



MINI INSURED WARRANTY POLICY HANDBOOK.
FOR REPUBLIC OF IRELAND RESIDENTS ONLY.



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HELLO.

Thank **you** for purchasing a MINI Insured Warranty policy. This will give **you** added peace of mind when driving **your** MINI.

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.

IMPORTANT CONTACT DETAILS.

How to contact us about your policy

If **you** have any questions about **your** policy or **you** need any information which is not included in this document please call **us** on **1800 840 400** or email miniwarrantysales@allianz-assistance.ie

How to contact us if you need roadside assistance

Within the **Republic of Ireland** phone: **1800 266 737**.

If **you** are in the **UK** or **abroad** phone: **00 353 1637 3698**.

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	The purchase price you paid for the insured vehicle (including VAT and VRT), 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 insurance period .	Either €0, €135 or €335 as shown on the confirmation of cover
Named Component Cover	The purchase price you paid for the insured vehicle (including VAT and VRT), 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 insurance period .	Either €0, €135 or €335 as shown on the confirmation of cover
DriveLine Cover	€6,700 in total (including VAT and VRT). This is the maximum total amount that can be paid for a single claim, or the total of multiple claims during your insurance period .	Either €0, €135 or €335 as shown on the confirmation of cover
MINI 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 insured vehicle becomes immobilised .	None

NOTE

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

MINI Insured Warranty terms and conditions - pages 20 to 22.

Making a warranty claim - page 23.

MINI Roadside Assistance Republic of Ireland and UK benefits - page 26.

IMPORTANT INFORMATION.

Insurer

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, registered at the Dutch Authority for the Financial Markets (AFM) No 12000535 and authorised by L'Autorité de Contrôle Prudentiel et de Résolution (ACPR) in France. AWP P&C S.A. – Dutch Branch is regulated by the Central Bank of Ireland for conduct of business rules.

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 11 - 12. 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 correct answers to the questions **we** ask when **you** buy **your** policy. If **you** do not answer the questions truthfully **your** policy could be invalid and this could result in no claims being paid.

If **you** think **you** may have given **us** any inaccurate or incorrect answers, or if **you** need assistance with regards to the purchase of the policy, please call **1800 840 400** or email miniwarrantysales@allianz-assistance.ie 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.

Kilometres limitation

The MINI Insured Warranty has a kilometres limitation of 160,000 km (100,000 miles) at the **policy start date** for Comprehensive and Named Component Cover.

Cancelling your 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 €35.

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.

Policy cancellation administration fee

If **you** choose to cancel **your** policy after 14 days, an administration fee of €35 will be deducted from any refund.

To cancel **your** policy, please email: miniwarrantysales@allianz-assistance.ie or phone: **1800 840 400**.

Policy excess

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

Privacy notice

AWP P&C S.A. Dutch Branch trading as Allianz Partners ('**we**', '**us**' '**our**'), is the Dutch branch of AWP P&C S.A., a French Insurance company which has its registered offices in Saint-Ouen, France and is part of Allianz Partners Group. AWP P&C S.A. - Dutch Branch is registered at

the Netherlands Authority for the Financial Markets (AFM) and is authorised under French law by 'L'Autorité de Contrôle Prudentiel et de Résolution' (ACPR) in France to provide insurance products and services on a cross-border basis.

Protecting **your** privacy is a top priority for **us**. This privacy notice explains how and what type of personal data will be collected, why it is collected and to whom it is shared or disclosed. Please read this notice carefully.

1. Who is the data controller?

A data controller is the individual or legal person who controls and is responsible to keep and use personal data, either in paper or electronic files.

AWP P&C S.A. Dutch Branch is the Data Controller as defined by relevant data protection laws and regulations, in regard to the personal data that **we** request and collect from **you** for the purposes detailed in this privacy notice.

2. What personal data will be collected?

We will (or may) collect and process various types of personal data about **you**, other persons and third parties affected by a covered event such as Personal Information of the policyholder:

- Surname, first name
- Gender
- Identification Document number (Identity card number, government ID, driver's licence, passport number) and expiry dates

- Age/Date of birth
- Address
- Contact details (email address, phone number)
- Language
- Residency
- Nationality
- IP address
- Bank/credit card and bank account details.

Your personal details:

- Surname, first name
- Identification Document number (e.g. Identity card number, passport number) and expiry dates
- Age/Date of birth.

Depending on the claim submitted, **we** may also collect and process additional personal data including, sensitive personal data about **you**, other persons and third parties affected by covered events, such as:

- Medical conditions (physical and/or psychological)
- Medical history and reports
- Medical claims history
- Documentation justifying sick leave and duration
- Death certificates

- Details of the claim (e.g. travel booking details or references, details of expenses, visa details, etc)
- Phone number and contact details if not provided previously
- Details of a third party to contact with in case of emergency
- Occupation
- Previous and/or current employment or business activities
- Location data
- Signature
- Voice
- Family details (e.g. marital status, dependants, spouse, partner, relatives)
- IP address of the claimant if the claim is submitted by **our** available portals/apps
- Criminal convictions and offences (e.g. in case of requiring legal assistance)
- Results of criminal checks relating to prevention of fraud and/or terrorist activities
- Bank account details
- Tax code.

