

BMW Insured Warranty is underwritten by AWP P&C S.A. - Dutch Branch, trading as Allianz Global Assistance Europe and is administered by AWP Assistance UK Ltd (trading as BMW Insured Warranty Services), Registered in England number 1710361. Registered Office: PO Box 74005, 60 Gracechurch Street, London, EC3P 3DS, UK and AWP Assistance Ireland Ltd, Registered in Ireland number 163174. Registered Office: 18B Beckett Way, Park West Business Campus, Nangor Road, Dublin 12, D12 R297, Ireland.

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.

AWP Assistance UK Ltd acts as an agent for AWP P&C S.A. - Dutch Branch, trading as Allianz Global Assistance Europe for the receipt of customer money, handling premium refunds, complaints handling and claims settlement.

This policy is available in large print, audio and Braille. Please phone 1 850 940 200 and we will be pleased to organise an alternative version for you.

2851BMW 02/19

BMW Insurance Solutions



The Ultimate Driving Machine



INSURED WARRANTY.

BMW INSURED WARRANTY POLICY HANDBOOK.

For Republic of Ireland residents only.

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WELCOME & IMPORTANT CONTACT DETAILS.

Thank **you** for purchasing a BMW Insured Warranty policy. This will help give **you** peace of mind whilst enjoying the driving experience.

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 and ensure that **you** understand exactly what is and what is not covered and what to do if **you** need to claim.

How to contact us regarding your Insured Warranty

If **you** need to contact **us**, **you** should call BMW Insured Warranty Services on:

1 850 940 200

Alternatively, write to **us** at:

BMW Insured Warranty Services
C/O 18B Beckett Way
Park West Business Campus
Nangor Road
Dublin 12
D12 R297
Ireland

Your request will then be forwarded to:

BMW Insured Warranty Services
102 George Street
Croydon
CR9 6HD
UK

For any enquiries relating to the administration of **your** insured warranty policy please contact BMW Insured Warranty Services on:

1 850 940 200

How to contact BMW Insured Emergency Services

Within the **Republic of Ireland**:

1 800 409 900

Within the **UK** and **Continental Europe**:

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 and conditions. The covered component section applicable to **your** BMW Insured Warranty is shown on **your confirmation of cover**.

Cover	Claim Limit	Excess
Comprehensive Component Cover	Purchase price of the insured vehicle inclusive of VAT and VRT	Either €0, €135 or €335 as specified on the confirmation of cover
Named Component Cover	Purchase price of the insured vehicle inclusive of VAT and VRT	Either €0, €135 or €335 as specified on the confirmation of cover
Driveline Component Cover	€6,700 inclusive of VAT and VRT	Either €0, €135 or €335 as specified on the confirmation of cover
BMW Insured Emergency Service (if applicable)	Market price of the insured vehicle for repatriation	None

Note

Some sections of cover have financial limitations. For details, please refer to the following:

BMW Insured Warranty Terms & Conditions - page 17.

Making a BMW Insured Warranty Claim - page 19.

BMW Insured Emergency Service Republic of Ireland & UK Benefits - page 22.

DEFINITION OF WORDS.

When the following words and phrases appear in the policy document and **confirmation of cover** they have the meanings given below. These words are highlighted by the use of bold print.

Annual policy

A policy which runs for a period of 12 months as shown on **your confirmation of cover**, unless cancelled by **you**.

Commencement date

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

Confirmation of cover

The letter or email sent confirming **your** policy number, **insured vehicle** details, level of cover chosen by **you** and **commencement date** of the policy.

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 **insured vehicle**, for each valid claim incident on **your** BMW Insured Warranty. For example, **we** will pay the repairer the total cost less the amount of **your** policy excess. **You** will be responsible for payment of this excess to the repairing authorised BMW Retailer, authorised BMW Service Workshop or BMW Insured Emergency Service Representative.

There is no excess payable for valid claims under the BMW Insured Emergency Service element of **your** policy.

Geographical areas of cover

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

■ Republic of Ireland and UK

UK is defined as: England, Scotland, Wales, Northern Ireland, Channel Islands and Isle of Man.

