



The Ultimate
Driving Machine

BMW Insured Emergency Service is underwritten by AWP P&C SA and is administered in the UK by AWP Assistance UK Ltd (trading as BMW Insured Emergency Services), Registered in England number 1710361. Registered Office: PO Box 74005, 60 Gracechurch Street, London, EC3P 3DS.

AWP Assistance UK Ltd are authorised and regulated by the Financial Conduct Authority (FCA).

AWP P&C SA is duly authorised in France and the United Kingdom and subject to limited regulation by the Prudential Regulation Authority and the Financial Conduct Authority.

AWP Assistance UK Ltd acts as an agent for AWP P&C 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 0345 641 9790 and we will be pleased to organise an alternative for you.

**INSURED EMERGENCY
SERVICE.**

**BMW INSURED EMERGENCY SERVICE
POLICY HANDBOOK.**

Contents

This booklet contains two separate documents for warranty.

The 'Demands & Needs Statement' and the 'About our insurance services' documents both explain how your 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 Insured Emergency Service.

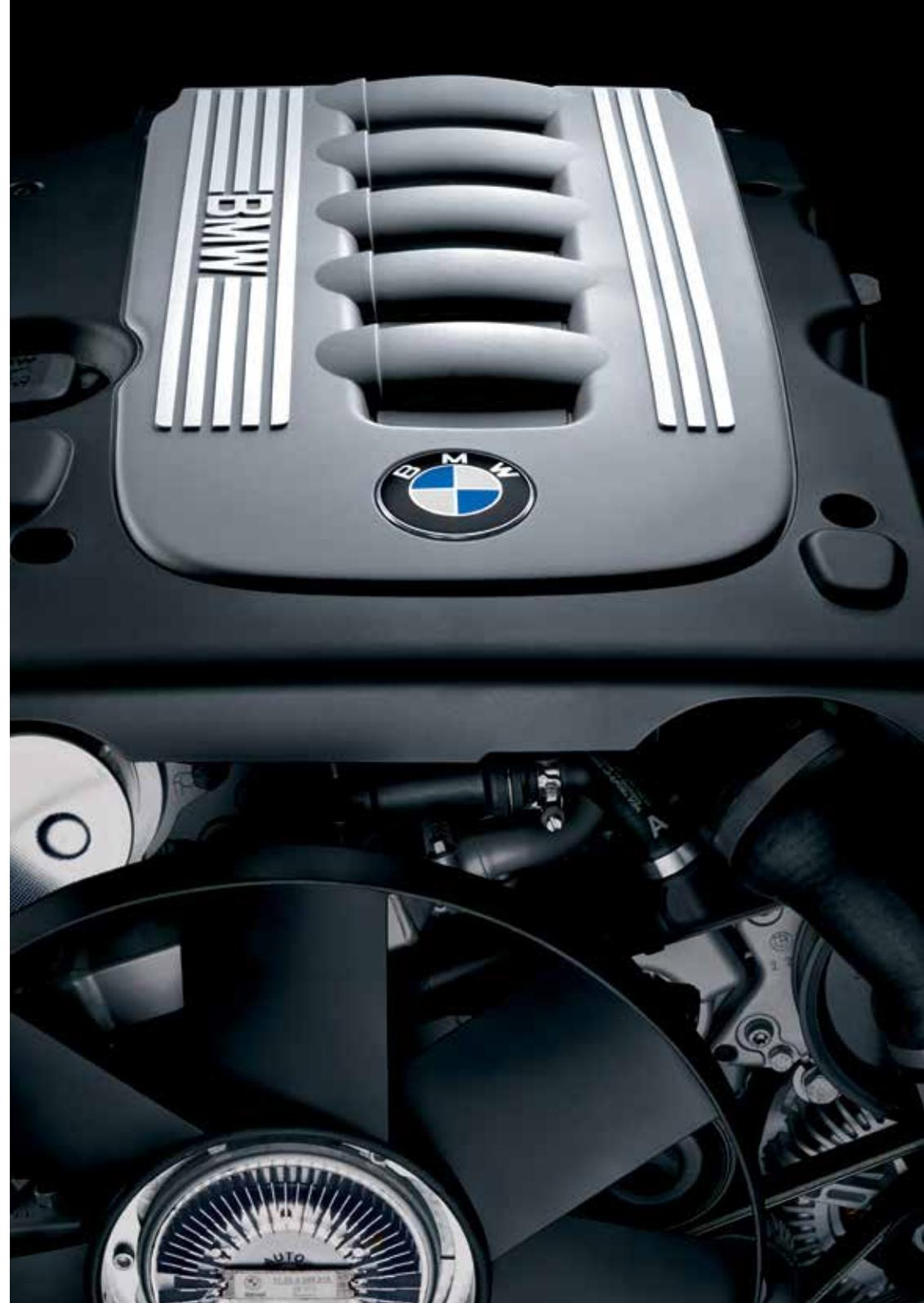
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Demands & Needs Statement

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.

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



About our insurance services

AWP Assistance UK Ltd
102 George Street
Croydon CR9 6HD

1. The Financial Conduct Authority (FCA)

The FCA 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?

