BMW VEHICLE DAMAGE CHARGE MATRIX.

BMW Financial Services.

VEHICLE CONDITION, OUTSIDE OF BVRLA FAIR WEAR & TEAR STANDARDS.

COMPONENT	CONDITION	UNIT OF MEASURE	COST (CUSTOMER CHARGE)
BODY PANELS & BUMPERS (FRONT AND REAR)			
Panel (Doors, Sills, Wings, Bootlid, Bonnet, Roof) Inc Bumpers	Dent (10-49mm) re. paint	Per Panel	£70.00
Panel (Doors, Sills, Wings, Bootlid, Bonnet, Roof) Inc Bumpers	Dent (50-125mm) re. paint	Per Panel	£255.00
Panel (Doors, Sills, Wings, Bootlid, Bonnet, Roof) Inc Bumpers	Dent (125mm+) re. paint	Per Panel	£255.00
Panel (Doors, Sills, Wings, Bootlid, Bonnet, Roof) Inc Bumpers	Paintless Dent Removal	Per Panel	£70.00
Panel (Doors, Sills, Wings, Bootlid, Bonnet, Roof) Inc Bumpers	Scratch to Metal	Per Panel	£160.00
Panel (Doors, Sills, Wings, Bootlid, Bonnet, Roof) Inc Bumpers	Scratch to Pastic	Per Panel	£83.00
DECALS/LIVERY			
Vehicle Signage/Company Logo Stickers	Minor (1 to 4 panels)	Per Vehicle	£12.00
Vehicle Signage/Company Logo Stickers	Medium (5 to 8 panels)	Per Vehicle	£19.00
Vehicle Signage/Company Logo Stickers	Major (9 or more panels)	Per Vehicle	£55.50
Vehicle Signage/Company Logo Stickers	Full Body Wrap	Per Vehicle	BMW FS to advise customer
MIRROR COVERS			
Mirror cover	Scratched	Per Cover	£45.00
Mirror Cover	Excessive Damage	Per Cover	Based on Thatchams parts system
GLASS			
Front/Rear Screen	Cracked/Shattered	Per Screen	150.00 (Contribution)
Front/Rear Screen	Chipped	Per Screen	£21.33
Door Glass	Shattered	Per Glass	Based on Thatchams parts system
Mirror Glass	Cracked/Shattered	Per Glass	Based on Thatchams parts system
Lamps (Head, Rear, Fog etc)	Lens Holed	Per Item	Based on Thatchams parts system
REPLACEMENT VEHICLE PARTS			
Replacement Parts are based on Thatchams parts system		Per Item	Based on Thatchams parts system
WHEELS			
Alloys (Incl. Diamond Cut)	Excessive Damage (50mm+)	Per Wheel	£80.00
Alloys (Incl. Diamond Cut)	Gouge/Scratch to Spoke	Per Wheel	£80.00
Steel Wheel	Excessive Damage	Per Wheel	Based on Thatchams parts system
Steel Wheel Trim	Missing	Per Wheel Trim	Based on Thatchams parts system