■ Continental Europe

Andorra, Austria, Belgium, Bulgaria, Bosnia and Herzegovina, Croatia, Cyprus, Czech Republic, Denmark (excluding the Faeroe Islands), Estonia, Finland (excluding Åland), France, Germany, Gibraltar, Greece, Hungary, Italy, Latvia, Liechtenstein, Lithuania, Luxembourg, Macedonia, Malta, Monaco, Montenegro, Netherlands, Norway, Poland, Portugal, Romania, San Marino, Serbia, Slovakia, Slovenia, Spain (including the Balearic Islands but excluding Canary Islands), Sweden, Switzerland and Turkey.

Immobilisation

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

Insured vehicle/your vehicle

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

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, 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.

IMPORTANT INFORMATION.

Passengers

Those persons travelling with **your vehicle** at the moment BMW Insured Emergency Service is required, up to the maximum number of passengers legally permitted in the **insured vehicle**.

Period of insurance

If **you** have purchased an **annual policy** and have paid the premium when due **your** BMW Insured Warranty will last for 12 months.

Private owner

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

We, our, us

AWP Assistance UK Ltd (trading as BMW Insured Warranty Services and BMW Insured Emergency Services) and AWP Assistance Ireland Ltd, administer the insurance on behalf of the **insurer**.

You, your

The owner or user of the **insured vehicle** as specified on the **confirmation of cover**.

Insurer

Your BMW 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, 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 administered for the **Republic of Ireland** by AWP Assistance UK Ltd (trading as BMW Insured Warranty Services) and AWP Assistance Ireland Ltd.

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 and level of cover chosen that occurs during the **period of insurance**.

Unless specifically mentioned, the benefits and exclusions within 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 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

There is certain information that **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** BMW Insured Warranty. 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 incorrect answers, or if **you** want any help, please call **1 850 940 200** as soon as possible and **we** will be able to tell **you** if **we** can still offer **you** cover.

Fraud

The insurance will be invalidated should **you** fraudulently or dishonestly seek benefit from it.

Kilometres limitation

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

Your cancellation rights

If this cover does not meet **your** requirements or should **you** decide to cancel this insurance policy for any reason within 14 days of receipt of the original documentation, **you** can obtain a full refund of the premium paid without charge. After this 14 day period **you** will be entitled to a pro-rata refund on an **annual policy**, subject to no claims being paid under the policy, less 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** are entitled to recover all costs that **you** have used for the service provided. To obtain a refund please contact **us** on **1 850 940 200**.

If the policy is deemed to be invalidated as a result of **your** action(s), **we** reserve the right to not refund any premium.

Data protection notice

We care about **your** personal data.

This summary and **our** full privacy notice explain how BMW Insured Warranty Services protects **your** privacy and uses **your** personal data.

Our full privacy notice is available at: www.bmw-warranty.ie/privacypolicy

If a printed version is required, please write to **us** at:

Legal and Compliance Department,
BMW Insured Warranty Services,
C/O 18B Beckett Way, Park West Business
Campus, Nangor Road, Dublin 12,
D12 R297, Ireland

Your request will then be forwarded to:

Legal and Compliance Department
BMW Insured Warranty Services,
102 George Street, Croydon,
CR9 6HD, UK

■ How will **we** obtain and use **your** personal data?

We will collect **your** personal data from a variety of sources including:

- Data that **you** provide to **us**; and
- Data that may be provided about **you** from certain third parties such as the manufacturer of **your vehicle** and their franchised dealers and authorised repairers.

We will collect and process **your** personal data in order to comply with **our** contractual obligations and/or for the purposes of **our** legitimate interests including:

- Entering into or administering contracts with **you**;
- Informing **you** of products and services which may be of interest to **you**.

■ Who will have access to **your** personal data?

We may share **your** personal data:

- With public authorities, other Allianz Group companies, industry governing bodies, regulators, fraud prevention agencies and claims databases, for underwriting and fraud prevention purposes;
- With other service providers who perform business operations on our behalf;
- Organisations who we deal with which provide part of the service to you such as motor dealerships and recovery operators;
- To meet our legal obligations including providing information to the relevant ombudsman if you make a complaint about the product or service that **we** have provided to **you**.

We will not share information about **you** with third parties for marketing purposes unless **you** have specifically given **us your** consent to do so.

■ How long do **we** keep **your** personal data?