By purchasing this insurance policy, **you** commit to give the information contained in this Privacy Notice to any third party whose personal information **you** may provide to **us** (e.g. other insured persons, beneficiaries, third parties involved in the claim, third party persons to contact in case of emergency, etc), and **you** accept not to provide that information otherwise.

Insurance Compensation Fund

The **insurer** is a member of the Insurance Compensation Fund, which was formed under the Investment Act of 1964 (as amended). **You** may be entitled to compensation from this scheme, if the **insurer** cannot provide the services **you**

Governing law

Unless agreed otherwise, Irish 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 Irish courts shall have exclusive jurisdiction.

Third party rights

This contract of insurance is intended solely for the benefit of **you** and **us**. Unless otherwise specifically provided, nothing in this contract of insurance shall be construed to create any duty to, or standard of care with reference to, or any liability to, any person or entity not a party to this contract of insurance.

Stamp duty

The **insurer** has paid or will pay the appropriate Stamp Duty in accordance with the provisions of Section 5 Stamp Duties Consolidation Act 1999.

Insurance Act 1936

All monies which may become due or payable by **us** shall be payable in Ireland.

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.

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** or normal deterioration 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.

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

Geographical areas of cover

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

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

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 Faroe 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 **Republic of Ireland**.

Immobilisation, immobilised

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

Insurance period

Your MINI Insured Warranty will last for 12 months from the **policy start date**.

Insured vehicle/your vehicle

The vehicle covered by this policy as shown on the **confirmation of cover**, for which the appropriate insurance premium has been paid.

The vehicle must be registered in the **Republic of Ireland** and **your** cover will end if the vehicle is exported.

Insurer

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Passengers

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

Policy start date

Means the date on which **your** cover commences 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 and VRT). Where no invoice is available, Glass's Guide will be used to establish the current market value.

We, our, us

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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 MINI 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 1,600 km 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 MINI Centre or MINI Service Workshop.

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

MINI Roadside Assistance

To receive full MINI Roadside Assistance cover **you** must have chosen this when **you** purchased **your** warranty. 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 MINI Roadside Assistance, **you** will only be covered in the **Republic of Ireland** and the **UK** for the following roadside assistance benefits.

- If **your vehicle** is **immobilised** more than one kilometre from **your home address**, **we** will arrange assistance for **you**. Whenever practical, **we** will arrange assistance by a MINI 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 MINI Centre or MINI Service Workshop.

Please note: no hire car will be provided.

NAMED COMPONENT COVER.

This section only applies if **you** have purchased Named 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 MINI 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.

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 1,600 km 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 MINI Centre or MINI Service Workshop.

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

MINI Roadside Assistance

To receive full MINI Roadside Assistance cover **you** must have chosen this when **you** purchased **your** warranty. 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 MINI Roadside Assistance, **you** will only be covered in the **Republic of Ireland** and the **UK** for the following roadside assistance benefits.

- If **your vehicle** is **immobilised** more than one kilometre from **your home address**, **we** will arrange assistance for **you**. Whenever practical, **we** will arrange assistance by a MINI 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 MINI Centre or MINI Service Workshop.

Please note: no hire car will be provided.

DRIVELINE COVER.

This section only applies if **you** have purchased DriveLine 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 MINI Insured Warranty DriveLine Cover is €6,700, 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 1,600 km 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.

MINI Roadside Assistance

To receive full MINI Roadside Assistance cover **you** must have chosen this when **you** purchased **your** warranty. 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 MINI Roadside Assistance, **you** will only be covered in the **Republic of Ireland** and the **UK** for the following roadside assistance benefits.

- If **your vehicle** is **immobilised** more than one kilometre from **your home address**, **we** will arrange assistance for **you**. Whenever practical, **we** will arrange assistance by a MINI 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 MINI Centre or MINI Service Workshop.

Please note: no hire car will be provided.

TERMS AND CONDITIONS.

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. MINI 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 NCT 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. 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.

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.

MINI 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 160,000 km from the date of registration. This includes a component that has previously been replaced with a MINI 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 MINI's approved specification. This may result in the policy being cancelled immediately, and no claims would be considered.
 - An **insured vehicle** used for courier or private hire services, track days, off road use, competitions or racing of any kind. 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 MINI Centre 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 centre.

9. Policy premium payments and policy duration

- **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 paid the premium when due **your** policy will last for 12 months.

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 **Republic of Ireland** price list, plus reasonable fitting costs.

If the part is not listed in the manufacturer's latest **Republic of Ireland** 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** 60 days notice.

MAKING A WARRANTY CLAIM.