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COMPONENT	CONDITION	UNIT OF MEASURE	COST (CUSTOMER CHARGE)
TYRES			
Tyre	Excessively Worn	Per Tyre	Please Reference Tyre Price Summary Below
Tyre	Excessively Damaged	Per Tyre	Please Reference Tyre Price Summary Below
Tyre	Incorrect Size/ Specification	Per Tyre	Please Reference Tyre Price Summary Below
Spare Tyre	Missing	Per Tyre	Please Reference Tyre Price Summary Below
Tyre Repair Compressor	Used/Missing	Per Vehicle	£87.00
Tyre Repair Sealant	Used/Missing	Per Vehicle	£30.00
Tyre Repair Compressor & Sealant Kit	Missing	Per Vehicle	£150.00
KEYS			
Ignition Key	Missing	Per Vehicle	£150.00
Spare Key	Missing	Per Vehicle	£150.00
Alloy Wheel Key	Missing	Per Vehicle	£25.00
SERVICING			
Missed Service	Incomplete Service	Per Vehicle	£250.00
Missing Service	No Record of Services	Per Vehicle	£500.00
Service Book / Information	Missing	Per Vehicle	
No Running In Service (M Power Cars e.g. M3, M4, M5, M6, X5M, X6M)	Missing (Invalidates Mechanical Warranty)	Per Vehicle	Difference between actual sale value and average sale values with RIS
INTERIOR TRIM			
Interior Trim (seats, carpets, door trim, dashboard etc)	Holed	Per Item	£29.00
Interior Trim (seats, carpets, door trim, dashboard etc)	Missing	Per Item	Based on Thatchams parts system
Interior Trim (seats, carpets, door trim, dashboard etc)	Torn	Per Item	£29.00
Interior Trim (seats, carpets, door trim, dashboard etc)	Excessive Damage	Per Item	Based on Thatchams parts system
Interior Trim (seats, carpets, door trim, dashboard etc)	Burn	Per Item	£29.00
Interior Trim (seats, carpets, door trim, dashboard etc)	Broken	Per Item	£29.00
EXTERIOR TRIM			
Exterior Trim (Grills, mouldings etc)	Scuffed	Per Item	£29.00
Exterior Trim (Grills, mouldings etc)	Scratched	Per Item	£29.00
Exterior Trim (Grills, mouldings etc)	Damaged	Per Item	Based on Thatchams parts system
IN CAR ENTERTAINMENT			
In Car Entertainment	Missing		Based on Thatchams parts system
In Car Entertainment	Damaged		Based on Thatchams parts system

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REMOVABLE ITEMS			
Removable items (load cover, headrests, sat nav discs, SD cards etc)	Missing	Per Item	Based on Thatchams parts system
Charging Cable BMW	Missing	Per Item	£237.00
BMW Financial Services Administration Fee		Per Invoice	£12.00
Replacement parts prices come from "Thatchams" standard pricing for insurance industry Missing Service Book / Information – Note: BMW FS will investigate and may charge Missed or Late servicing (>3 months) is not acceptable Poor Previous Repairs – Note: BMW FS will investigate and may contact customer Severity definition will be expalined on the FS Website			

TYRE PRICE SUMMARY (DAMAGED / ILLEGAL)

WHEEL SIZE	UP TO 14"	15"	16"	17"	18"	19"	20"	21" +
CHARGE £	52.00	52.00	53.00	86.00	119.00	161.00	217.00	299.00

GLOSSARY

CONDITION OR REPAIR METHOD	DESCRIPTION
Cold Metal Repair	Paintless Dent Removal, Dents are pushed or pulled out to achieve a repair without the need to repaint the panel
Local Repaint	Repaint to part of a panel (not possible with some colours)
Excessive Damage	Damaged beyond point of repair
Replace	The cost includes the average price of the part across the vehicle model range, removal of the part and any connecting parts etc, repaint (where required) and refitting
Thatchams system	Thatcham is an industry recognised supplier of parts prices and repair times used by most major insurance companies
Specialist Repair	Localised repair that is more cost effective than replacement or full repair. For example repairs to windscreen to save replacement. Normally performed buy a specialist
Refurbish	Similar to a Specialist Repair, where a repair that is more cost effective than replacement. For example repairs to alloy wheels to save replacement. Normally performed buy a specialist
Gouge	Deep scratch that will require some filling to the base material to effect a satisfacory repair, prior to repaint
Polished Alloy Wheel	Repair to an alloy wheel which has a polished finish rather than a painted finish or flat finish. Similar to a chrome finish
Poor previous repairs	A sub standard repair to panels,glass or trim
Shattered / Cracked	A crack or chip larger than 10mm squared
Scuffed	Damage to the outer layer of item
Corrosion	A chemical or electrochemical reaction caused by fault or damage