



**BMW  
MOTORRAD**

BMW Insurance Solutions



BMW MOTORRAD

**ROADSIDE ASSISTANCE ESSENTIAL**

POLICY HANDBOOK

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**This handbook contains three separate documents for roadside assistance.**

**The 'Demands and needs statement' and the 'About us and our insurance services' documents both explain how this BMW Motorrad Roadside Assistance Essential policy has been sold to you.**

**The Policy wording provides the full terms, conditions and exclusions of the insurance policy for BMW Motorrad Roadside Assistance Essential.**



## DEMANDS AND NEEDS STATEMENT

BMW Motorrad Roadside Assistance Essential meets the demands and needs of customers who wish to insure themselves with respect to roadside assistance for their motorcycle.

Roadside Assistance Essential does not cover everything. You should read this policy carefully to make sure it provides the cover you need.

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 Motorrad Roadside Assistance Services) has only provided you with information and has not provided you with any recommendation or advice about whether this product fulfils your specific insurance demands and needs.



# ABOUT US AND OUR INSURANCE SERVICES

BMW Motorrad Roadside Assistance Services  
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 are an insurance intermediary that offers products from a single insurance company, AWP P&C SA which is a French company duly authorised in France. We act on their behalf.

## 3. What services will we provide you with?

You will not receive any personal advice or recommendation from us for roadside assistance. 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?

You will only pay us the premium for your policy, and you will not pay us a fee for arranging this on your behalf. We are paid for our services to you by the insurance company, AWP P&C SA. The nature of such payment is a mixture of commission and other fees based on our costs for administering your policy.

## 5. Who regulates us?

BMW Motorrad Roadside Assistance Services which is a trading name of AWP Assistance UK Ltd, 102 George Street, Croydon, CR9 6HD is authorised and regulated by the Financial Conduct Authority. Our Financial Services Register number is 311909.

Our permitted business includes arranging roadside assistance insurance.

You can check this on the Financial Services Register by visiting the FCA's website [www.fca.org.uk/register](http://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 Service, BMW Motorrad Roadside Assistance Services, 102 George Street, Croydon CR9 6HD.

By email [customersupport@allianz-assistance.co.uk](mailto: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](http://www.financial-ombudsman.org.uk)

In writing Financial Ombudsman Service, Exchange Tower, London E14 9SR

By phone 0800 023 4567 or 0300 123 9 123

By email [complaint.info@financial-ombudsman.org.uk](mailto:complaint.info@financial-ombudsman.org.uk)

## 7. Are we covered by the Financial Services Compensation Scheme (FSCS)?

We are covered by the FSCS. You may be entitled to compensation from the scheme if the insurer cannot meet its obligations.

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](http://www.fscs.org.uk)





## WELCOME AND IMPORTANT CONTACT DETAILS

Congratulations on the purchase of **your** BMW Motorrad Roadside Assistance Essential.

This has been designed to provide assistance for motoring emergencies and includes bike recovery and home assistance.

BMW riders have access to an extensive network of Roadside Assistance Centres manned 24 hours a day, every day of the year, by experienced multilingual staff.

**BMW Motorrad Roadside Assistance Services** will offer all possible assistance under the terms of agreement set out in this handbook.

Please remember that if **your bike** requires repair, **we** will take **your bike** to the nearest authorised BMW Motorrad Retailer. By doing so **you** can be assured that only BMW Motorrad Genuine Parts and materials will be used and fitted by fully trained BMW Technicians.

Thank **you** for choosing a BMW Motorrad Roadside Assistance Essential.

**Your confirmation of cover** shows the bike 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.

### **BMW Motorrad Roadside Assistance Services**

If calling from a land line within the **UK**  
freephone: **0800 777 190**

If calling from a mobile within the **UK** call:  
**020 8603 9490**

If calling from the **Republic of Ireland**:  
**00 44 20 8686 2444**

Assistance administration number:  
**0345 641 9791**  
(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	Excess	Maximum bike age at the date of policy purchase	Maximum mileage at the date of policy purchase
BMW Motorrad Roadside Assistance Essential	None	10 years	100,000 miles

### Note

Some sections of cover have financial limitations. For details, please refer to the Benefits section of this handbook.

# IMPORTANT INFORMATION

### Insurer

**Your** BMW Motorrad Roadside Assistance Essential insurance is underwritten by AWP P&C SA and is administered in the **United Kingdom** by AWP Assistance UK Ltd (trading as **BMW Motorrad Roadside Assistance Services**).

### How your policy works

**Your** policy and **confirmation of cover** 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 **insured bike**. **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 Motorrad Roadside Assistance Essential 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 9791** 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 Motorrad Roadside Assistance Services,  
PO Box 1852, Croydon CR9 1PW  
or call: **0345 641 9791**.

