





BMW MOTORRAD ROADSIDE ASSISTANCE

POLICY HANDBOOK

For Republic of Ireland residents only

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WELCOME AND IMPORTANT CONTACT DETAILS

Thank **you** for purchasing BMW Motorrad Roadside Assistance. 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 Roadside Assistance	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 limitations. For details, please refer to the benefits section in this policy document.

IMPORTANT INFORMATION

Insurer

Your BMW Motorrad Roadside Assistance 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 claim you make which is covered by the policy that occurs during the period of insurance.

Unless specifically mentioned, the benefits and exclusions within 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 under the heading 'Definition of words'. These words have been highlighted by the use of bold print throughout the policy document.

Information you need to tell us 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 page 9. 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 as soon as possible and we will be able to tell you if we can still offer you cover.

Fraud

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

Mileage limit

There is no mileage limit for BMW Motorrad Roadside Assistance 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 roadside assistance has been given.

After this 14-day period, **you** are entitled to a pro-rata refund, provided no roadside assistance has been given, minus an administration fee of €35.

In either case, if **you** have 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 SA. 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 crossborder 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)

DEFINITIONS

- 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.

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.

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.

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

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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 and the **policy start date**.

Geographical areas of cover

You will not be covered if you travel outside the areas shown on your policy schedule.

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 Roadside Assistance lasts for 12 months.

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

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Passenger

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

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

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The owner or user of **your motorcycle** as specified on the **confirmation of cover**.

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
- Policy number or registration number and colour of **your 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 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 12.

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 $\ensuremath{\mathsf{VAT}}$

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 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 when **abroad** on page 15.

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 the 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 Roadside Assistance 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: Initials:	
Surname:	
Full address (including Eircode):	
Mobile number:	
Home number:	
E-mail address:	
Mileage at transfer date:	
I (name)	
Motorrad Roadside Assistance to the new owne	r detailed above.
Signature of previous owner	Date
signature of previous owner	Date
Signature of new owner	Date
Please tick this box to confirm the insured the current owner to the new private own	
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 Roadside Assistance is 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 980 600 and we will be pleased to organise an alternative version for you.