

BMW Insured Emergency Service is underwritten by AGA International SA and is administered in the UK by Mondial Assistance (UK) Limited, Registered in England No. 1710361. Registered Office Mondial House, 102 George Street, Croydon CR9 6HD.

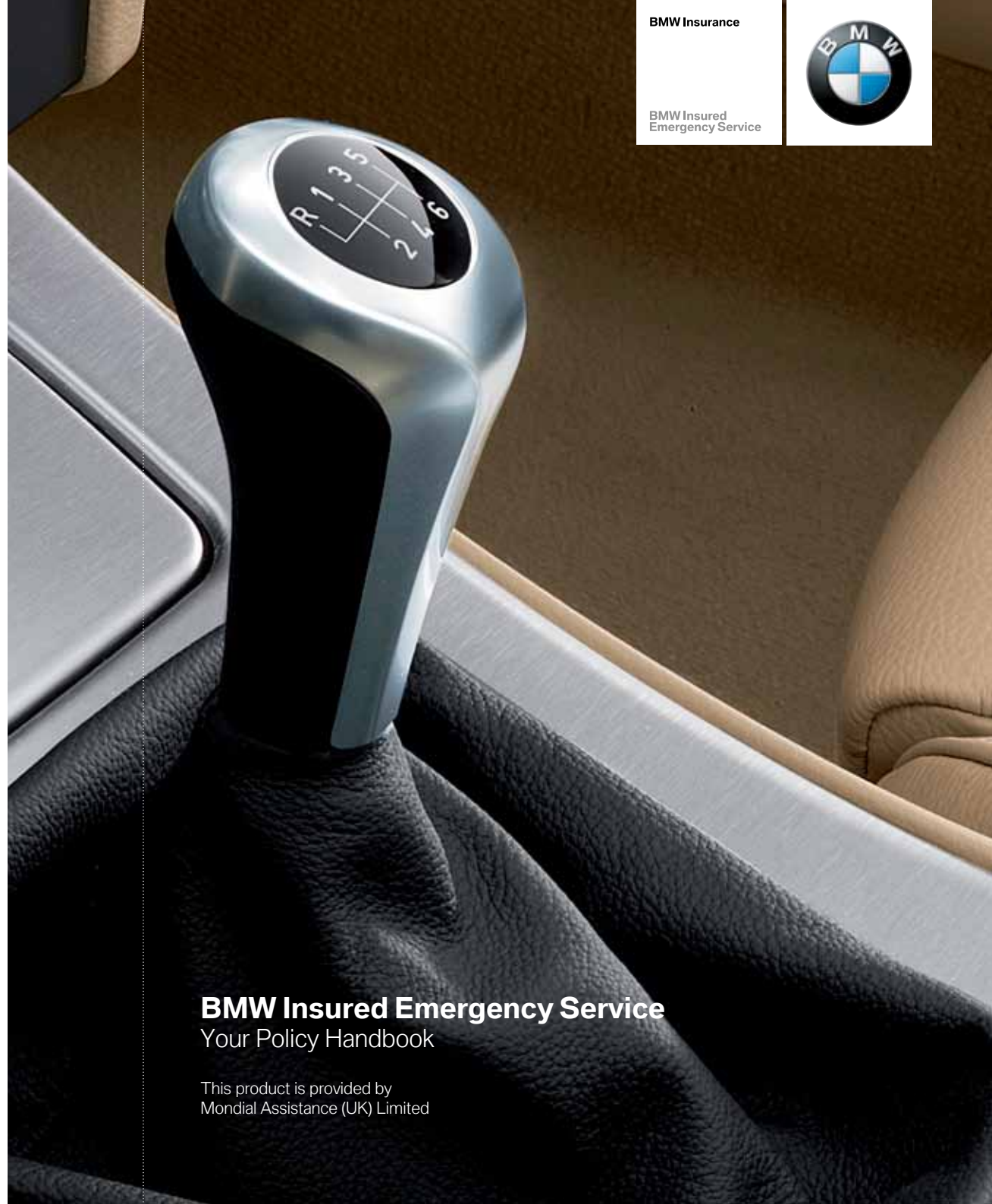
Mondial Assistance (UK) Limited are authorised and regulated by the Financial Services Authority (FSA).

