to a **private owner**, **you** can transfer any remaining warranty cover, as long as **you** pay the transfer fee of £25. **We** will not transfer the cover until **we** have received the transfer fee. **You** (the existing policyholder named on the **confirmation of cover**) must complete the form on page 23.

This cover is only transferable if the **insured vehicle** is sold to a **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.

As soon as possible after selling the **insured vehicle**, please fill in the form at the back of this document and send it to: **smartwarrantysales@allianz-assistance.co.uk** and call **us** on **0345 641 9758** to make payment over the phone.

**You** cannot transfer this smart Extended Warranty to any other vehicle. It only covers the **insured vehicle** shown on the **confirmation of cover**.

**You** have the right to cancel **your** policy. Please see 'Your right to cancel' on page 11.

### 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 here:

**www.smartonlinewarranty.co.uk/privacypolicy**

If **you** would like a printed version of **our** privacy notice, please write to: Customer Service (Data Protection), smart Warranty Services, 102 George Street, Croydon CR9 6HD.

### How will we collect and use your personal data?

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

- > Data that **you** or **your** representatives give to **us**; and
- > Data that may be provided about **you** from certain third parties, such as the manufacturer of the **insured vehicle** and their dealers and authorised retailers.
- > 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:

- > When entering into or managing contracts with **you**;
- > To demonstrate compliance with **our** legal and/or regulatory obligations;
- > To tell **you** of products and services which **we** believe **you** may be interested in.

### 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 provide services on **our** behalf;
- > With organisations **we** deal with, who provide part of the service to **you** (such as motor retailers and recovery providers); and
- > 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** permission to do this.

### 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 **we** stop providing cover to **you**.

If **we** are able to do so **we** will delete or anonymise certain areas of **your** personal data as soon as possible as **we** no longer need that information for the purposes for which **we** received it.

### 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 information outside the **UK** and the EEA to other Allianz Group companies, **we** will do this in line with Allianz's approved binding corporate rules (BCR). If Allianz's BCR do not apply, **we** make sure that any personal information **we** transfer outside the **UK** and the EEA receives an appropriate level of protection.

### What are your rights relating to your personal data?

**You** have certain rights relating to **your** personal data. **You** can:

- > Ask for access to **your** data and for details about how **we** process and share it;
- > Ask **us** to restrict the way **we** process **your** data, or withdraw **your** permission to process **your** information, if **you** previously gave **us** this;
- > Ask **us** to stop processing **your** data, including for direct marketing purposes;
- > Ask **us** to update **your** data 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);
- > Ask **us** to give a copy of the data to **you** or a new insurer; and
- > Make a complaint about the way **we** have processed **your** data.

#### 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 data that **we** hold about **you** or if **you** have any questions about how **we** use **your** personal data, contact **us**.

Write to: Customer Service (Data Protection), Allianz Assistance, 102 George Street, Croydon CR9 6HD

Email: AzPUKDP@allianz.com

#### Financial Services Compensation Scheme (FSCS).

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 insurance and the circumstances of **your** claim.

This compensation provides protection for up to 90% of the claim, with no upper limit.

For more information about the compensation scheme arrangements, call the FSCS on 0800 678 1100 or 020 7741 4100, or visit their website at [www.fscs.org.uk](http://www.fscs.org.uk)

#### Governing Law.

Unless **you** and **we** agree otherwise, English law will apply to this insurance and all communications and documents relating to it will be in English. Any disputes relating to this insurance will be dealt with in the courts of England.

This insurance policy does not affect any rights **you** have by law.

#### Contracts (Rights Of Third Parties) Act 1999.

No-one other than **us**, the **insurer** and **you** can enforce any of the terms of this insurance under the Contract (Rights of Third Parties) Act 1999.

## >> Cover details.

#### What is covered?

This warranty covers all factory-fitted mechanical and electrical parts (including labour costs) of the **insured vehicle** against sudden and unexpected **mechanical or electrical failure**. This includes consequential damage to covered parts. Please see the exclusions for details of what is not covered.

This policy covers the following parts.

