

Motor Vehicle Emergency Service

Insurance Product Information Document

Company: 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.

Product: BMW Insured Emergency Service Policy for Republic of Ireland

This document provides a summary of key information about the BMW Insured Emergency Service product and doesn't take into consideration your specific demands and needs. Full pre-contractual and contractual information are provided in the documents relating to the insurance contract.

What is this type of Insurance?

The policy is a BMW Insured Emergency Service contract for private individuals who own a motor vehicle. Insured Emergency Service is provided in the event of an emergency when the vehicle is immobilised to ensure immediate repairs or towing to the nearest authorised garage. This has to be read in conjunction with your confirmation of cover and policy document.



What is insured?

Cover in the Republic of Ireland and UK

- ✓ **Home and roadside assistance** in the event of the immobilisation of your vehicle whether at home or elsewhere.
- ✓ **Storage** up to a maximum value of €70.
- ✓ **Onward travel/hotel accommodation** in the event that repairs to your vehicle cannot be completed within four hours.
- ✓ **Car hire** in the event that the vehicle cannot be repaired within four hours, we will organise and pay for a replacement vehicle for up to two days.
- ✓ **Vehicle redelivery** to your home address.
- ✓ **Glass breakage.**

Cover in Continental Europe

- ✓ **Roadside assistance and recovery.**
- ✓ **Storage** up to a maximum of €135.
- ✓ **Onward travel/hotel accommodation.**
- ✓ **Car hire.**
- ✓ **Parts delivery.**
- ✓ **Vehicle repatriation.**
- ✓ **Additional car hire** once you are back in the Republic of Ireland or UK.



What is not insured?

- ✗ More than the maximum benefit limits shown in the policy.
- ✗ Claim circumstances that you were aware of before your policy was issued.
- ✗ Any expenses incurred without our prior permission.
- ✗ Expenses which would normally be payable by you such as fuel and toll charges.
- ✗ The cost of replacement parts.
- ✗ Vehicles that are not roadworthy, non-compliant with the relevant legislation and that do not have a valid MOT.



Are there any restrictions on cover?

- ! Vehicles owned by a business formed for the purposes of selling or servicing motor vehicles.
- ! Vehicles not registered in the Republic of Ireland.
- ! Loss or damage due to lack of maintenance.
- ! Vehicles modified from the original manufacturer's specification.
- ! Vehicles used for competitions, racing, pacemaking, rallies, off-road use (including track days), any form of hire or reward and usage by driving schools.
- ! The breakdown of a caravan or trailer is not covered. However if the towing vehicle has a breakdown we will recover the caravan or trailer.
- ! Specific circumstances are excluded.



Where am I covered?

Your vehicle is covered in the Republic of Ireland, UK and Continental Europe. Please refer to the policy handbook for a list of countries covered.



What are my obligations?

- Answer any pre-sale questions as truthfully and accurately as possible.
- Read your policy carefully to ensure you have the cover you need.
- Tell us as soon as possible if there are any changes to your circumstances that may affect your cover, or if it is likely you will need to make a claim.
- Provide the insurer with supporting documents when requested.
- Pay the premium or the portion of premium as detailed in the policy on time.
- Have the vehicle serviced in accordance with vehicle manufacturer's guidelines and use genuine parts or parts of an equivalent specification.
- Keep service records up to date and service receipts as proof of servicing.
- Tell the insurer as soon as possible of any changes that arise that may affect the cover.
- If you need to make a claim, please contact a BMW dealer first before making arrangements on your own.
- Inform the insurer where you have dual insurance and tell the insurer if you have received payment from another insurer for all or part of the claim.



When and how do I pay?

Premiums are paid at the beginning of the insurance period.
Payments can be made by debit or credit card.



When does the cover start and end?

Your policy provides cover during the period shown on your confirmation of cover.



How do I cancel the contract?

You have 14 days from the date of receiving your policy documents, to ensure that they meet your requirements. Your premium will be refunded in full, less an administration fee of €35, although if you have asked us to perform or provide any of the services given under this policy, we will recover the costs for providing these services.

After this 14 day period you will be entitled to a pro rata refund, subject to no claims being paid under the policy, less an administration fee of €35.

If you wish to cancel the contract, you should contact BMW Insured Emergency Services, C/O 18B Beckett Way, Park West Business Campus, Nangor Road, Dublin 12, D12 R297. Your request will then be forwarded to: BMW Insured Emergency Services, 102 George Street, Croydon, CR9 6HD, UK or telephone 1 850 940 200.