AGA International SA is authorised by Autorité de Contrôle Prudentiel in France and authorised and subject to limited regulation by the Financial Services Authority. Details about the extent of our authorisation and regulation by the Financial Services Authority are available from us on request.

Mondial Assistance (UK) Limited will act as an agent for AGA International SA with respect to the receipt of customer money, for the purpose of settling claims and handling premium refunds.

This policy is available in large print, audio and Braille. Please phone 0871 200 0199 and we will be pleased to organise an alternative for you.

BMW Insurance

BMW Insured  
Emergency Service

## BMW Insured Emergency Service

### Your Policy Handbook

This product is provided by  
Mondial Assistance (UK) Limited

BMW Insurance

BMW Insured  
Emergency Service

# Contents

**This booklet contains two separate documents for warranty.**

**The 'Demands & Needs Statement' and the 'About our insurance services' documents both explain how BMW Insured Emergency Service policy has been sold to you.**

**The Policy Wording provides the full terms, conditions and exclusions of the insurance policy for BMW Emergency Service .**

	Page
Demands & Needs Statement	5
About our insurance Services	7
Welcome	10
Summary of Cover	11
Important Information	12
Definition of Words	15
What To Do When You Need Assistance	16
United Kingdom and Republic of Ireland Benefits	18
Terms and Conditions Relating to United Kingdom and Republic of Ireland Cover	19
Exclusions Relating to the United Kingdom and Republic of Ireland Emergency Cover	20
Continental European Cover	21
Terms and Conditions Relating to Continental European Cover	22
Exclusions Relating to Continental European Cover	24
Renewal of BMW Insured Emergency Service Policy	24
Making a Complaint	25
Transfer of Ownership Form	26
Change of Address Form	28

## Demands & Needs Statement

BMW Insured Emergency Service is typically suitable for those who wish to insure themselves with respect to Emergency Service for their vehicle.

**You** may already possess alternative insurance(s) for some or all of the features and benefits this type of policy provides. It is **your** responsibility to investigate this

Mondial Assistance (UK) Limited trading as BMW Insured Warranty Services has not provided **you** with any recommendation or advice about whether this product fulfils **your** specific insurance requirements.



**1. The Financial Services Authority (FSA)**

The FSA is the independent watchdog that regulates financial services. Use this information to decide if **our** services are right for **you**.

**2. Whose products do we offer?**

- We** offer products from a range of insurers.
- We** only offer products from a limited number of insurers for motor emergency service. Ask **us** for a list of insurers **we** offer insurance from.
- We** only offer products from a single insurer.

**3. Which service will we provide you with?**

- We** will advise and make a recommendation for **you** after **we** have assessed **your** needs for motor emergency service.
- You** will not receive advice or a recommendation from **us** for motor emergency service. **We** may ask some questions to narrow down the selection of products that **we** will provide details on. **You** will then need to make **your** own choice about how to proceed.

**4. What will you have to pay us for this service?**

- A fee.
- No fee.

**You** will receive a quotation which will tell **you** about any other fees relating to any particular insurance policy.

**5. Who regulates us?**

Mondial Assistance (UK) Limited trading as BMW Insured Emergency Services, 102 George Street, Croydon CR0 2BF is authorised and regulated by the Financial Services Authority. **Our** FSA Register number is 31 1909.

**Our** permitted business is arranging Motor emergency service insurance.

Mondial Assistance (UK) Limited also has permission to conduct the following business with regards to non-investment insurance contracts:

- Arranging
- Assisting in the administration and performance of a contract of insurance
- Dealing as agent
- Making arrangements with a view to transaction

**You** can check this on the FSA's Register by visiting the FSA's website [www.fsa.gov.uk/register/](http://www.fsa.gov.uk/register/) or by contacting the FSA on 0845 606 1234.

**6. What to do if you have a complaint**

If **you** wish to register a complaint, please contact **us**:

... in writing	Write to Customer Support, Mondial Assistance (UK) Limited, Mondial House, 102 George Street, Croydon CR9 6HD.
... by email	CustomerSupport@Mondial-Assistance.co.uk
... by phone	0208 603 9853

If **you** cannot settle **your** complaint with **us**, **you** may be entitled to refer it to the UK Financial Ombudsman Service for independent arbitration.