##### > Alarm systems

Factory-fitted alarms, or alarm systems that have been fitted according to the manufacturer's specification at the time the **insured vehicle** was registered as a new car.

##### > Casings

These will only be covered if any of the covered parts fail and cause damage to the casings. Otherwise, casings are not covered.

##### > Catalytic converters

Catalytic converters and diesel particulate filters are covered for **mechanical failures**. This does not include cleaning fuel lines, filters, carburettors and pumps, or replacing catalytic converters if these have been damaged as a result of using contaminated or incorrect fuel or accidental damage.

##### > Consequential damage

- **We** will pay for damage caused to a covered part if caused by another covered part.
- Apart from casings (see above), **we** will not pay for any damage to parts not covered by this warranty, even if the damage is caused by a covered part.

##### > High voltage components

HV batteries, plug-in hybrid batteries, AC/DC on-board charger, inverter, HV coolant compressor, HV ECUs, HV line set, electric motors central power train controls (electrical), PTC interior heating and PTC battery heating.

##### > In-car entertainment

Factory-fitted audio-visual equipment or audio-visual equipment fitted by a retailer as part of the standard specification of the **insured vehicle** at the time it was first registered. This includes the COMAND, Becker Map Pilot, telephone equipment (not including the handsets) and satellite navigation system.

##### > Working materials

Oils, oil filter and antifreeze are covered only if it is essential to replace them because of the failure of a part which is covered under this warranty.

#### What is not covered?

Claims for **mechanical or electrical failure** of covered parts due to **wear and tear**.

Bodywork, body seals (including convertible roof, boot, sunroof, doors and so on), fixings and fastenings (nuts, bolts, brackets, studs, clips and springs (other than suspension springs)), glass, interior and exterior trim, interior panels, paint, lamp units and wheels.

Any failure that is caused by the effects of overheating. This is not regarded as a **mechanical failure** under the terms of this insurance.



**We** do not cover the following parts.

- > Air cleaners
- > Any seal, gasket or sealant
- > Auxiliary belts
- > Batteries – non-HV and auxiliary batteries
- > Bonnet, boot and fuel flap release cables
- > Brake friction material and discs and drums
- > Brake pipes and brake hoses
- > Clutch assemblies, clutch fork, release bearings, pressure plate and carrier plate
- > Clutch master cylinder and clutch slave cylinder
- > Core plugs
- > Distributor caps
- > Drive shaft and steering rack gaiters
- > Electrical connection blocks, terminals and fuses
- > Exhaust system, muffler, heat shields and exhaust pipes
- > Fuel filters
- > Handbrake and parking brake cables
- > Hinges
- > Hoses and pipes (non-metal), hose clips and connectors (not including coolant hoses)
- > HT leads
- > Light bulbs and LED bulbs (except xenon bulbs)
- > Mountings for gearbox, axle and drive line
- > Navigation CDs, DVDs and SD cards
- > Oil filters and gaskets

- > PAS high-pressure hose or pipes;
- > Pollen and odour filters;
- > Reprogramming or software updates, unless these are needed as part of a repair to a covered part, or will solve the complaint or fault. **We** will only pay for one hour's work
- > Shock absorbers and suspension struts
- > Spark plugs
- > Sunroof cables, convertible cables, convertible roof material and straps
- > Tyres
- > Wheels
- > Wiper blades
- > Wiring and wiring looms

#### **Claim payments.**

**We** will pay any number of claims (including VAT) up to the **maximum claim limit**. **We** will not pay more than the manufacturer's list price for parts and official labour times and costs which are necessary to repair or replace covered parts.

#### **Policy excess.**

The **excess** amount **you** have to pay for each claim is shown on **your confirmation of cover**.

#### **When in continental Europe.**

The warranty is valid for up to 60 days a year while **your vehicle** is in **continental Europe**. **We** will not pay more than the equivalent **UK** cost for parts and labour.

## **>> Terms and conditions.**

These conditions apply to all sections of **your** warranty. **You** must meet them before **we** will make a payment under this policy.

