



BMW SHORTFALL
INSURANCE.

BMW Insurance Solutions.

BMW SHORTFALL INSURANCE.

PROVIDING YOU WITH FINANCIAL PROTECTION
SHOULD YOUR BMW BE WRITTEN OFF OR STOLEN.

When you truly love your BMW, you want to protect it in the best way. That's why we created BMW Protect, our comprehensive range of insurance products designed to help maintain that sheer driving pleasure, whilst protecting you from damage costs.

Within this suite of BMW Protect products is BMW Shortfall Insurance, providing you with financial protection should your BMW be written off or stolen. BMW Shortfall Insurance is designed to bridge the gap between the motor insurance settlement and either the amount you paid for your BMW, or the outstanding amount due under your finance agreement if your BMW is declared a total loss, whichever is the higher amount. BMW Shortfall Insurance covers you against losing out in these unsettling situations.

Key benefits of BMW Shortfall Insurance:

- Cover available for 2, 3 or 4 years
- Additional limited cover (only for your finance agreement) between the end of your BMW Shortfall Insurance policy and up to the end of year 5, where your vehicle is financed for longer than the duration of the policy (Available for 3 and 4 year BMW Shortfall Insurance policies only)
- The insurance could pay up to €600 to cover any excess you have as part of your motor insurance claim
- Cover for accessories listed on the original purchase invoice for the insured vehicle that are present at the date of loss
- You have up to 60 days to purchase your policy after you have collected your BMW. Cover will start after you have purchased the policy

Further benefits of BMW Shortfall Insurance:

No age or vehicle mileage limitations	✓
European cover	✓
If your motor insurer declares your vehicle a total loss and you are provided with a replacement vehicle, you are able to transfer the cover that's left on your BMW Shortfall Insurance to the replacement vehicle at no extra cost	✓
Paint and fabric protection products included on the original vehicle invoice are covered	✓
The BMW Protect Services Team will be on hand to help if you need to make a claim and can negotiate with your motor insurer on your behalf	✓

Policy conditions:

- The insurance cover will be capped at a maximum amount. Therefore, the amount paid out under the BMW Shortfall Insurance might be lower than the gap between the motor insurance settlement and either the amount you paid for the insured vehicle or the early finance settlement balance
- Cover only applicable if a claim under the motor insurance policy is paid
- Cover for finance agreements does not include Contract Hire

DID YOU KNOW...?

That vehicles are written off in circumstances outside of road traffic accidents? BMW Shortfall Insurance could protect you in the event that your BMW is written off following a fire, theft or flood event, providing you with financial protection.

BMW SHORTFALL INSURANCE: EXPLAINED.

You paid €32,000 for your BMW but it gets written off following an accident. Your insurance company values your vehicle at €25,000, leaving you with a potential gap of €7,000. Should this happen, BMW Shortfall Insurance will cover the difference between what you paid for your BMW and your insurance company's

pay out. However should your finance settlement figure leave you with a greater gap than €7,000, BMW Shortfall Insurance would cover up to the higher amount, ensuring that whatever the scenario you are not left out of pocket.

WHY NOT CONTACT YOUR PARTICIPATING LOCAL APPROVED BMW RETAILER AND GET A BMW SHORTFALL INSURANCE QUOTE TODAY?

If you need further assistance, you can call **BMW Protect Services** on **0818 112 223**. Alternatively, visit **[bmw.ie/insurance](https://www.bmw.ie/insurance)**.

For full terms and conditions see the policy wording document available online at **[bmw.ie/insurance](https://www.bmw.ie/insurance)** or by calling BMW Protect Services on **0818 112 223**.

BMW Protect Services lines are open Monday to Friday 9.00am-5.00pm.



Terms, conditions and exclusions apply. **BMW Shortfall Insurance is underwritten and administered by MAPFRE ASISTENCIA Compania Internacional De Seguros Y Reaseguros, S.A.**, trading as MAPFRE ASSISTANCE Agency Ireland, which is authorised by Direccion General de Seguros y Fondos de Pensiones del Ministerio de Economia y Hacienda in Spain and is regulated by the Central Bank of Ireland for conduct of business rules.

BMW Financial Services (Ireland) DAC, trading as BMW Financial Services is regulated by the Central Bank of Ireland.