We will retain **your** personal data for a maximum of seven years from the date the insurance relationship between **us** ends. If **we** are able to do so **we** will delete or anonymise certain areas of **your** personal data as soon as that information is no longer required for the purposes for which it was obtained.

■ Where will **your** personal data be processed?

Your personal data may be processed both inside and outside the European Economic Area (EEA).

Whenever **we** transfer **your** personal data outside the EEA to other Allianz Group companies, **we** will do so on the basis of Allianz's approved binding corporate rules (BCR). Where Allianz's BCR do not apply, **we** take steps to ensure that personal data transfers outside the EEA receive an adequate level of protection.

■ What are **your** rights in respect of **your** personal data?

You have certain rights in respect of **your** personal data. **You** can:

- Request access to it and learn more about how it is processed and shared;
- Request that we restrict any processing concerning you, or withdraw your consent where you previously provided this;
- Request that we stop processing it, including for direct marketing purposes;
- Request that we update it or delete it from our records;
- Request that we provide it to you or a new insurer; and
- To file a complaint.

■ Automated decision making, including profiling

We carry out automated decision making and/or profiling when necessary.

■ How can **you** contact **us**?

If **you** would like a copy of the information that **we** hold about **you** or if **you** have any queries about how **we** use **your** personal data, **you** can contact **us** as follows:

By post: Data Protection Officer,
AWP Assistance Ireland Ltd, C/O 18B
Beckett Way, Park West Business Campus,
Nangor Road, Dublin 12,
D12 R297, Ireland

Your request will then be forwarded to:

Data Protection Officer, AWP Assistance UK
Ltd , 102 George Street, Croydon,
CR9 6HD, UK

By telephone: 00353 1 602 7000

By email: AzPIEDP@allianz.com

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

We are a member of the Insurance Compensation Fund, which was formed as part of the Investment Compensation Act of 1998.

You may be entitled to compensation from this scheme, if the **insurer** cannot provide the services **you** have paid for.

BMW INSURED WARRANTY.

Policy excess

Under the BMW 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**.

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

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.

Depending on the level of component cover chosen by **you** and **you** having paid the correct premium when due, **you** are covered for the costs (limited to parts and labour inclusive of VAT) of repairing or replacing the covered components below that have suffered **electrical or mechanical failure** during the **period of insurance**.

The level of component cover and the relevant section below that is applicable to **your** BMW Insured Warranty policy is shown on the **confirmation of cover**.

Comprehensive Component Cover

The maximum total claims liability covered by the BMW Insured Warranty Comprehensive Component Cover is the purchase price paid for the **insured vehicle**, inclusive of VAT and VRT. **Your** Comprehensive Component Cover covers all factory-fitted mechanical and electrical components of the **insured vehicle** with the exception of the following:

Battery, BMW i3 and BMW i8 high voltage and auxiliary 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, and all service items which will require periodic replacement. Please also refer to **our** policy on wear and tear on page 16.

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 e.g. 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.

Named Component Cover

The maximum total claims liability covered by the BMW Insured Warranty Named Component Cover is the purchase price paid for the **insured vehicle**, inclusive of VAT. Named Component Cover covers the following factory-fitted components:

Engine: the following internally lubricated components:

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: the following internally lubricated components:

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: the following lubricated components:

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: the following hydraulic components:

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.

Driveline Component Cover

The maximum total claims liability covered by the BMW Insured Warranty Driveline Component Cover is €6,700 in total inclusive of VAT. Driveline Component Cover covers the following factory-fitted components:

Engine: the following internally lubricated components:

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: the following lubricated components:

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: the following internally lubricated components:

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 e.g. 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.

TERMS & CONDITIONS.

Applicable to all levels of cover

Our policy on wear and tear

During the service life of **your insured vehicle**, normal degradation will naturally occur to some components, **we** term this wear and tear. For instance, components which are subjected to constant or sustained periods of movement, such as suspension bushes/ball joints and steering joints, would be subject to wear and tear. Dependant on the age and mileage of **your insured vehicle**, **we** may not be able to cover this type of failure and the cost of replacement will be **your** responsibility.

If **you** have the Comprehensive level of cover however, **we** have included all insured components even if the failure is due to normal degradation (wear and tear) up to 160,000 kilometres from the date of registration. In addition, if a component has previously been replaced with a BMW genuine part, the same rule will apply, in this case evidence of mileage at fitment will be required.