#### **Information you need to tell us.**

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

**You** must give accurate answers to the questions **we** ask when **you** buy **your** smart Extended Warranty. If **you** do not answer the questions truthfully **your** policy may not be valid and **we** may not pay all or part of any claim **you** make.

If **you** think **you** may have given **us** any incorrect information, or if **you** want any help, please call **0345 641 9758** as soon as possible and **we** will be able to tell **you** if **we** can still offer **you** cover.

#### **Claims – your duties.**

If **you** need to make a claim **you** must follow the relevant claims procedures, described on page 20 of this document, as soon as **you** can.

#### **Claims – our rights**

**We** can take over and defend or settle any claim. After **we** have made a payment, **we** can pay to take legal action to get back any payment **we** have made under this insurance. If **we** want to, **we** will examine the **insured vehicle** and will test any damaged parts.

#### **Looking after your vehicle.**

**You** must take all reasonable steps to protect the **insured vehicle** against breaking down or not starting and **mechanical or electrical failure**.

#### **Fraud.**

If **you** or any **beneficiary** claiming under this insurance makes a claim that is false or dishonest in any way, this insurance will not be valid and **you** will lose all benefits under it. **We** will also have the right to claim back from **you** any payments **we** have made following previous claims **you** have made.

#### **Salvage.**

If **we** are going to settle **your** claim by replacing **your vehicle** or by paying **you** the market value, **your vehicle** will become **our** property. If **your vehicle** has a personalised registration **you** may retain this subject to DVLA rules and regulations.

#### **Obsolete 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 last **UK** price list, plus a reasonable fitting cost. If the part is not listed in the manufacturer's last **UK** price list, **we** will pay the cost of an equivalent part plus the reasonable cost of fitting it. If no equivalent part is listed the most **we** will pay is £250.

## >> Exclusions.

This insurance does not cover any injury, failure, loss or damage caused by, arising from or in connection with the following:

1. Corrosion, frost, salt, hail, windstorms, fire, lightning, things landing on the **insured vehicle** (such as chemicals, tree sap, bird droppings) rodent damage, water ingress, flooding or any material letting in water.
2. Any fault which is likely to have existed before the **period of insurance**.
3. Manufacturing faults, faulty design or recall campaigns.
4. **Wear and tear**, normal deterioration, routine servicing, maintenance or reprogramming.
5. Faulty repairs, incorrect servicing or failing to have the **insured vehicle** serviced in line with the manufacturer's specification.
6. The oil in the **insured vehicle** degrading or carbon or soot building up.
7. Lack of oil, fuel, lubricants, hydraulic fluids or additives.
8. Foreign matter entering the fuel, cooling, air conditioning or lubrication systems.
9. Using oil, fuel, lubricants, hydraulic fluids or additives which the manufacturer of the **insured vehicle** does not recommend.
10. The **insured vehicle** being modified in any way.
11. Fire, explosion, overheating, smoke, scorching or blistering.
12. A part that is not covered by this policy.
13. The vehicle being used for competitions of any kind, racing, pacemaking, rallies (including track days), off-road use (considered to be outside reasonable use) and any form of hire or reward (unless this is specifically included in the **confirmation of cover**).
14. Any type of accident, the **insured vehicle** being misused or **you** doing anything that is deliberate, unlawful or negligent).
15. Any part which is recalled by the **insured vehicle's** manufacturer, or any part which has a manufacturing fault or design fault.
16. **Mechanical or electrical failure** which happens outside the **area of cover**.
17. Cleaning, polishing, adjustments, modifications, alteration, tampering, disconnection, improper adjustments, repairs or operations carried out during normal maintenance.
18. Ionising radiation or radioactive contamination from any nuclear fuel or the nuclear waste produced by burning nuclear fuel.
19. Radioactive, toxic, explosive or other dangerous properties of any explosive nuclear equipment or nuclear part of that equipment.

