

# Motor Vehicle Warranty

## Insurance Product Information Document

Company: AWP P&C S.A. - Dutch Branch, trading as Allianz Global Assistance Europe, located at Poeldijkstraat 4, 1059 VM Amsterdam, the Netherlands, with corporate identification No 33094603, is registered at the Dutch Authority for the Financial Markets (AFM) No 12000535 and is authorised by L'Autorité de Contrôle Prudentiel et de Résolution (ACPR) in France, and is regulated by the Central Bank of Ireland for conduct of business rules.

Product: BMW Insured Warranty Policy for Republic of Ireland

This document provides a summary of key information about the BMW Insured Warranty product and doesn't take into consideration your specific demands and needs. Full pre-contractual and contractual information are provided in the documents relating to the insurance contract.

### What is this type of Insurance?

The policy is a BMW Insured Warranty contract for private individuals who own a motor vehicle. The Insured Warranty has been designed to help protect you against costs incurred in the event of an electrical or mechanical failure of a covered component of the insured vehicle occurring within the area of cover. This has to be read in conjunction with your confirmation of cover and the policy document.



#### What is insured?

- ✓ Depending on the level of cover you have chosen and the premium paid, original manufacturers factory-fitted or replacement parts such as engine, turbo and supercharger and gearbox are covered.
- ✓ Factory-fitted mechanical and electrical components up to the maximum claim limit.
- ✓ A contribution towards vehicle replacement costs (in the Republic of Ireland and UK).
- ✓ A contribution towards overnight accommodation costs following a breakdown (in the Republic of Ireland and UK).
- ✓ A contribution towards replacing the in-car entertainment system.
- ✓ Temporary driving in Continental Europe for a limited period.

*The following benefits may apply depending on the level of cover that you have chosen and/or the age and mileage of your vehicle.*

Assistance at your home address or a national recovery service (in the Republic of Ireland and UK).

A contribution towards onward travel by public transport or hire car to complete your journey. Or overnight accommodation.

Wear and tear on covered items.



#### What is not insured?

- ✗ Excesses on your warranty.
- ✗ Normal service replacement, consumable parts and wear and tear items if not specifically included.
- ✗ Vehicles that are not roadworthy, non-compliant with the relevant legislation and that do not have a valid MOT.
- ✗ Vehicle replacement costs in the first 24 hours of any rental period.
- ✗ Any defect which existed prior to the start date of the policy.



#### Are there any restrictions on cover?

- ! Any vehicle which is owned by a business formed for the purposes of selling or servicing motor vehicles.
- ! Vehicles not registered in the Republic of Ireland.
- ! Loss or damage due to absence of maintenance or wear and tear.
- ! Vehicles modified from the original manufacturer's specification.
- ! Vehicles used for competitions, racing, pacemaking, rallies, off-road use including track days or any form of hire or reward and usage by driving schools.
- ! Costs incurred without prior approval will not be covered.
- ! Vehicles above the stipulated mileage limits at the time of purchasing the insurance.



## Where am I covered?

Your vehicle is covered in the Republic of Ireland, UK and Continental Europe (please refer to the policy handbook for a list of countries covered).



## What are my obligations?

To avoid the policy being cancelled and claims being reduced or refused, you must:

### When taking out this policy

- Provide the insurer with relevant, true and complete information allowing the insurer to underwrite the policy.
- Provide the insurer with supporting documents when requested.
- Take all reasonable steps to safeguard your vehicle against electrical or mechanical failure.
- Pay the premium or the portion of the premium on time.
- Servicing must be carried out in accordance with vehicle manufacturer's guidelines and use genuine manufacturer's parts, or parts of an equivalent specification.
- To keep service records up to date and service receipts as proof of servicing.

### Once the policy is in effect

- You must tell the insurer as soon as possible of any changes that arise that may affect your cover.

### In the event of a claim

- You must contact a BMW Retailer to make the claim immediately after an event arises and provide the insurer with all supporting documentation to enable the claim to be processed.
- Inform the insurer in the case of dual insurance and tell the insurer if you have received payment from another insurer for all or part of the claim.



## When and how do I pay?

Premiums are paid at the beginning of the insurance period.

Payments can be made by debit or credit card.



## When does the cover start and end?

Your policy provides cover during the period shown on your confirmation of cover.



## How do I cancel the contract?

To ensure the cover meets your requirements, you have 14 days from the date of receiving your documentation to cancel your policy. After this 14-day period you will be entitled to a pro rata refund, subject to no claims being paid under the policy, less an administration fee of €35.

If you wish to cancel the contract during this period, you should contact us on 1800 940 201.