BMW PROTECT INSURANCE.
BMW INSURANCE SOLUTIONS.
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Insured by helvetia
Administered by Qover
The Ultimate Driving Machine

A CHOICE OF PRODUCTS, A RANGE OF OPTIONS.

TAILOR YOUR PROTECTION.

BMW Insurance Solutions offer a suite of insurance products, designed specifically for your BMW. BMW Insurance Solutions are as well put together as your BMW and just as reliable.

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

CONTENTS.

BMW GAP INSURANCE

Providing you with financial protection should your BMW be written off or stolen.

BMW TYRE INSURANCE

Covering tyre damage repair costs so your BMW is ready for the road.

BMW COSMETIC REPAIR INSURANCE

Covering repair costs of minor damage so your BMW leaves a lasting impression.

BMW GAP INSURANCE.

PEACE OF MIND IF YOUR BMW IS WRITTEN OFF OR STOLEN.

Introducing BMW GAP Insurance, ensuring you're not out of pocket if your BMW is written off due to an accident, theft or fire. BMW GAP Insurance is designed to bridge the gap between the motor insurance settlement and either the amount you paid for your BMW, or the outstanding amount due under your finance agreement if your BMW is declared a total loss, whichever is the higher amount. BMW GAP Insurance covers you against losing out in these tricky situations.

Key Benefits:

- Cover available for 3 or 4 years
- Available for BMW New and Approved Used vehicles up to 8 years old at policy inception
- The insurance will pay up to £250 to cover any excess you have, irrespective of the excess applicable under your motor insurance policy
- Contribution towards a temporary replacement vehicle for a maximum of 30 days at £30 per day where a total loss has occurred
- Pay for your policy upfront or in 12 monthly payments (at no extra cost to the customer)
- Cover for Retailer fitted accessories listed on the original purchase invoice for the insured vehicle that are present at the date of loss
- You have up to 60 days to purchase your policy after you have collected your BMW. Cover will start after you have purchased the policy

Further Benefits:	
If your motor insurer declares your vehicle a total loss and settles your claim in full without leaving a shortfall on your finance agreement, and you do not make a claim under your GAP Policy, you may transfer your remaining BMW GAP Insurance cover to your replacement vehicle at no additional cost, subject to the replacement vehicle meeting the policy eligibility criteria	✓
The BMW Protect Services Team will be on hand to help if you need to make a claim and can negotiate with your motor insurer on your behalf	✓
If you receive a new vehicle replacement under the terms of your Comprehensive Motor Insurance and haven't benefited from the GAP policy, you can choose to transfer the remaining cover under this policy to the replacement vehicle	✓

BMW GAP Insurance. Explained:

You paid £32,000 for your BMW but it gets written off following an accident. Your insurance company accepts and approves the claim and values your vehicle at £25,000, leaving you with a potential gap of £7,000, minus any excess. Should this happen, BMW GAP Insurance will cover the difference between what you paid for your BMW and your insurance company's pay out. However, should your finance settlement figure leave you with a greater gap than £7,000, BMW GAP Insurance would cover up to the higher amount, capped at £50,000.

Policy Conditions (Terms and conditions apply):

- Cover is provided for incidents which occur within the UK, Ireland, Isle of Man, Channel Islands, Switzerland, or within the countries of the European Economic Area
- Minimum vehicle price £5,000 and a maximum price of £200,000
- The insurance cover will be capped at a maximum amount of £50,000. Therefore, the amount paid out under the BMW GAP Insurance might be lower than the gap between the motor insurance settlement and either the amount you paid for the insured vehicle or the early finance settlement balance
- Cover only applicable if a claim under your motor insurance policy is paid
- Cover for finance agreements does not include Contract Hire or Lease Hire

REST ASSURED. BMW GAP INSURANCE IS HERE TO HELP.

Get your quote

To find out more about our BMW Protect Insurance products give **BMW Protect Services** a call on **+44 333 041 5362**.

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

You can also visit **bmw.co.uk/insurance**.

For full terms and conditions of these products, see the policy wording documents available by calling BMW Protect Services on **+44 333 041 5362**.

BMW TYRE INSURANCE.

COVERING TYRE REPAIR COSTS SO YOUR BMW IS READY FOR THE ROAD.

Within this suite of BMW Protect products is BMW Tyre Insurance. If your tyres are damaged, either accidentally or by a malicious act, BMW Tyre Insurance can help towards the unexpected cost of repair or replacement. With three cover levels to choose from, you will be sure to find the cover level that works for you and your BMW.