### Our cancellation rights

**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 notice

**We** care about **your** personal data.  
This summary and **our** full privacy notice explain how **BMW Motorrad Roadside Assistance Services** protects **your** privacy and uses **your** personal data.

**Our** full privacy notice is available at:  
**[www.motorrad-warranty.co.uk/privacypolicy](http://www.motorrad-warranty.co.uk/privacypolicy)**

If a printed version is required, please write to **us** at:  
Customer Service (Data Protection),  
BMW Motorrad Roadside Assistance Services,  
102 George Street, Croydon CR9 6HD

- How will **we** obtain and use **your** personal data?

**We** will collect **your** personal data from a variety of sources including:

- Data that **you** provide to **us**; and
- Data that may be provided about **you** from certain third parties such as the manufacturer of the **insured bike** and their franchised dealers and authorised repairers.

**We** will collect and process **your** personal data in order to comply with **our** contractual obligations and/or for the purposes of **our** legitimate interests including:

- Entering into or administering contracts with **you**;
- Informing **you** of products and services which may be of interest to **you**.

- Who will have access to **your** personal data?

**We** may share **your** personal data:

- With public authorities, other Allianz Group companies, industry governing bodies, regulators, fraud prevention agencies and claims databases, for underwriting and fraud prevention purposes;
- With other service providers who perform business operations on **our** behalf;
- Organisations who **we** deal with which provide part of the service to **you** such as motor dealerships and recovery operators;
- To meet **our** legal obligations including providing information to the relevant ombudsman if **you** make a complaint about the product or service that **we** have provided to **you**.

**We** will not share information about **you** with third parties for marketing purposes unless **you** have specifically given **us your** consent to do so.

- How long do **we** keep **your** personal data?

**We** will retain **your** personal data for a maximum of seven years from the date the insurance relationship between **us** ends. If **we** are able to do so **we** will delete or anonymise certain areas of **your** personal data as soon as that information is no longer required for the purposes for which it was obtained.

- Where will **your** personal data be processed?

**Your** personal data may be processed both inside and outside the **United Kingdom (UK)** or European Economic Area (EEA).

Whenever **we** transfer **your** personal data outside the **UK** or EEA to other Allianz Group companies, **we** will do so on the basis of Allianz's approved binding corporate rules (BCR). Where Allianz's BCR do not apply, **we** take steps to ensure that personal data transfers outside the **UK** or EEA receive an adequate level of protection.

- What are **your** rights in respect of **your** personal data?

**You** have certain rights in respect of **your** personal data. **You** can:

- Request access to it and learn more about how it is processed and shared;
- Request that **we** restrict any processing concerning **you**, or withdraw **your** consent where **you** previously provided this;
- Request that **we** stop processing it, including for direct marketing purposes;
- Request that **we** update it or delete it from **our** records;
- Request that **we** provide it to **you** or a new insurer; and
- To file a complaint.

- Automated decision making, including profiling

**We** carry out automated decision making and/or profiling when necessary.

- How can **you** contact **us**?

If **you** would like a copy of the information that **we** hold about **you** or if **you** have any queries about how **we** use **your** personal data, **you** can contact **us** as follows:

By post: Customer Service (Data Protection), AWP Assistance UK Ltd, 102 George Street, Croydon CR9 6HD

By telephone: 0208 603 9853

By email: AzPUKDP@allianz.com

#### **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](http://www.fscs.org.uk)

#### **Governing law**

Unless agreed otherwise, English law will apply and all communications and documentation in relation to this policy will be in English.

#### **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.

## DEFINITION OF WORDS

When the following words and phrases appear in the policy document or **confirmation of cover**, they have the meanings given below. These words are highlighted by the use of bold print.

### Geographical areas of cover

**You** will not be covered if **you** travel outside the areas shown on **your confirmation of cover**.

- **United Kingdom/UK**  
England, Scotland, Wales, Northern Ireland, Channel Islands and Isle of Man.
- **Republic of Ireland**

### Confirmation of cover

The document sent confirming **your** policy number, **insured bike** details and commencement date of the policy.

### Immobilisation

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

### Insured bike/your bike

The bike shown on the policy **confirmation of cover**, for which the appropriate insurance premium has been paid.

### Insurer

AWP P&C SA.

### Passenger

The person travelling on **your bike** at the moment **BMW Motorrad Roadside Services** is required.

### Period of insurance

**Your** BMW Motorrad Roadside Assistance Essential lasts for 12 months.

### We, our, us, BMW Motorrad Roadside Assistance Services

AWP Assistance UK Ltd which administers the insurance on behalf of the **insurer**.