AWP Assistance UK Ltd trading as BMW Insured Emergency Services, 102 George Street, Croydon CR0 2BF is authorised and regulated by the Financial Conduct Authority. Our Financial Services Register number is 311909.

Our permitted business is arranging Motor emergency service insurance.

AWP Assistance UK Ltd 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 FCA's Register by visiting the FCA's website www.fca.org.uk/register or by contacting the FCA on 0800 111 6768.

6. What to do if you have a complaint

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

... in writing	Customer Support, BMW Insured Emergency Services, 102 George Street, Croydon CR9 6HD.
... by email	CustomerSupport@Allianz-Assistance.co.uk
... by phone	020 8603 9853

If you cannot settle your complaint with us you can contact the Financial Ombudsman Service: Visit 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

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 advising and arranging is covered for 90% of the claim, with no upper limit.

Further information about the compensation scheme arrangements is available from the FSCS, telephone number 0800 678 1100 or 020 7741 4100, or by visiting their website at 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 **we** will take **your** vehicle to a BMW Authorised Retailer, 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:
0345 641 9790
(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 AWP P&C SA and is administered in the **United Kingdom** by AWP Assistance UK Ltd (trading as BMW Insured Emergency Services).

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.

Information you need to tell us

There is certain information that **we** need to know as it may affect the terms of the insurance cover **we** can offer **you**.

You must, to the best of **your** knowledge, give accurate answers to the questions **we** ask when **you** buy **your** BMW Insured Emergency Service policy. If **you** do not answer the questions truthfully it could result in **your** policy being invalid and could mean that all or part of a claim may not be paid.

If **you** think **you** may have given **us** any incorrect answers, or if **you** want any help, please call **0345 641 9790** as soon as possible and **we** will be able to tell **you** if **we** can still offer **you** cover.

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 Emergency Services, PO Box 1852, Croydon, CR9 1PW or call **0345 641 9790**.

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 the Allianz Group 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 Emergency Services, PO Box 1852, Croydon, CR9 1PW. You have the right to access your personal records should you wish to do so.

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.

Governing law

Unless agreed otherwise, English law will apply and all communications and documentation in relation to this policy will be in English. In the event of a dispute concerning this policy the English courts shall have exclusive jurisdiction.

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 0800 678 1100 or 020 7741 4100 or by visiting their website at www.fscs.org.uk



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.

Geographical Areas of Cover

You will not be covered if **you** travel outside the areas shown below.

■ United Kingdom (UK) and Republic of Ireland

United Kingdom (UK) 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.

Immobilisation

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

Insurer

AWP P&C SA.

Passengers

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

AWP Assistance UK Ltd (trading as BMW Insured Emergency Services) which administers the insurance on behalf of the **insurer**.

Vehicle Insured/Insured Vehicle/Car

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 **us**. Should **you** require assistance following an accident, vehicle breakdown, fire or theft, contact BMW Insured Emergency Services 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 detail 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 Services 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 BMW Authorised Retailer or BMW Service Authorised Workshop or to the BMW Authorised Retailer 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 Services, **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 Services, **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 19.

Vehicle redelivery

Provided that **your** vehicle has been recovered by BMW Insured Emergency Services to a BMW Authorised Retailer or BMW Service Authorised Workshop other than **your** local BMW Authorised Retailer 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 a BMW Authorised Retailer 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 Services will attempt to provide **you** with a replacement vehicle from the repairing BMW Authorised Retailer 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 a BMW Authorised Retailer 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 BMW Authorised Retailer 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 United Kingdom and Republic of Ireland Cover

We will not pay for:

- any expenses incurred without **our** prior authorisation;
- 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 **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 a BMW Authorised Retailer 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 BMW Authorised Retailer 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 a BMW Authorised Retailer 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 Services, **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 BMW Authorised Retailer 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 **us** 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 apply to this replacement transport hire.

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.

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.

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 **us** with a signed inventory of any items left in **your** vehicle. Neither **we** or **our** agents accept any liability for the subsequent loss of or damage to any items not declared on this inventory.

Validity

This service is only available for travel not exceeding 91 days in any single trip.

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

Autoroute 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 Services 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 **our** prior authorisation;
- 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 **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 a BMW Authorised Retailer 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 at least 21 days 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.

Making a complaint

We aim to get it right, first time, every time. If **we** make a mistake **we** will try to put it right promptly.

Should **you** wish to make a complaint, please contact:

Customer Support
BMW Insured Emergency Services
PO Box 1852
Croydon
CR9 1PW

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

We will always confirm to **you** the receipt of **your** complaint within five working days and do **our** best to resolve the problem within four weeks. If **we** cannot, **we** will let **you** know when an answer may be expected.

If **we** have not resolved the situation within eight weeks **you** can contact the Financial Ombudsman Service:

Visit 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

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

Transfer of ownership request form

If **your car** is sold, the remaining cover may be transferred to the new owner. Fill in the new owner's details below. Please note that the form below must be signed by **you** and the new owner.

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 BMW Insured Emergency Service to the new owner detailed above.

Signature of previous owner _____ Date _____

Signature of new owner _____ Date _____

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