**7. Are we covered by the Financial Services Compensation Scheme (FSCS)?**

For **your** added protection, the **insurer** is covered by the FSCS. **You** may be entitled to compensation from the scheme if the **insurer** cannot meet its obligations. This depends on the type of business and the circumstances of the claim.

Insurance cover provides protection for 90% of the claim, with no upper limit.

Further information about the compensation scheme arrangements is available from the FSCS, telephone number 020 7892 7300, or by visiting their website at [www.fscs.org.uk](http://www.fscs.org.uk).





## Welcome

Congratulations on the purchase of **your** BMW Insured Emergency Service.

This 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 Service will offer all possible assistance under the terms of agreement set out in this booklet. Please remember that if **your** vehicle requires repair, BMW Insured Emergency Service will take **your** vehicle to an Authorised BMW Dealer, BMW Approved Bodyshop or a BMW Service Authorised 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.

Thank **you** for choosing a BMW Insured Emergency Service.

**Your confirmation letter** shows the vehicle covered 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** require assistance.

**Important Telephone Numbers**  
BMW Insured Emergency Service

If calling from a landline within the UK freephone: **0800 777 111**

If calling from a mobile within the UK call: **020 8603 9411**

Continental Europe and Republic of Ireland: **00 44 20 8686 2444**

Assistance Administration Number:  
**0871 200 0199**  
(if required for refund or amendment)

## 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.

Cover	Limit	Excess
BMW Insured Emergency Service	Market Value of Vehicle for repatriation	None

### Note

Some sections of cover have financial limitations. For details, please refer to the Benefits section of this handbook.

## Important Information

### Insurer

**Your** BMW Insured Emergency Service insurance is underwritten by AGA International SA and is administered in the United Kingdom by Mondial Assistance (UK) Limited.

### How your policy works

**Your** policy and **confirmation letter** 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 vehicle insured. **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.

### Telling us about the relevant facts

**You** must tell **us** about anything that may affect **your** cover. If **you** are not sure whether something is relevant, **you** must tell **us** anyway. **You** should keep a record of any extra information **you** give **us**. If **you** do not tell **us** about something that may be relevant, **your** cover may be refused and **we** may not cover any related claims.

### 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 subject to no claims being paid under the policy, less an administration fee of £25. 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 write to BMW Insured Warranty Services, PO Box 1852, Croydon, CR9 1PW or call **0871 200 0199**

### Our cancellation rights

If **you** have a **monthly policy we** reserve the right to cancel **your** cover at any time by providing **you** 30 days notice in writing to the last address **you** provided **us** with.

### Data protection

Information about **your** policy may be shared between **us**, BMW Group, and the **insurer** for underwriting and administration purposes.

**You** should understand that the information **you** provide will be used by **us**, **our** representatives, the **insurer**, other insurers and industry governing bodies and regulators to process **your** insurance, handle claims and prevent fraud. This may involve transferring information to other countries (some of which may have limited or no data protection laws). **We** have taken steps to ensure **your** information is held securely.

## Important Information continued

**Your** information may be used by members of Allianz Global Assistance and shared with BMW Group companies for marketing, research and to inform **you** from time to time about special promotions, new products or services. If **you** do not want to receive marketing information please write to BMW Insured Warranty Services, PO Box 1852, Croydon, CR9 1PW. **You** have the right to access **your** personal records should **you** wish to do so.

### **Financial Services Compensation Scheme (FSCS)**

For **your** added protection, the insurer is covered by the FSCS. **You** may be entitled to compensation from the scheme if **we** cannot meet **our** obligations. This depends on the type of business and the circumstances of the claim.

Insurance cover provides protection for 90% of the claim, with no upper limit.

Further information about the compensation scheme arrangements is available from the FSCS, telephone number 020 7892 7300, or by visiting their website at [www.fscs.org.uk](http://www.fscs.org.uk).

### **Governing law**

Unless agreed otherwise, English law will apply and all communications and documentation in relation to this policy will be in English.

### **Contracts (Rights of Third Parties) Act 1999**

The parties do not intend any term of the agreement to be enforceable pursuant to the Contract (Rights of Third Parties) Act 1999.



## Definition of Words

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

### Confirmation Letter

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

### Immobilisation

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

### Insurer

AGA International SA.

### Geographical Areas of Cover

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

#### ■ United Kingdom and Republic of Ireland

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

#### ■ Continental Europe

**Continental Europe** is defined as: 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, 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.