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

When in the Republic of Ireland

Contact **your** nearest authorised MINI Centre or MINI Service Workshop and tell them **your vehicle** is covered by a MINI 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 centre at the time of the claim.

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

The authorised MINI Centre or MINI Service Workshop will arrange to investigate the fault. **You** will be responsible for diagnostic costs not covered by this policy. The centre 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 MINI Centre or MINI Service Workshop please call MINI Customer Support on: **1890 719 422**.

When in the UK and abroad

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

- Cover in the **UK** and **abroad** is only valid for any single trip that lasts no longer than 91 days.
- Monies for valid claims will be paid in Euros 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 **Republic of Ireland** **you** should take the receipt to **your** local authorised MINI Centre or MINI Service Workshop who will contact **us**.



MINI ROADSIDE ASSISTANCE.

IMPORTANT

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

MINI 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.

MINI 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 **your vehicle** to an authorised MINI Centre or MINI Service Workshop or approved MINI Bodyshop.

What to do if you need assistance

If **you** are not sure if **you** need assistance, please phone **MINI 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 MINI Insured Warranty policy number and colour of **your vehicle**
- Details of what has happened.

When in the **Republic of Ireland** phone: **1800 266 737**.

If **you** are in the **UK** or **abroad** phone: **00 353 1637 3698**.

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 MINI Roadside Assistance. Please read these carefully.

BENEFITS WHEN IN THE REPUBLIC OF IRELAND AND THE UK.

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 MINI Customer Service Vehicle, but if the problem cannot be resolved at the roadside, **we** will pay the costs of taking **your vehicle** to the nearest authorised MINI Centre or MINI Service Workshop or to the authorised MINI Centre or MINI Service Workshop nearest to **your home address** in the **Republic of Ireland**.

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 €70.

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 80 km 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 €135 per person),
- The maximum **we** will pay for hotel accommodation is €670 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 **Republic of Ireland** and **UK** cover on page 27.

Vehicle redelivery

If **we** have recovered **your vehicle** to an authorised MINI Centre or MINI 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 MINI Centre or MINI 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 REPUBLIC OF IRELAND AND THE UK.

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 MINI Centre or MINI 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 EU/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 MINI Centre or MINI 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 Guards, **you** may need to pay a release fee before **we** can move it to an authorised MINI Centre or MINI 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 REPUBLIC OF IRELAND AND THE UK.

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 MINI Centre or MINI 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 MINI Centre or MINI Service Workshop.

Storage

If **your vehicle** has to be stored whilst awaiting recovery or repatriation, **we** will pay storage costs up to €135.

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 MINI Centre or MINI 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 €135 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 licence 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 **Republic of Ireland**, **we** will arrange and pay for the repatriation of **your vehicle** to the authorised MINI Centre or MINI Service Workshop nearest to **your home address**.

Alternatively, following **your** return to the **Republic of Ireland** 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 Republic of Ireland or UK 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 **Republic of Ireland** or the **UK**, up to a maximum of three days. Terms and conditions for **Republic of Ireland** and **UK** vehicle 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 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 MINI Centre or MINI 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 EU/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 MINI Centre or MINI 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 recover 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, 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 MINI Centre or MINI 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.

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.

Policies can only be purchased through **our** website: **www.miniwarranty.ie**.

If **you** have any questions about **your** cover, **you** can call **us** on **1800 840 400** or email **miniwarrantysales@allianz-assistance.ie**

You must purchase a MINI Insured Warranty before **your vehicle's** existing warranty ends, otherwise **we** will be unable to offer **you** a policy.

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 email:
customersupport@allianz-assistance.co.uk

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 Financial Services and Pensions Ombudsman for independent arbitration:

Website
www.FSPO.ie

Post
Financial Services and Pensions Ombudsman, 3rd Floor, Lincoln House,
Lincoln Place, Dublin 2

Phone
+353 1 567 7000

Email
info@fspoi.ie

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

TRANSFER OF OWNERSHIP FORM.

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.

NEW OWNERS' DETAILS

Policy number:

Vehicle registration number:

Vehicle VIN/chassis number:

Title:

Initials:

Surname:

Full address (including Eircode):

Mobile number:

Home number:

E-mail address:

Mileage at transfer date:

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

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:
miniwarrantysales@allianz-assistance.ie



CHANGE OF CONTACT DETAILS FORM.

Please enter new address and details below.

Policy number: _____

Vehicle registration number: _____

Vehicle VIN/chassis number: _____

Title: _____ **Initials:** _____

Surname: _____

Full address (including Eircode): _____

Mobile number: _____

Home number: _____

E-mail address: _____

Mileage at transfer date: _____

Your signature: _____

Date: _____

Please email the completed form to:
miniwarrantysales@allianz-assistance.ie



MINI Insured Warranty and MINI Roadside Assistance are underwritten by AWP P&C S.A. - Dutch Branch, trading as Allianz Global Assistance Europe.

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This policy is available in large print, audio and Braille. Please phone 1800 840 400 and we will be pleased to organise an alternative version for you.