

BMW MOTORRAD INSURED WARRANTY

POLICY HANDBOOK

For Republic of Ireland residents only

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WELCOME AND IMPORTANT CONTACT DETAILS

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

Your confirmation of cover shows the type of policy you have chosen, the insured motorcycle and any special terms and conditions that apply.

It is very important that **you** read the whole of this policy and ensure that **you** understand exactly what is and what is not covered and what to do if **you** need to claim.

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

How to contact us about your policy

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 980 600 or email bmwwarrantysales@allianz-assistance.ie

How to contact us if you need Roadside Assistance

Within the **Republic of Ireland** phone: **1800 409 900**.

If you are in the UK or abroad phone: 00 353 1637 3608.

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.

| COVER | CLAIM LIMIT (UP TO) | CLAIM EXCESS | |
|--|--|---|--|
| BMW Motorrad Insured Warranty | Up to the market value of the insured motorcycle at the time of your claim, or up to a maximum of €1,350 (whichever is greater), including VAT and VRT. | Either €0, €135 or €335 as shown on the confirmation of cover. | |
| | This is the maximum total amount that can be paid for a single claim, or the total of multiple claims during a 12-month period. | | |
| BMW Motorrad Roadside Assistance (if applicable) | Repatriation costs up to the market value of the insured motorcycle , based on the latest Glass's Guide valuation at the time the motorcycle becomes immobilised . | None. | |

Note

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

BMW Motorrad Insured Warranty terms and conditions - pages 14 - 15.

Making a warranty claim - page 16.

BMW Motorrad Roadside Assistance Republic of Ireland and UK benefits - page 18.

IMPORTANT INFORMATION

Insurer and administrator

Your BMW Motorrad Insured Warranty is underwritten by 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 motorcycle. Your** policy does not cover all possible events and expenses.

Certain words have a special meaning as shown on pages 9 to 10. These words have been highlighted by using bold print throughout the policy document.

Information you need to tell us

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

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

If you think you may have given us any inaccurate or incomplete answers, or if you need assistance with regards to the purchase of the policy, please call: 1800 980 600 or email bmwwarrantysales@allianz-assistance.ie as soon as possible and we will be able to tell you if we can still offer you cover.

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Fraud

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

Mileage limitation

Your motorcycle cannot have done more than 130,000 km at the **policy start date**.

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 receipt of 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 **bmwwarrantysales@allianz-assistance.ie** or phone: **1800 980 600**.

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 Controle 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)

DEFINITION OF WORDS

- 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.

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.

Insurance Act 1936

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

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** have paid for.

Policy excess

Under the BMW Motorrad Insured Warranty section of **your** policy **you** may have to pay an **excess** in relation to repair costs.

This means that **you** will be responsible for paying the first part of any claim on the **insured motorcycle**, for each claim incident. The amount **you** have to pay is the **excess** and this is shown on **your confirmation of cover**.

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.

Third party rights

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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.

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 motorcycle** details, **excess** chosen by **you** and the **policy start date** and end date

Electrical or mechanical failure

The sudden and unexpected failure of a component which is covered by the warranty section of this insurance and which needs immediate repair or replacement. **Wear and tear** is not covered under this definition.

Excess

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

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

There is no excess payable for valid claims under the BMW Motorrad 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 Aland), 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 BMW Motorrad Insured Warranty will last for 12 months from the **policy start date**.

Insured motorcycle/your motorcycle

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

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

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.

Passenger

The person travelling on **your motorcycle** at the moment BMW Motorrad Roadside Assistance is required.

Period of insurance

If **you** have paid the premium when due, **your** BMW Motorrad Insured Warranty will last for 12 months.

Policy start date

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

Private owner

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

We, our, us

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.

You, your, yourself

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

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

BMW MOTORRAD INSURED WARRANTY DETAILS OF COVER

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

The maximum claim limit covered by the BMW Motorrad Insured Warranty is the market value of the **insured motorcycle**, including VAT and VRT. **Your** policy covers all factory fitted mechanical and electrical components of the **insured motorcycle**, **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.

COVERED COMPONENTS

Engine

All internally lubricated components, including the following.

Failure of the following parts: starter ring gear, oil pump, timing gears and chains, tappet gears, pistons and rings, con rods, flywheel, crankshaft and bearings, camshaft and cam followers, valves and guides, cylinder head, cylinder block, balancer shafts and all internal bushings.

Gearbox

All internally lubricated components, including the following.