### Passengers

Passengers are those persons travelling with **your** vehicle at the moment BMW Insured Emergency Service is required.

### Period of Insurance

**Your** BMW Insured Emergency Service lasts for 12 months.

### We, Our, Us

Mondial Assistance (UK) Limited trading as BMW Insured Warranty Services and BMW Insured Emergency Services which administers the insurance on behalf of the **insurer**.

### Vehicle Insured

**Your** vehicle, the vehicle shown on the policy **confirmation letter**, for which the appropriate insurance premium has been paid.

### You, Your, Yourself

The owner or user of **your** vehicle as specified on the **confirmation letter**.

## What to do when you need Assistance

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 BMW Insured Emergency Service. Should **you** require assistance following an accident, vehicle breakdown, fire or theft.

Contact BMW Insured Emergency Service with the following details:

- **Your** name and exact location
- A contact telephone number
- Emergency Service policy number or registration number and colour of **your vehicle**
- Details of what has happened

If calling from a landline within the UK freephone: **0800 777 111**

If calling from a mobile within the UK call: **020 8603 9411**

From Continental Europe, **you** can call **BMW Insured Emergency Services** using the International Access Code followed by **00 44 20 8686 2444**

All calls are recorded and may be used for training purposes.

The following pages detailed the extensive range of benefits provided by **BMW Insured Emergency Services**. Please read these carefully.





## United Kingdom and Republic of Ireland Benefits

### Home and roadside assistance

In the event of the **immobilisation** of **your** vehicle, whether at home or elsewhere, BMW Insured Emergency Service 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 Dealer or BMW Service Authorised Workshop or to the Authorised BMW Dealer or BMW Service Authorised Workshop nearest to **your** home address in the UK or Republic of Ireland.

### Storage

If **your** vehicle has to be stored following recovery by BMW Insured Emergency Service, **we** will pay for the cost of storage **up to a maximum** of £50.

### 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 50 miles 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 £100 per person (£150 in Greater London). The maximum allowance under this benefit is £500 including VAT.

### Car hire

In the event that, following assistance by BMW Insured Emergency Service, **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 United Kingdom and Republic of Ireland Cover on page 14.

### Vehicle redelivery

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

### Glass breakage

In the **UK** or **Republic of Ireland** **we** can, if required, contact an Authorised BMW Dealer or BMW Service Authorised 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.

## Terms and Conditions relating to United Kingdom and Republic of Ireland Cover

All costs quoted within this document are inclusive of VAT.

### Car Hire

Whenever possible BMW Insured Emergency Service will attempt to provide **you** with a replacement vehicle from the repairing Authorised BMW Dealer or BMW Service Authorised 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 UK driving licence for a minimum of 12 months.

### 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 Dealer or BMW Service Authorised 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.

### 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 and so the recovery of **your** vehicle may not be possible until weather conditions permit.

### 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.

## Terms and Conditions relating to United Kingdom and Republic of Ireland Cover

### 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.

### 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 Dealer or BMW Service Authorised Workshop. The additional benefits detailed in this document will not be provided in the event of refuelling with incorrect fuel.

## Exclusions relating to the United Kingdom and Republic of Ireland Cover

**We** will not pay for:

- Any expenses incurred without prior authorisation of BMW Insured Emergency Service
- 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, track days 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, in the opinion of BMW Insured Emergency Service, **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 Dealer or BMW Service Authorised 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 European Cover

### 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 Dealer or BMW Service Authorised Workshop.

### Storage

If **your** vehicle has to be stored **whilst awaiting** recovery or repatriation, **we** will pay storage costs up to £100.

### 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 Dealer or BMW Service Authorised 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 £100 per person per night on a bed and breakfast basis.

### Car hire

Provided that **your** vehicle has been recovered by BMW Insured Emergency Service, **we** will, whenever possible, organise and pay

for a replacement vehicle within 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 on page 19.

### 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 Europe or if the repairs will not be completed before **your** intended return date to the UK or Republic of Ireland, **we** will arrange and pay for the repatriation of **your** vehicle to the Authorised BMW Dealer or BMW Service Authorised Workshop nearest to **your** home address in the UK or Republic of Ireland.

Alternatively, following **your** return to the UK or Republic of Ireland 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 Service for vehicle repatriation will not exceed the market value of **your** vehicle.