BMW Insured Emergency Service

Please refer to **your confirmation of cover** which will confirm if this applies to **you**.

Unless **you** have purchased the BMW Insured Emergency Service option, under the terms of **your** BMW Insured Warranty **you** will only be covered in the **Republic of Ireland** and **UK** for the following BMW Insured Emergency Service benefits:

Roadside assistance

In the event of the **immobilisation** of **your vehicle**, where it is more than one kilometre from **your** home address, **we** will arrange assistance for **you**. Whenever practical, **we** will endeavour to arrange assistance by a BMW 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 BMW Retailer or authorised BMW Service Workshop.

To receive full BMW Insured Emergency Service cover **you** must have chosen this when **you** purchased **your** policy and paid the premium when due. If this is applicable to **your** policy it will be shown on **your confirmation of cover**.

What must I do to keep the warranty valid?

The terms and conditions of the warranty listed below must be adhered to. Failure to do so will result in the rejection of a claim or the termination of **your** BMW Insured Warranty. This does not affect **your** statutory rights.

1. a) Care of the vehicle - **you** must keep **your vehicle** in an efficient and road worthy condition and regularly service it in accordance with the manufacturer's recommendations and genuine parts, or parts of equivalent specification must be used.
b) After each service, please ensure that the relevant service details are completed in **your** service records by the servicing garage and obtain a receipt for the service. **You** must keep all such receipts for reference in the event of a claim.
2. **Your** BMW Insured Warranty may be invalidated if **you** continue to drive when a fault becomes apparent.
3. Reasonable diagnostic charges will only be accepted as part of a valid claim.
4. The **insurer** reserves the right to inspect **your vehicle** and examine damaged parts.
5. For **annual policies** only, and provided that a refund has not been claimed, any balance of **your** BMW Insured Warranty remaining may be transferred to another **private owner**, subject to **our** approval, who buys **your vehicle** from **you** but not to a buyer engaged in the business of purchasing, selling or servicing motor vehicles.
6. This warranty will not cover:
 - damage or loss which can be claimed under any other warranty or insurance;
 - repair or replacement required due to a gradual reduction in the operating performance of a covered part, commensurate with its age or mileage. Please refer to **our** policy on wear and tear on page 16;
 - repair or replacement required wholly or partially due to lack of maintenance, abuse or neglect or as a result of accident;
 - pre-existing faults;
 - an **insured vehicle** that has been subject to alterations, has had experimental equipment fitted or has in any way been modified from BMW's approved specification, or
 - an **insured vehicle** used for courier or private hire services, track days, off road use, competitions or racing of any kind;
 - an **insured vehicle** which has been the subject of an insurance write off;
 - 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;
 - damage to parts not covered by this warranty even if the damage is caused by a covered part;
 - any depreciation to **your vehicle**, loss of earnings, death or bodily injury, damage to property or any other loss or damage which is a direct or indirect result of the failure of a covered item.

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 warranty even if the damage is caused by a covered part.
- As **your** policy is intended to cover the repair and/or replacement of defective or damaged parts it does not additionally cover losses that may be caused by that defective or damaged part, unless otherwise stated in the policy terms and conditions.
- As **your** policy is intended to cover the repair and/or replacement of defective or damaged parts it does not additionally cover losses that may be caused by that defective or damaged part, unless otherwise stated in the policy 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 suffer while **your vehicle** 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. **Continental Europe** Use

- You** may authorise repair work in **Continental Europe** and claim reimbursement under this policy (up to the usual cost for the work if carried out in the **Republic of Ireland**) on the following terms:
- Cover in **Continental Europe** is only valid for travel not exceeding 91 days in any single trip.
- 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 BMW Insured Warranty.

10. Policy premium payments & policy duration

- You** must pay **us** the full annual premium prior to the **commencement date** in order to receive any cover under **your** policy. If **you** have purchased an **annual policy** and have paid the premium when due **your** warranty will last for 12 months.

11. 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.

MAKING A CLAIM.

All repairs must be carried out by an authorised BMW Retailer or authorised BMW Service Workshop.

All repairs to BMW i3 and BMW i8 cars must be carried out by an authorised BMW i3 or BMW i8 Retailer or authorised BMW Service Workshop.