Failure of the following parts: gears, selectors, selector forks and drums, bearings

and bushes, synchromesh, hubs and shafts, excluding external linkages.

Drive

All internally lubricated components.

Failure of the following parts: including the following: gears, shafts, bearings and bushes, universal joints, but excluding hubs, chains, sprockets and rubber boots.

Final drive

All internally lubricated components, including the following.

Failure of the following parts: crown wheel, pinion and bearings. Pinion shaft oil seal and crown wheel cover seal, rear wheel carrier.

Clutch

Failure of the following parts: master cylinder, slave cylinder, clutch plate, plate housing cover, thrust bearing including oil contamination of the clutch plate, but excluding external linkages, burnt out parts and general wear and tear.

Steering

Failure of the following parts: steering head bearings, Telelever ball joints, steering damper, solid and roller bearings including wheel bearings and seals.

Suspension

Failure of the following parts: Telelever ball joints, telescopic forks (excluding pitting) and seals. Front and rear shock absorber units (up to 30,000 miles only).

Braking system

Failure of the following parts: brake callipers, ABS control unit, master cylinders and ABS hydraulic pump unit. (Seized callipers due to corrosion are not covered).

Fuel system

Failure of the following parts: injection control unit, fuel injectors, fuel level transmitter, fuel pressure regulator, fuel pump, fuel pump relay, solenoids, idle control valve, throttle position potentiometer and throttle body.

Cooling system

Failure of the radiator (excluding damage, clogging and/or sedimentation blockage), water pump, thermostat and housing.

Electrical system

Failure of the following parts: all electrical control units, on board computer and starter motor, starter relay/module, alternator, voltage regulator, cooling fan motor, ignition coil, wiring loom, lambda probe, fuel level circuit boards and sender units, ABS wheel sensors (excluding damage), immobiliser antenna. CD player, radio, engine temperature transmitter and coolant temperature transmitter. Cruise control motor, reverse gear module and actuator. Electric screen motor, main stand motor, electronic suspension adjustment motors, handlebar combination switches, multi-function wheel.

Instruments

Failure of the following parts: speedometer, gear indicators, voltmeter, fuel gauge, temperature gauge, tachometer and clock, but excluding accident damage.

Seals and gaskets

Failure of the following: engine – rear main oil seal, front crankshaft seal, output shaft seal, cylinder head gasket and valve guide oil seals. Gearbox – input shaft seal, output shaft seal and clutch push rod seal. Rear axle – pinion oil seal.

Frames

Failure of the structured members but excluding failure by corrosion or accident damage.

Casings

Casings are covered only when damaged by the failure of an insured component.

Sundries

Working materials e.g. oils, filters, antifreeze are claimable as a direct result of a valid claim providing the **insured motorcycle** is not within 1,600 km of its next scheduled service.

Miscellaneous

Other than the oil seals and gaskets specifically listed above, 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.

Our policy on wear and tear

During the service life of **your insured motorcycle**, some components will naturally
decline due to normal use, this is known as **wear and tear**

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

All 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 BMW Motorrad Genuine Part. In this case **you** must provide evidence of **your motorcycle's** mileage when the replacement took place.

However, depending on the age and mileage of **your insured motorcycle**, **we** may not be able to cover failure caused by **wear and tear** and the cost of replacing the damaged part will be **your** responsibility.

Repairs exceeding the maximum claim limit

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

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

BMW Motorrad Roadside Assistance

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

See pages 17 - 23 for full cover details.

Warranty Assistance

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

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

Please note: no hire vehicle will be provided.

TERMS AND CONDITIONS

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 motorcycle in good working order and road worthy condition and regularly service it in line with the manufacturer's recommendations. BMW Motorrad Genuine Parts, or parts of equivalent specification must be used. for any repairs or replacements. If you don't have your motorcycle 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.

You must have a valid NCT where one is required.

- You must not continue to ride your motorcycle when a fault becomes apparent.
- 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 motorcycle** and examine damaged parts.
- Provided that a refund has not been claimed, any remaining balance of your policy may be transferred to another private owner, who buys your motorcycle from you, subject to our approval.

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

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

- 6. This policy will not cover the following.
 - Damage or loss which can be claimed under any other warranty or insurance.
 - Depending on the age and mileage of your insured motorcycle, we may not be able to cover failure caused by wear and tear and the cost of replacing the damaged part will be your responsibility. For further information, please read our policy on wear and tear on page 12.
 - 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 motorcycle that has had alterations, modifications, tampering or has had experimental equipment fitted or has in any way been modified from BMW's approved specification. This may result in the policy being cancelled immediately, and no claims would be considered.

