

## **POLICY SUMMARY: KEY INFORMATION THAT YOU NEED TO BE AWARE OF**

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### **BMW Cosmetic Repair Insurance - Summary of Cover**

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This policy summary does not contain the full terms and conditions of the policy and does not form part of the contract between you and us. For full details please refer to the policy handbook which will be supplied to you on request or with your documents if you have purchased a policy.

#### **Who provides the cover?**

BMW Cosmetic Repair Insurance is underwritten by AWP P&C SA and administered by AWP Assistance UK Ltd (trading as BMW Protect Services).

#### **How long does the cover last?**

You can choose to cover your vehicle for 12, 24 or 36 months.

#### **What type of cover is provided?**

BMW Cosmetic Repair Insurance will pay up to £1,000 (including VAT) per annum for each year of cover towards the cost of repairing minor cosmetic damage to your vehicle.

#### **Who is this policy for?**

Customers who own new BMW vehicles.

## What are the significant benefits, exclusions and limitations of the policy?

### The Benefits

- The insurer will pay up to £1,000 per year for minor cosmetic repairs following damage to your insured vehicle after the policy commencement date.
- Light scratches which are no more than 15cm in length or width and do not penetrate into metalwork.
- Scuffs which are no more than 15cm in length or width and do not penetrate into metalwork.
- Dents to metal bodywork panels only (not bumpers or mirror caps), which are no more than 3cm across when measured at the widest point.
- Chips to metal bodywork panels and bumpers not exceeding 1.5mm across, as measured at the widest dimension.

### Significant limitations or exclusions

The policy does not cover:

- Any scratch, scuff, dent or chip which exceeds the allowable size parameters described in your policy handbook.
- Damage to any non-metallic bodywork panel or non-polypropylene bumpers.
- Any repair which a BMW Authorised Retailer or BMW Service Authorised Bodyshop, or their agent, certifies as not being possible using cosmetic repair or paintless dent removal techniques due to its location, size or difficulty of colour matching.
- Replacement of any bodywork panels, bumpers or mirror cap parts.
- Any area of damage displaying ripping, tearing, cutting, cracking or perforation of the insured vehicle's bodywork, bumpers or mirror caps.
- Any damage to the insured vehicle's bonnet, roof, roof pillars, roof rack, sun-roof, boot or upper non-vertical hatchback areas.
- All glasswork, light lenses, light clusters, handles, locks, hinges, trim, beading, moulding, wheels, tyres, number plates, badges, grills, spoilers or body seals.
- Damage not visible when the insured vehicle's doors, bonnet, boot, hatchback are fully closed such as door sills and jambs.

### Significant limitations or exclusions continued

- The amount of excess specified in your confirmation of cover letter.
- Any damage resulting from a gradual process such as repeated key scratching around door or boot locks.
- Any claim not reported within 30 days of the damage occurring.
- The cost of any single claim or sum of all claims exceeding £1,000 incl. VAT, applicable to each consecutive 12 month period of cover.
- Damage caused intentionally by you.
- Customised paintwork of any description.
- Paint that is faded, flaking, stained, blistered or discoloured.
- Damage to areas exhibiting rust or corrosion.
- Damage caused by chemical attack or contamination such as acid, oil and fuel.
- Damage caused by the application of heat or fire.
- Any damage caused by decals or stickers.
- Any damage resulting from a manufacturing defect.
- Any repair required wholly or partially due to lack of maintenance, abuse or neglect.
- Damage to areas of the insured vehicle which have been subject to alteration or have in any way been modified from BMW's approved specification.
- Damage caused as a result of cleaning/polishing, operations performed under maintenance, adjustment, modification, alteration, tampering or improper adjustment.
- Repairs to special request colour paint, mineral white paint or matt / frozen paint.

## What happens if I take out the cover and then change my mind?

You can cancel the policy within 30 days of receiving your documents and if you have not made a claim, receive a full refund of any premiums you have paid.

If you cancel your policy after 30 days and have not made a claim, we will refund any premium you have paid pro-rata to the unexpired period of cover. We will deduct a £15 administration charge from any refund of premium.

If we have paid a claim, you will not be entitled to a refund and you will be required to pay all future premiums and any other instalments you may owe.

## How do I make a claim?

If you wish to make a claim under this policy you should call BMW Protect Services team on 0345 641 9735 and notify us of any damage with 30 days of the incident occurring. Lines are open Monday to Friday between 9am and 6pm.

## Can the insurer change the terms and conditions of the cover or the premium?

No, once you have paid the premium the terms and conditions and the price of the insurance are fixed for the term.

## Would I receive compensation if the Insurers were unable to meet their liabilities?

If the Insurer is unable to meet its liabilities you may be entitled to compensation under the UK Financial Services Compensation Scheme (FSCS). Further information about compensation scheme arrangements is available at [www.fscs.org.uk](http://www.fscs.org.uk), by emailing [enquiries@fscs.org.uk](mailto:enquiries@fscs.org.uk) or by phoning the FSCS on 0800 678 1100 or 020 7741 4100.

## How do I make a complaint?

Should you wish to make a complaint about the handling of your insurance please contact:

Customer Support,  
BMW Protect Services,  
102 George Street,  
Croydon, CR9 6HD.

Phone: 020 8603 9853. Lines are open Monday to Friday between 9am and 5pm.

If we have not resolved the situation within eight weeks you can contact the Financial Ombudsman Service, for independent arbitration:

Visit [www.financial-ombudsman.org.uk](http://www.financial-ombudsman.org.uk), write to Financial Ombudsman Service, Exchange Tower, London E14 9SR, call 0800 023 4567 or 0300 123 9 123 or email [complaint.info@financial-ombudsman.org.uk](mailto:complaint.info@financial-ombudsman.org.uk)

Using our complaints procedure or referral to the Financial Ombudsman Service does not affect your legal rights.

This document is available in large print, audio and Braille. Please phone 0345 641 9735 and we will be pleased to organise an alternative for you.