### You, your

The owner or user of the **insured bike** as specified on the **confirmation of cover**.

## WHAT TO DO WHEN YOU NEED ASSISTANCE

If **you** are in any doubt as to whether **you** require assistance, please telephone **us** first. Do not make **your** own arrangements without first contacting **us**. Should **you** require assistance following an accident, bike breakdown, fire or theft, contact **us** with the following details.

- **Your** name and exact location
- A contact telephone number
- Registration number and colour of **your bike**
- Details of what has happened.

If calling from a landline within the **UK** freephone: **0800 777 190**

If calling from a mobile within the **UK** call: **020 8603 9490**

Or

If calling within the **Republic of Ireland**, please call: **00 44 20 8686 2444**

All calls are recorded and may be used for training purposes.

The following pages detail the benefits provided by BMW Motorrad Roadside Assistance Essential. Please read these carefully.

## BENEFITS

### Home and roadside assistance

In the event of the **immobilisation** of **your bike**, whether at home or elsewhere in the **UK** or **Republic of Ireland**, **we** 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 bike** to the nearest authorised BMW Motorrad Retailer.

### Storage

If **your bike** has to be stored following recovery by **BMW Motorrad Roadside Assistance Services**, **we** will pay for the cost of storage up to a maximum of £50.

## TERMS AND CONDITIONS

All costs quoted within this document are inclusive of VAT.

### Release fees

Should **your bike** be stolen and subsequently recovered by the police, **you** may be asked to pay a release fee before **we** can remove **your bike** to an authorised BMW Motorrad Retailer 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 bike** has, for example, left the highway, is in a ditch, is standing on soft ground, sand, shingle, is 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 passenger** are taken to a place of safety and so the recovery of **your bike** may not be possible until weather conditions permit.

### Incorrect fuel

If **your bike** is immobilised as a result of refuelling with incorrect fuel, **we** will pay for the cost of recovering **your bike** to the nearest authorised BMW Motorrad Retailer. The additional benefits detailed in this document will not be provided in the event of refuelling with incorrect fuel.



## EXCLUSIONS

**We** will not pay for the following.

- 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.
- The use of **your bike** for hire or reward ie. taxi or courier services.
- Any costs resulting from **your bike** 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 bike**, **we** reserve the right to request proof of servicing and to specify immediate recovery to an authorised BMW Motorrad Retailer.
- 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.

## RENEWAL OF YOUR POLICY

**We** will send **you** a renewal notice prior to the expiry of the **period of insurance** as shown on **your confirmation of cover**.

**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 Service,  
BMW Motorrad Roadside Assistance Services,  
102 George Street,  
Croydon CR9 6HD.

Phone: 020 8603 9853

Lines are open Monday to Friday between 9am and 5pm.

Email: [customersupport@allianz-assistance.co.uk](mailto:customersupport@allianz-assistance.co.uk)

**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](http://www.financial-ombudsman.org.uk)

In writing: Financial Ombudsman Service,  
Exchange Tower, London E14 9SR

By phone: 0800 0234 567 or 0300 123 9123

By email: [complaint.info@financial-ombudsman.org.uk](mailto: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 FORM

If **your motorcycle** 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:**

**Motorcycle registration number:**

**Motorcycle VIN/chassis number:**

**Title:**

**Initials:**

**Surname**

**Full address (including postcode):**

**Mobile number:**

**Home number:**

**E-mail address:**

**Mileage at transfer date:**

I (name) \_\_\_\_\_ wish to transfer the balance of my BMW  
Roadside Assistance Essential to the new owner detailed above.

Signature of previous owner

Date

Signature of new owner

Date

Please email the completed form to: **bmwsales@allianz-assistance.co.uk**



# CHANGE OF ADDRESS FORM

Please enter new address and details below:

**Policy number:**

**Motorcycle registration number:**

**Motorcycle VIN/chassis number:**

**Title:**

**Initials:**

**Surname:**

**New address (including postcode):**

**Mobile number:**

**Home number:**

**E-mail address**

I confirm that the details provided are correct.

**Your** signature

Date

Please email the completed form to: **bmwsales@allianz-assistance.co.uk**





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

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

AWP P&C SA is authorised and regulated by L'Autorité de Contrôle Prudentiel et de Résolution in France. Authorised by the Prudential Regulation Authority (PRA). Subject to regulation by the FCA and limited regulation by the PRA. Details about the extent of our regulation by the PRA are available from us on request.

AWP Assistance UK Ltd will act 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 9791 and we will be pleased to  
organise an alternative for you.**