Contact **your** nearest authorised BMW Retailer or authorised BMW Service Workshop and inform them that **your vehicle** is protected by a BMW Insured Warranty.

The service history of the **insured vehicle** and supporting invoices will be required by the repairing retailer at the time of the claim.

We reserve the right to request any other relevant documentation in support of **your** claim at **your** cost.

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

To find **your** local authorised BMW Retailer or authorised BMW Service Workshop please call BMW Customer Information Service on:

1890 719 420

You may authorise repair work in **Continental Europe** and claim reimbursement under this warranty (up to the usual cost for the work if carried out in the **Republic of Ireland**) on the following terms:

Cover in **Continental Europe** is only valid for travel not exceeding 91 days in any single trip.

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 warranty.

On return home **you** should take the receipt to **your** local authorised BMW Retailer or authorised BMW Service Workshop who will contact **us**.



BMW INSURED EMERGENCY SERVICE.

Important

Please note that **you** will only be covered for the BMW Insured Emergency Service benefits in this section if **you** have paid the additional premium required. If **you** are entitled to these benefits it will appear on **your confirmation of cover**.

If **you** did not select the full Emergency Service benefits then refer to the cover details on page 16.

BMW Insured Emergency Service has been designed to provide assistance for motoring emergencies and includes a comprehensive range of benefits, including car hire, vehicle recovery and redelivery.

BMW drivers have access to an extensive network of Emergency Service Centres manned 24 hours a day, every day of the year, by experienced multilingual staff.

BMW Insured Emergency Services will offer all possible assistance under the terms of agreement set out in this handbook. Please remember that if **your vehicle** requires repair, **we** will take **your vehicle** to an authorised BMW Retailer, BMW Approved Bodyshop or an authorised BMW Service Workshop. By doing so **you** can be assured that only genuine BMW parts and materials will be used and fitted by fully trained BMW technicians.

What to do if BMW Insured Emergency Services assistance is required

If **you** are in any doubt as to whether **you** require assistance, please telephone BMW Insured Emergency Services first. Do not make **your** own arrangements without first contacting **us**. Should **you** require assistance following 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 BMW Insured Warranty policy number and colour of **your vehicle**;
- details of what has happened.

When in the **Republic of Ireland**, please call: **1 800 409 900**

If in the **UK** or **Continental Europe**, please call: **00 353 1637 3608**

The following pages detail the extensive range of benefits provided by BMW Insured Emergency Service. Please read them carefully.

REPUBLIC OF IRELAND & UK BENEFITS.

Home and roadside assistance

In the event of the **immobilisation** of **your vehicle**, whether at home or elsewhere, **we** will arrange assistance for **you**. Whenever practical, **we** will endeavour to arrange assistance by a BMW 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 BMW Retailer or authorised BMW Service Workshop or to the authorised BMW Retailer or authorised BMW Service Workshop nearest to **your** home address.

Storage

If **your vehicle** has to be stored following recovery by BMW Insured Emergency Services, **we** will pay for the cost of storage up to a maximum of €70.

Onward travel/hotel accommodation

Following assistance and in the event that repairs to **your vehicle** cannot be completed within four hours as a result of **immobilisation**, **we** will, whenever possible, organise and pay for **you** and **your passengers** to continue **your** journey or return home by the most appropriate means. Alternatively, if breakdown occurs more than 80 km from **your** home address and overnight accommodation is a more practical option, **we** will pay for the cost of bed and breakfast for **you** and **your passengers** up to €135 per person. The maximum allowance under this benefit is €670 including VAT.

Car hire

In the event that, following assistance by BMW Insured Emergency Services, **your vehicle** cannot be repaired within four hours, **we** will, whenever possible, organise and pay for a replacement vehicle for up to two days. The rental provider will need to see **your** valid driving licence and **you** will be asked for a deposit to cover fuel charges and any additional days hire. For further information please refer to the terms and conditions relating to **Republic of Ireland** and **UK** cover on page 22.

Vehicle redelivery

Provided that **your vehicle** has been recovered by BMW Insured Emergency Services to an authorised BMW Retailer or authorised BMW Service Workshop other than **your** local authorised BMW Retailer or authorised BMW Service Workshop, **we** will arrange for it to be returned to **your** home address. Alternatively, if **you** wish to collect **your vehicle** personally, **we** will pay the appropriate transport costs to enable **you** to do so.