20. War, invasion, acts of foreign enemies, terrorism, hostilities (whether war be declared or not), civil war, rebellion, revolution, violent uprising, military or usurped power, riot or civil commotion, explosions, fire, radiation, falling objects, strike, lockout, embargo (trading ban) or foreign invasion.
21. Pressure waves caused by aircraft and other flying objects travelling at or above the speed of sound.
22. Accidental damage or the **insured vehicle** or the people inside the vehicle being hit by an object.

**We** will not cover any loss if the speedometer has been tampered with, altered or disconnected, or if the **insured vehicle's** mileage cannot be confirmed, or if **you** or anyone else acting on **your** behalf prevents **us** from inspecting the **insured vehicle**.

**We** will pay for damage to a covered part if the damage is caused by another covered part. **We** will not pay for any damage to parts that are not covered by this warranty, even if the damage is caused by a covered part.

**We** will not pay for any depreciation (fall in value over time) 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 part.

**Your** policy is intended to cover the cost of repairing or replacing faulty or damaged parts. It does not cover losses that may be caused by that faulty or damaged part, unless **we** tell **you** otherwise in the policy terms and conditions.

For example, **your** policy may cover the cost of repairing or replacing a wheel bearing, but would not cover any loss of earnings that **you** may suffer while **your insured vehicle** is being repaired.

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

**We** will not cover any costs that are covered under any other warranty, guarantee, insurance or cover.

This insurance will not cover any loss, damage or failure that is caused fully or partly by the **insured vehicle** not being maintained or used properly or being neglected, or as a result of accident. It will not cover faults that existed before this policy started, or a gradual reduction in the **insured vehicle's** performance that is to be expected considering the age and mileage of the vehicle.

This policy does not cover any vehicle which is owned by a business formed for the purposes of selling or servicing motor vehicles, commercial passenger transport, taxis, driving schools, postal and courier services, or rental vehicles.

If **you** export the **insured vehicle**, this policy will no longer be valid.

## » How to make a claim.

### **Making a claim in the UK.**

Contact **your** nearest authorised smart Retailer and advise them that **your insured vehicle** is protected by a smart Extended Warranty. The smart Retailer will contact **us** about the claim on **your** behalf.

**You** are responsible for authorising the retailer to dismantle the **insured vehicle** or carry out any other work needed to diagnose any faults with the **insured vehicle**.

**We** will only pay for diagnostic costs that are directly associated with a valid claim for a faulty part under this insurance.

If **you** are VAT-registered **you** are responsible for paying the VAT content on any claim **we** pay.

**We** have the right to examine the **insured vehicle** and to arrange for an expert to carry out an assessment to decide whether **your** claim is covered and how much **we** will pay for repairs. If **you** or anyone acting on **your** behalf prevents **us** from being able to find out what has caused the failure by inspecting the **insured vehicle** or faulty parts, **we** will not pay all or any part of **your** claim.

### **Making a claim in Continental Europe.**

**You** are responsible for all repairs and costs while the **insured vehicle** is in any country outside the **UK**.

**You** are responsible for authorising the repairer to dismantle the **insured vehicle** or carry out any other work that is needed to diagnose any faults with the **insured vehicle**. **You** must tell **us** before any repairs are carried out under this warranty.

**We** have the right to arrange an independent inspection of the vehicle at no cost to **you**. **We** also reserve the right to speak to the repairer prior to completion of any warranty repairs.

Once the repairs have been completed, **you** must pay the repairer. **You** must keep the invoice and if possible please also keep any parts that have been replaced, until **we** have finished processing **your** claim, as **we** may need to see or inspect them.

When **you** return to the **UK** (or as soon as reasonably possible), please contact **us**. **We** will tell **you** if the repair is covered under this insurance. **We** will ask **you** to send **your** claim to:

smart Warranty Services, Claims Department, PO Box 1183, Croydon CR9 1HR.

When **you** send **us your** claim please include a detailed repair invoice and the following original documents.

- > The job card for the repairs.
- > Diagnostic printouts (star test).
- > The receipt for the repairs.

If **you** have any questions, please call **our** Claims Team on **0345 641 9759**.