 An insured motorcycle used for courier or private hire services, off-road use, track days, competitions or racing of any kind other than track days arranged and supervised by BMW Motorrad or other appointed agents.

The **insured motorcycle** can be used to give riding tuition by a riding school but cannot be ridden by the learner rider.

This may result in the policy being cancelled immediately, and no claims would be considered.

- Cleaning, polishing, recalls, operations performed under normal maintenance, corrosion, adjustments, modifications, alterations, or damage caused by tampering, disconnection, improper adjustments or repairs or incorrect fuel, failures due to oil degradation or carbon/soot build up.
- Mechanical, electrical, engine management and performance enhancing changes or modifications are excluded other than those fitted by an authorised BMW Motorrad Retailer and approved by the manufacturer.
- Damage to parts not covered by this policy even if the damage is caused by a covered part.
- 7. Consequential damage
 - We will pay for damage caused to a covered part if caused by another covered part.
 - We will not pay for damage to a covered part if caused by a part which is not covered.
 - We will not pay for damage to parts not covered by this policy even if the damage is caused by a covered part.

 Your policy is intended to cover the repair and/or replacement of faulty or damaged parts and does not cover any related losses, unless stated in these terms and conditions. For example, your policy may cover repairs to or replacement of a wheel bearing but would not cover any loss of earnings that you may have while your motorcycle is being repaired.

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

- 8. The quality of warranty repairs will be the responsibility of the repairing retailer.
- 9. Policy premium payments and policy duration

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 price list, plus reasonable fitting costs.

If the part is not listed in the manufacturer's latest price list, **we** will pay the cost of an equivalent part, plus reasonable fitting costs up to a maximum of €250 in total

11. We reserve the right to vary these terms, conditions and exclusions by writing to you and giving you at least 60 days notice.

MAKING A WARRANTY CLAIM

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

When in the Republic of Ireland

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

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

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

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

To find **your** local authorised BMW Motorrad Retailer or BMW Motorrad Service Workshop please call BMW Customer Support on: **1890 719 420**.

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 for 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 BMW Motorrad Retailer or BMW Motorrad Workshop who will then contact us

BMW MOTORRAD ROADSIDE ASSISTANCE

IMPORTANT

This section (pages 17 - 23) is only applicable if **you** have purchased BMW Motorrad Roadside Assistance cover and paid the extra premium. **Your confirmation of cover** will show if **you** have this additional cover.

BMW Motorrad Roadside Assistance has been designed to provide assistance for motoring emergencies and includes a comprehensive range of benefits, including vehicle hire, recovery and redelivery.

BMW Motorrad riders 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 motorcycle** requires repair, **we** will take it to an authorised BMW Motorrad Retailer or BMW Motorrad Service Workshop.

What to do if you need assistance

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

- Your name and exact location
- A contact telephone number
- Registration number or BMW Motorrad Insured Warranty policy number and colour of vour motorcycle
- Details of what has happened.

If calling within the **Republic of Ireland** phone: **1800 409 900**.

If you are in the UK or abroad phone: 00 353 1637 3608

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

The following pages detail the extensive range of benefits provided by BMW Motorrad 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 motorcycle is immobilised at home or elsewhere, we will arrange assistance for you. Whenever practical, you will be assisted by a BMW Customer Service Vehicle. If the problem cannot be fixed at the roadside, we will pay the costs of taking your motorcycle to the nearest authorised BMW Motorrad Retailer or BMW Motorrad Service Workshop or to the retailer or workshop nearest to your home address

Storage

If **your motorcycle** 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 motorcycle repairs cannot be completed within four hours, **we** will, whenever possible, arrange and pay for **you** and **your passenger** 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 passenger**:

- Up to €135 per person,
- The maximum we will pay for hotel accommodation is €670 in total (including VAT).

Replacement transport

Following assistance and if motorcycle 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 licence 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 19.

Motorcycle redelivery

If we have recovered your motorcycle to an authorised BMW Motorrad Retailer or BMW Motorrad 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 motorcycle's location.

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 passenger** are taken to a place of safety and so the recovery of **your motorcycle** may not be possible until weather conditions improve.

Replacement transport

Wherever possible **we** will provide **you** with a replacement vehicle from the repairing authorised BMW Motorrad Retailer or BMW Motorrad 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 motorcycle is immobilised as a result of using the wrong fuel, we will cover the cost of recovering your motorcycle to the nearest authorised BMW Motorrad Retailer or BMW Motorrad 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.