Glass breakage

We can, if required, contact an authorised BMW Retailer or authorised BMW Service Workshop on **your** behalf who will usually be able to arrange replacement glass for **you**. Alternatively, if a repair cannot be effected at **your** location, **we** can arrange to have **your vehicle** stored securely until the necessary parts are available for repair. The additional benefits detailed in this document will not be provided in the event of glass breakage and **you** will be liable for the cost of replacement parts.

REPUBLIC OF IRELAND & UK TERMS & CONDITIONS.

All costs quoted within this document are inclusive of VAT.

Adverse weather conditions

On those occasions when **we** experience adverse weather conditions, such as high winds, snow, floods, etc., external resources may be stretched 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 so the recovery of **your vehicle** may not be possible until weather conditions permit.

Car hire

Whenever possible BMW Insured Emergency Services will attempt to provide **you** with a replacement vehicle from the repairing authorised BMW Retailer or authorised BMW Service Workshop. If **we** are unable to do so then a vehicle will be sourced through one of the major vehicle rental companies. Under any circumstances **you** must be able to comply with their conditions of hire.

You will be responsible for any fuel costs incurred during the period of hire. Certain endorsements on **your** licence may prejudice **your** eligibility to hire a vehicle. Insurance requirements stipulate that **you** must have held a full EU driving licence for a minimum of 12 months.

Incorrect fuel

If **your vehicle** is immobilised as a result of refuelling with incorrect fuel, **we** will pay for the cost of recovering **your vehicle** to the nearest authorised BMW Retailer or authorised BMW Service Workshop. The additional benefits detailed in this handbook will not be provided in the event of refuelling with incorrect fuel.

Lock out/lost keys

Whilst **we** will always endeavour to provide assistance by the most practical method should **you** be unable to gain entry to **your vehicle**, modern security systems make it extremely difficult for this to be achieved should spare keys not be available. If a forced entry is required, **you** will be asked to sign a declaration stating that **you** have given permission for this to take place and that any costs for resultant damage will be **your** sole responsibility.

Punctures – Mobility System

Should **you** experience a puncture and **your vehicle** is equipped with a Mobility System, details regarding its operation can be found 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 resume **your** journey.

Release fees

Should **your vehicle** be stolen and subsequently recovered by the police, **you** may be asked to pay a release fee before **we** can remove **your vehicle** to an authorised BMW Retailer or authorised BMW Service Workshop or to **your** home address. Although **we** can arrange to guarantee these costs on **your** behalf, the payment of such fees is **your** responsibility.

Specialist charges

In the event that the use of specialist equipment is required to provide assistance when **your vehicle** has, for example, 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. The costs may be refundable under the terms of **your** motor insurance policy.

REPUBLIC OF IRELAND & UK EXCLUSIONS.

We will not pay for:

- any expenses incurred without **our** prior authorisation;
- expenses which would normally have been payable by **you**, such as fuel and toll charges;
- the cost of replacement parts and/or labour costs of anyone other than **us**;
- any costs resulting from participation in motor racing, rallies, speed or duration tests;
- any costs resulting from **your vehicle** being kept in an unroadworthy condition or not being serviced in accordance with the manufacturer's recommendations. If **we** believe that a recurring fault is due to poor maintenance of **your vehicle**, **we** reserve the right to request proof of servicing and to specify immediate recovery to an authorised BMW Retailer or authorised BMW Service Workshop;
- any costs as a result of **your** participation in a criminal act or offence;
- any costs as a result of **your** being under the influence of intoxicating liquor, or solvent abuse or drugs;
- any loss, theft, damage, death, bodily injury, cost or expense that is not directly associated with the incident that caused **you** to claim, unless expressly stated in this policy.

CONTINENTAL EUROPE BENEFITS.

Roadside assistance and recovery

In the event that **your vehicle** is immobilised in **Continental Europe**, **we** will arrange assistance for **you**. If the problem cannot be resolved at the roadside, **we** will organise and pay for the recovery of **your vehicle** to the nearest authorised BMW Retailer or authorised BMW 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

In the event that the **immobilisation** has occurred en route to **your** planned destination and **your vehicle** has been taken to an authorised BMW Retailer or authorised BMW Service Workshop and cannot be repaired within four hours, **you** may wish to continue **your** original journey; **we** will, wherever possible, organise and pay the cost of the most appropriate method of onward transport to that destination.

