

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

BMW Tyre Insurance - Summary of Cover

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 booklet which will be supplied to you on request or with your documents if you have purchased a policy.

Who provides the cover?

BMW Tyre 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 protect your tyres for 1, 2 or 3 years.

What type of cover is provided?

Tyre Insurance will pay up to £50 towards the repair costs of a damaged tyre.

Tyre Insurance will pay up to £300 or £450 towards the cost of replacement tyres damaged either accidentally or by a malicious act, dependent on the cover level chosen by you. Where the damaged tyre tread depth at the date of the incident is below 6mm but more than or equal to 2mm, tyres that require replacement will have the lower of an amount equal to 50% of the tyre replacement costs or 50% of the claim limit paid.

A maximum of 5 claims can be made in the period of insurance. The repair or replacement of a single tyre is equal to one claim.

Who is this policy for?

BMW cars less than 7 years old and having travelled less than 80,000 miles at the date of purchase of the insurance.

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

The Benefits	Significant limitations or exclusions
<ul style="list-style-type: none">• The insurer will pay up to £50 for the repair of a tyre.• The insurer will pay up to £300 or £450 for the replacement of your tyre.• Tyres with 6mm or more of remaining tread that require replacement will have 100% of the replacement tyre costs paid, up to the claim limit.• Tyres with less than 6mm but more than or equal to 2mm remaining tread that require replacement will have the lower of 50% of the replacement tyre cost paid or 50% of the claims limit.• If your BMW is fitted with non run-flat tyres, the claim limit includes the cost of replacement of any used liquid sealant supplied as part of the mobility system.• If your BMW is replaced under the new for old benefit of your motor insurance policy we will transfer the unexpired term of this policy to the replacement vehicle.• You choose the period of time you want to protect your tyres.• You can pay the premium in one lump sum or by 12 instalments.• Winter tyres purchased through your BMW Retailer are covered by this policy.	<p>The policy does not cover:</p> <ul style="list-style-type: none">• More than 5 claims in the period of insurance chosen.• Damage to tyres with less than 2mm tread at the date of the incident.• Tyres that do not carry the European E mark.• Theft of tyres.• Damage caused by:<ul style="list-style-type: none">- wear and tear- using the tyre at incorrect pressures- faulty steering geometry or tracking- the faulty manufacture or design of the tyre- driving a damaged run-flat tyre against the vehicle manufacturer's recommendations.• Damage to tyres occurring outside the UK, Republic of Ireland or Continental Europe.• Damage caused to tyres or winter tyres not stored in a locked storage facility when not in use.• 50% of the cost of replacement tyres where there is less than 6mm but more than or equal to 2mm tread depth remaining at the date of the incident.• Damage that would not result in the failure of an MOT.

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 for any premiums you have paid. If you cancel 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 charge an administration fee of £15 for the cancellation. If we have paid a claim, you will not be entitled to a refund and you will be required to pay all future premium instalments and any other instalments you may owe.

How do I make a claim?

You can either:

- Contact a participating BMW Authorised Retailer who will arrange claim validation and the repair or replacement of the tyre, or
- Call the BMW Protect Services Team on 0345 641 9735 for authorisation on how to proceed with your claim.

If your tyres are damaged by a malicious act you will need to report the incident to the police and obtain a crime reference number to submit with your claim.

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, by emailing 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:
Visit www.financial-ombudsman.org.uk, write to Financial Ombudsman Service, Exchange Tower, London E14 9SR, call 0800 0234 567 or 0300 123 9 123 or email 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.