Please keep a copy of the repair invoice and the original service records for **your** own records as **we** will not be able to return the originals to **you**. **We** have the right to ask **you** for any other documents **we** need to support **your** claim and **you** must pay any costs involved in providing these.

**We** will process **your** claim and, as long as it is valid, **we** will pay **you** the cost of the repairs that **you** have paid. **Our** payment will be in pounds sterling at the rate of exchange for the relevant currency at the time of the repair.

**We** will not pay more than the equivalent **UK** rates for the manufacturer's list price for parts and official labour times and costs which are necessary to repair or replace parts that are covered by this warranty.

If **you** are VAT-registered, **you** are responsible for paying the VAT on any claim **we** pay.

## » Renewing your Extended Warranty.

### **12-month or 24-month policies**

If **your** cover is for 12 months or 24 months, **we** will send **you** a renewal notice before the end of the **period of insurance** as shown on **your confirmation of cover**.

**We** may vary the terms of **your** cover and the premium rates on the renewal date.

**We** have the right not to renew **your** cover when **your** policy ends.

### **Monthly policies**

Unless **you** or **we** have cancelled **your** policy or it has ended for any reason, each time **you** make a monthly payment when it is due, **your** monthly policy will renew for a period of one month from when **we** receive **your** payment.

## » How to make a complaint.

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

If **you** have a complaint, please contact **us**.

Write to: Customer Service,  
smart Warranty Services,  
PO Box 1183, Croydon CR9 1HR  
Email: customersupport@allianz-  
assistance.co.uk  
Phone: 020 8603 9853

Please give **us** **your** name, address, policy number, vehicle registration and claim number (if this applies).

If **you** make **your** complaint in writing, please enclose copies of relevant correspondence, as this will help **us** to deal with **your** complaint as quickly as possible.

If **you** are not satisfied with **our** final response to **your** complaint, **you** can refer the matter to the Financial Ombudsman Service for an independent decision.

Visit: [www.financial-ombudsman.org.uk](http://www.financial-ombudsman.org.uk)  
Write to: Financial Ombudsman Service,  
Exchange Tower, London E14 9SR,  
Phone: 0800 0234 567 or 0300 123 9 123  
Email: [complaint.info@financial-ombudsman.org.uk](mailto:complaint.info@financial-ombudsman.org.uk)

## » Transfer of ownership form.

### Vehicle details.

Registration number:

Chassis number:

Current mileage:

Price paid by the  
new owner:

### Current owner's declaration.

I (name)

want to transfer the balance of my smart Extended Warranty to the new **private owner** whose details are given below.

Signature

### New owner's details.

Title: Mr, Mrs, Miss, Ms, other:

Initials:

Surname:

Full address  
(including postcode):

Mobile number:

Home number:

Email:

If **you** sell **your vehicle** to a new **private owner**, **you** can transfer the remaining warranty cover. Please complete this form and call **us** on **0345 641 9758** to make the £25 transfer fee payment. **We** will not transfer cover to the new owner until **we** receive this completed form and transfer payment.

Important: **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.

Please send the completed form to: [smartwarrantysales@allianz-assistance.co.uk](mailto:smartwarrantysales@allianz-assistance.co.uk)

☐

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



## >> Change of details form.

Please enter new address and details below.

### Vehicle details.

---

Registration number: \_\_\_\_\_

Chassis number: \_\_\_\_\_

### Driver's details.

---

Title: Mr, Mrs, Miss, Ms, other: \_\_\_\_\_ Initials \_\_\_\_\_

Surname: \_\_\_\_\_

New address  
(including postcode): \_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

Mobile number: \_\_\_\_\_

Home number: \_\_\_\_\_

Email: \_\_\_\_\_

### Company details (please complete this section for a company vehicle only).

---

Company name: \_\_\_\_\_

New address  
(including postcode): \_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

Send the completed form to: **smartwarrantysales@allianz-assistance.co.uk**



smart Extended 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 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.

smart Extended Warranty is administered in the UK by AWP Assistance UK Ltd (trading as smart Extended Warranty 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 and Braille. Please phone 0345 641 9758 if you need a copy. We will be happy to provide this for you.**