Alternatively, **you** may wish to wait for the completion of repairs. If this necessitates an unscheduled overnight stay, **we** will, wherever possible, pay the costs of the hotel accommodation for **you** and **your passengers** up to a maximum of four days and €135 per person per night on a bed and breakfast basis.

Car hire

Provided that **your vehicle** has been recovered by BMW Insured Emergency Services, **we** will, whenever possible, organise and pay for a replacement vehicle within **Continental Europe** whilst **your vehicle** is being repaired, up to a maximum period of two weeks. The rental provider will need to see a valid driving licence and **you** will be required to pay a deposit for fuel and any additional days hire.

Please note that **we** cannot guarantee availability of vehicles with accessories such as roof racks, tow bars, etc.

For further information please refer to the terms and conditions relating to BMW Insured Emergency Service in **Continental Europe** on page 25.

Parts delivery

If the parts needed to repair **your vehicle** are not available locally, **we** will organise and pay for the despatch of these parts from elsewhere.

Vehicle repatriation

If **your vehicle** cannot be repaired in **Continental Europe** or if the repairs will not be completed before **your** intended return date, **we** will arrange and pay for the repatriation of **your vehicle** to the authorised BMW Retailer or authorised BMW Service Workshop nearest to **your** home address. Alternatively, following **your** return and on completion of the repairs, should **you** wish to collect **your vehicle** personally, **we** will arrange and pay the cost of **your** outward journey.

The maximum amount payable by BMW Insured Emergency Services for vehicle repatriation will not exceed the market value of **your vehicle**.

Additional car hire

If **your vehicle** is being repatriated or has been left in **Continental Europe** pending completion of repairs following **electrical or mechanical failure** (not accident or theft), **we** will organise and pay for a replacement vehicle up to a maximum of three days. Terms and conditions for **Republic of Ireland** and **UK** vehicle hire apply in this instance.

If the only qualified driver travelling in the party is repatriated due to illness, **we** will pay the cost of an alternative driver to return **your vehicle** to **your** home address and arrange and pay for the costs of returning other **passengers** to their homes.

If **you** experience any issues whilst travelling abroad with **your vehicle**, even if **you** encounter a legal or medical problem, **our** experienced team of multi lingual staff will be able to provide **you** with practical help and advice.

CONTINENTAL EUROPE TERMS & CONDITIONS.

All costs quoted are inclusive of VAT.

If assistance is required in the **UK** then benefits will be provided in line with terms and conditions relating to **Republic of Ireland** and **UK** cover.

Validity

This service is only available for travel not exceeding 91 days in any single trip.

Repatriation

If **your vehicle** has to be repatriated from **Continental Europe**, **you** should ensure that any items of value are removed. **You** will be asked to provide BMW Insured Emergency Services with a signed inventory of any items left in **your vehicle**. Neither BMW Insured Emergency Services nor its agents accept any liability for the subsequent loss of or damage to any items not declared on this inventory.

Adverse weather conditions

During periods of adverse weather conditions, snow, floods, etc., external resources may be stretched and some operations become impossible until the weather improves. At such times, **our** main 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 permit.

Hire cars

Whenever possible BMW Insured Emergency Services will attempt to provide **you** with a replacement vehicle from the repairing authorised BMW Retailer or authorised BMW Service Workshop. If **we** are unable to do so then a vehicle will be sourced through one of the major vehicle rental companies. Under any circumstances **you** must be able to comply with their conditions of hire.

You will be responsible for any fuel costs incurred during the period of hire. Certain endorsements on **your** licence may prejudice **your** eligibility to hire a vehicle. Insurance requirements stipulate that **you** must have held a full EU driving licence for a minimum of 12 months.

Punctures – Mobility System

Should **you** experience a puncture and **your vehicle** is equipped with a Mobility System, details regarding its operation can be found in **your** owner's handbook or on the device itself. Alternatively, **we** will be happy to explain to **you** how the system works to help **you** carry out a temporary repair and resume **your** journey.

Incorrect fuel

If **your vehicle** is immobilised as a result of refuelling with incorrect fuel, **we** will pay for the cost of recovering **your vehicle** to the nearest authorised BMW Retailer or authorised BMW Service Workshop. The additional benefits detailed in this document will not be provided in the event of refuelling with incorrect fuel.