## Continental European Cover

### Additional UK or Republic of Ireland car hire

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

If the only qualified driver travelling in the party is repatriated to the UK or Republic of Ireland due to illness, **we** will pay the cost of an alternative

driver to return **your** vehicle to **your** home address in the UK or Republic of Ireland and arrange and pay for the costs of returning other passengers to their homes in the UK or Republic of Ireland.

If **you** experience any issues whilst travelling abroad with **your** car, 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.

## Terms and Conditions relating to Continental European Cover

All costs quoted are inclusive of VAT.

### 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 Europe, **you** should ensure that any items of value are removed. **You** will be asked to provide BMW Insured Emergency Service with a signed inventory of any items left in **your** vehicle. Neither BMW Insured Emergency Service 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.

## Terms and Conditions relating to Continental European Cover

### Hire cars

Wherever possible BMW Insured Emergency Service will attempt to provide **you** with a replacement vehicle from the repairing Authorised BMW Dealer or BMW Service Authorised Workshop. If **we** are unable to do so then a vehicle will be sourced through one of the major vehicle rental companies and **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 UK 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 Dealership or BMW Service Authorised Workshop. The additional benefits detailed in this document will not be provided in the event of refuelling with incorrect fuel.

### Authoroute 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 Service 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 Service.

## Exclusions relating to Continental European Cover

**We** will not pay for:

- Any expenses incurred without the prior authorisation of BMW Insured Emergency Service
- 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, track days 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, in the opinion of BMW Insured Emergency Service, **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 Dealer or BMW Service Authorised Workshop

- 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 BMW Insured Emergency Service Policy

**We** will send **you** a renewal notice prior to the expiry of the period of insurance as shown on **your confirmation letter**.

**We** may vary the terms of **your** cover and the premium rates at the renewal date. **We** will give **you** at least 21 days written notice before the renewal date should this happen.

At renewal **you** must tell **us** about any relevant facts relating to **your insured vehicle**. Failure to do so may invalidate **your** BMW Insured Emergency Service.



## Making a complaint

**We** aim to provide **you** with a first class policy and service. However, there may be times when **you** feel **we** have not done so. If this is the case, please tell **us** about it so that **we** can do **our** best to solve the problem. If **you** make a complaint **your** legal rights will not be affected.

In the first instance please contact:

By Post -  
Customer Support, BMW Insured  
Warranty Services,  
PO Box 1852, Croydon CR9 1PW.

By email -  
CustomerSupport@Mondial-  
Assistance.co.uk

Please supply **us** with **your** name, address, vehicle registration and claim number where applicable and enclose copies of relevant correspondence, as this will help **us** to deal with **your** complaint, in the shortest possible time.

If **you** are still dissatisfied, **you** can refer the matter to the Financial Ombudsman Service for independent arbitration.

## Transfer of ownership request form

If **your** car is sold, the remaining cover may be transferred to the new owner. Please note that the form below must be signed by the existing policy holder named on the confirmation of cover letter.

Policy Number \_\_\_\_\_

Vehicle VIN/chassis number \_\_\_\_\_

Vehicle registration number \_\_\_\_\_

Title \_\_\_\_\_ Initials \_\_\_\_\_

Surname \_\_\_\_\_

Address \_\_\_\_\_

\_\_\_\_\_

Postcode \_\_\_\_\_

Telephone number \_\_\_\_\_

E-mail address \_\_\_\_\_

Mileage at transfer \_\_\_\_\_

I (name) \_\_\_\_\_ hereby give notice that I wish to transfer the balance of my Insured Emergency Service to the new owner detailed above.

\_\_\_\_\_

Signature of previous owner \_\_\_\_\_ Date \_\_\_\_\_

Signature of new owner \_\_\_\_\_ Date \_\_\_\_\_

Please send to:  
BMW Insured Warranty Services, PO Box 1852, Croydon CR9 1PW.

## 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 \_\_\_\_\_

\_\_\_\_\_

Postcode \_\_\_\_\_

Telephone number \_\_\_\_\_

E-mail address \_\_\_\_\_

I confirm that the details provided are correct.

\_\_\_\_\_

Your signature

Date

Please send to:  
BMW Insured Warranty Services, PO Box 1852, Croydon CR9 1PW.