Punctures - Mobility System

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

Specialist charges

If your motorcycle 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 or duration tests.
- Any costs resulting from your motorcycle
 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 motorcycle to be taken to an
 authorised BMW Motorrad Retailer or BMW
 Motorrad 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 motorcycle being immobilised.
- Any loss, theft, damage, death, 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 motorcycle 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 motorcycle
to the nearest authorised BMW Motorrad
Retailer or BMW Motorrad Service Workshop.

Storage

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

Onward travel/hotel accommodation

If your motorcycle is immobilised on the way to your planned destination and cannot be repaired within four hours at an authorised BMW Motorrad Retailer or BMW Motorrad 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 passenger** up to a maximum of four days and up to €135 per person per night on a bed and breakfast basis.

Alternative transport

Following assistance by **us**, **we** will, whenever possible, arrange and pay for a replacement vehicle **abroad** while **your motorcycle** 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.

For full details, see the terms and conditions when **abroad** on page 22.

Motorcycle repatriation

If your motorcycle 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 motorcycle to the authorised BMW Motorrad Retailer or BMW Motorrad Service Workshop nearest to your home address.

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

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

Additional Republic of Ireland or UK vehicle hire

If your motorcycle 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 the Republic of Ireland and the UK replacement transport 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 motorcycle 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 motorcycle. We or our agents are not responsible for any loss of or damage to items not listed.

Adverse weather conditions

When **we** experience adverse weather conditions, such as high winds, snow, floods, etc., external resources may be busy and some operations become physically impossible until the weather improves. At such times, **our** priority is to ensure that **you** and **your passengers** are taken to a place of safety and so the recovery of **your motorcycle** may not be possible until weather conditions improve.

Replacement transport

Wherever possible **we** will provide **you** with a replacement vehicle from the repairing authorised BMW Motorrad Retailer or BMW Motorrad 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 motorcycle 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 motorcycle is immobilised as a result of using the wrong fuel, we will cover the cost of recovering your motorcycle to the nearest authorised BMW Motorrad Retailer or BMW Motorrad 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 motorcycle has been removed from the autoroute. You can claim back any autotroute recovery costs from us.

EXCLUSIONS WHEN ABROAD

We will not pay for the following.

- Any costs you didn't get our approval for.
- Any costs **you** would normally pay, such as fuel and toll charges.
- The cost of replacement parts and/or labour costs of anyone other than us.
- Any costs from taking part in motor racing, rallies, speed or duration tests.
- Any costs resulting from your motorcycle 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 motorcycle to be taken to an authorised BMW Motorrad Retailer or BMW Motorrad 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 motorcycle being immobilised.
- Any loss, theft, damage, death, 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.bmw-warranty.ie**.

If you have any questions about your cover, you can call us on 1800 980 600 or email bmwwarrantysales@allianz-assistance.ie

You must purchase a BMW Insured Warranty before your motorcycle'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.

Should **you** wish to make a complaint, please contact: customersupport@allianz-assistance.

We will confirm **we** have received **your** complaint within five working days and do **our** best to resolve the problem within four weeks.

If **we** cannot, **we** will let **you** know when an answer may be expected.

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

Website

www.FSPO.ie

Post

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

Phone

+353 1 567 7000

Email

info@fspo.ie

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

TRANSFER OF OWNERSHIP FORM

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

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

| Policy number: | | |
|---|---|--|
| Motorcycle registration number: | | |
| Motorcycle VIN/chassis number: | | |
| Title: Init | tials: | |
| 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 BMW | |
| Motorrad Insured Warranty to the new | owner detailed above. | |
| | | |
| Signature of previous owner | Date | |
| Signature of previous ovviici | Dute | |
| | | |
| Signature of new owner | Date | |
| Dloaco tick this boy to confirm the | e insured motorcycle was sold privately from the | |
| current owner to the new private | e insured motorcycle was sold privately from the eowner and no motor trader, third party or intermediary | |
| has been involved. | | |

Email the completed form to: bmwwarrantysales@allianz-assistance.ie

CHANGE OF CONTACT DETAILS FORM

Policy number:

Motorcycle registration number:

Motorcycle VIN/chassis number:

Title: Initials:

Surname:

New address (including Eircode):

Mobile number:

Home number:

E-mail address:

I confirm that the details provided are correct.

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

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

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.

This policy is available in large print, audio and Braille. Please phone 1800 980 600 and we will be pleased to organise an alternative version for you.