Autoroute restrictions

If assistance is required on a French autoroute, and certain autoroutes in some other European countries, **you** must use the official SOS boxes at the side of the road in order to arrange initial recovery. **You** will be connected to the authorised motorway assistance service because the roads are privatised and **we** are prevented from assisting on them. **You** should contact BMW Insured Emergency Services at the earliest opportunity so that **we** can arrange for the most appropriate assistance once **your vehicle** has been recovered from the autoroute. Costs incurred for recovery from the autoroute should be claimed back from BMW Insured Emergency Services.

CONTINENTAL EUROPE EXCLUSIONS.

We will not pay for:

- any expenses incurred without **our** prior authorisation;
- expenses which would normally have been payable by **you**, such as fuel and toll charges;
- the cost of replacement parts;
- any costs resulting from participation in motor racing, rallies, speed or duration tests;
- any costs resulting from **your vehicle** being kept in an unroadworthy condition or not being serviced in accordance with the manufacturer's recommendations. If **we** believe that a recurring fault is due to poor maintenance of **your vehicle**, **we** reserve the right to request proof of servicing and to specify immediate recovery to an authorised BMW Retailer or authorised BMW Service Workshop;
- any costs as a result of **your** participation in a criminal act or offence;
- any costs as a result of **your** being under the influence of intoxicating liquor, or solvent abuse or drugs;
- any loss, theft, damage, death, bodily injury, cost or expense that is not directly associated with the incident that caused **you** to claim, unless expressly stated in this policy.

RENEWAL OF YOUR INSURED WARRANTY POLICY.

Annual policy

If **you** have an **annual policy** **we** will send **you** a renewal notice at least 21 days prior to the expiry of the **period of insurance** as shown on **your confirmation of cover**.

We reserve the right not to renew **your** policy cover at the expiry of **your annual policy**. **We** will send **you** notice of this at least 21 days prior to the expiry of **your** policy.

We may vary the terms of **your** cover and the premium rates at the renewal date.

For continuity of cover, **your** BMW Insured Warranty must be purchased prior to the expiry of **your** current 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 promptly.

Should **you** wish to make a complaint, please contact:

Customer Service,
BMW Insured Warranty Services
C/O 18B Beckett Way
Park West Business Campus
Nangor Road, Dublin 12
D12 R297, Ireland

Your complaint will then be forwarded to:

Customer Service
BMW Insured Warranty Services
102 George Street,
Croydon, CR9 6HD
UK.

We will always confirm to **you** the receipt of **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 and **you** are not satisfied with **our** final response **you** can refer the matter to the Financial Services and Pensions Ombudsman for independent arbitration:

Visit: www.FSPO.ie

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

Call: +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. (Applicable to annual policies only)

If **your vehicle** is sold, the remaining cover may be transferred to the new owner. Fill in the new owner's details below. Please note that the form below must be signed by the **you** and the new owner.

Policy Number _____

Vehicle VIN/chassis number _____

Vehicle registration number _____

Title _____ Initials _____

Surname _____

Address _____

Telephone number _____

E-mail address _____

Odometer reading at transfer _____

I (name) _____ hereby give notice that I wish to transfer the balance of my BMW Insured Warranty to the new owner detailed above.

Signature of previous owner _____ Date _____

Signature of new owner _____ Date _____

Please send to:

BMW Insured Warranty Services
C/O 18B Beckett Way
Park West Business Campus
Nangor Road, Dublin 12
D12 R297, Ireland

Your request will then be forwarded to:

BMW Insured Warranty Services
102 George Street
Croydon, CR9 6HD
UK

CHANGE OF ADDRESS FORM.

Please enter new address and details below:

Policy Number _____
Vehicle VIN/chassis number _____
Vehicle registration number _____
Title _____ Initials _____
Surname _____
New Address _____

Telephone number _____
E-mail address _____

I confirm that the details provided are correct.

Your signature _____ **Date** _____

Please send to:

BMW Insured Warranty Services
C/O 18B Beckett Way
Park West Business Campus
Nangor Road, Dublin 12
D12 R297, Ireland

Your form will then be forwarded to:

BMW Insured Warranty Services
102 George Street
Croydon, CR9 6HD
UK

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