Key Benefits:

- Cover for 3 years, covering up to 5 tyres up to the cover limit chosen
- Available for BMW New and Approved Used vehicles
- 3 cover levels to choose from: £150, £300 or £500 per tyre, all including run-flat tyres
- No excess to pay
- Pay for your policy upfront or in 12 monthly payments (at no extra cost to the customer)
- You have up to 30 days to purchase your policy after you have collected your BMW

Further Benefits:	
Available for BMW New and Approved Used vehicles up to 100,000 miles at point of purchase	✓
Available for BMW New and Approved Used vehicles up to 10 years old	✓
The BMW Protect Services Team will be on hand to help if you need to make a claim	✓

Policy Conditions (Terms and Conditions apply):

- Cover is provided for incidents which occur within the UK, Ireland, Isle of Man, Channel Islands Switzerland, or within the countries of the European Economic Area
- Cover for damage to tyres fitted to the insured vehicle only
- Cover towards the cost of repairs and, if repair is not possible, replacement up to the cover limit
- Damage due to wear and tear is not covered
- Covers tyres with a tread depth of more than 2mm
- Cover will start after you have purchased the policy. The policy will not cover damage that occurs in the first 14 days after the delivery date

BMW TYRE INSURANCE. KEEPING YOUR WHEELS MOVING.

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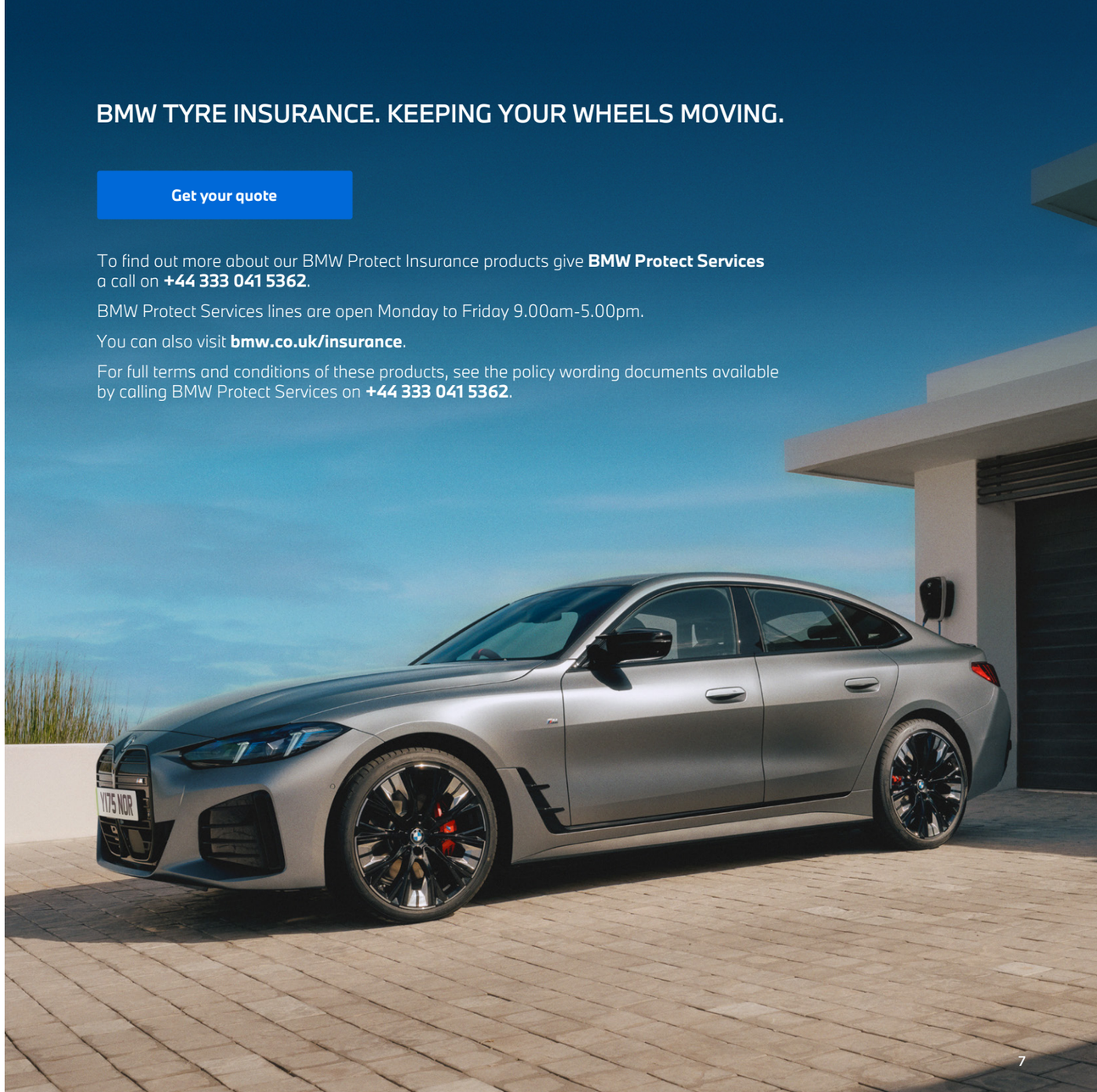

BMW COSMETIC REPAIR INSURANCE.

COVERING REPAIR COSTS OF MINOR DAMAGE SO YOUR BMW LEAVES A LASTING IMPRESSION.

BMW Cosmetic Repair Insurance has been developed to protect the beauty and finish of your vehicle by covering the cost of repairing minor cosmetic damage. Where the damage cannot be cosmetically repaired, the policy provides a contribution to help keep your BMW looking its best.

Key Benefits:

- Cover available for 3 years
- Available for BMW New and Approved Used vehicles
- Repairs can be carried out at your local BMW Retailer or by our mobile repairer network
- You have up to 30 days to purchase your policy after you have collected your BMW. Cover is subject to a 14 day wait period and will start 14 days from the date you have purchased the policy
- Pay for your policy upfront or in 12 monthly payments (at no extra cost to the customer)
- Up to £250 (inc. VAT) contribution towards a body shop repair for damage that falls within the size parameters but cannot be cosmetically repaired

What does BMW Cosmetic Repair Insurance cover?	
Vertical surfaces are covered for: ■ Chips (up to 15mm in diameter and 3mm in depth) ■ Scratches (up to 300mm in length and 3mm in depth) ■ Dents (up to 300mm in diameter and 3mm in depth)	✓
Flat/horizontal surfaces are covered for: ■ Chips (up to 15mm in diameter and 3mm in depth) ■ Scratches (up to 300mm in length and 3mm in depth)	✓
Bumpers and wing mirror housings are covered for: ■ Scuffs (up to 300mm in diameter and 3mm in depth) ■ Chips (up to 15mm in diameter and 3mm in depth) ■ Dents (up to 300mm in diameter and 3mm in depth)	✓
Multiple areas of minor cosmetic damage count as one claim (up to 300mm in diameter and 3mm in depth)	✓

Policy Conditions (Terms and Conditions apply):

- Cover is provided for incidents which occur within the UK, Ireland, Isle of Man, Channel Islands, Switzerland, or within the countries of the European Economic Area. Repairs can only be carried out in the UK
- Cover for the cost of cosmetic repair for accidental or malicious minor cosmetic damage to the bodywork up to the number of claims per year as selected by the customer
- Cover for vehicles up to 10 years old
- Excludes damage to wheels, wheel rims, wheel trim, locks, handles, accessories, door mouldings, window mouldings, roof, lights or any window
- Excludes damage to any body panel or part of a panel that has been distorted, ripped, torn or perforated, or where the replacement of any body panel or part of a panel is required
- Excludes specialist, non-standard or exclusive finishes, such as self-healing paint, body wrap, chrome-illusion paint, two-tone paint or matt finishes
- Excludes vehicles that have over 100,000 miles
- The policy does not cover vehicles on Contract Hire
- Cover will start after you have purchased the policy. The policy will not cover damage that occurs in the first 14 days after the vehicle delivery date
- In the case of electric vehicles, this policy does not cover damage to the charging port

BMW COSMETIC REPAIR INSURANCE. KEEPING YOUR BMW LOOKING THE PART.

Get your quote

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Terms, conditions and exclusions apply.

BMW GAP Insurance, BMW Tyre Insurance, and BMW Cosmetic Repair Insurance are administered by Willis Limited, part of the WTW group, registered address, 51 Lime Street, London, EC3M 7DQ , who are authorised and regulated by the Financial Conduct Authority under firm reference number 310186 and are authorised to provide insurance distribution services, and by Qover SA, a public limited liability company registered with Crossroads Bank for Enterprises (BCE/KBO) in Belgium with number 0650.939.878 and address Rue du Commerce 31, 1000 Brussels. Qover is a Belgian untied insurance agent registered with the Financial Services and Markets Authority of Belgium under the code 0650.939.878. Qover's UK branch is registered in England & Wales and with UK Establishment address: Waterside, Unit 33, Schooner Court, 44-48 Wharf Road - London N1 7UX, authorised and regulated by the Financial Conduct Authority under firm reference number 988985.

Willis Limited and **Qover SA** only provide information in relation to this insurance, and Willis Limited only work with a single insurer for the provision of this insurance.

This policy is underwritten by Helvetia Global Solutions Ltd, UK Branch. Helvetia Global Solutions Ltd is incorporated in Liechtenstein, registration number 0002191766. Helvetia Global Solutions Ltd's UK branch is registered in England & Wales under UK Establishment number BR024650. The UK Establishment address is 6 Bevis Marks, London, EC3A 7BA. Helvetia Global Solutions Ltd is authorised and regulated by the Liechtenstein Financial Market Authority and authorised by the Prudential Regulation Authority. It is subject to regulation by the Financial Conduct Authority and limited regulation by the Prudential Regulation Authority and is registered on the Financial Services Register under firm reference number 454140.

BMW Insurance Solutions is a trading name of BMW Financial Services (GB) Limited, which is authorised and regulated by the Financial Conduct Authority, reference number 312578, registered office: Summit ONE, Summit Avenue, Farnborough, Hampshire, GU14 0FB. BMW Financial Services (GB) Limited, Willis Limited and Qover SA are not part of the same corporate group.

07/2026