



**BMW
MOTORRAD**

BMW Motorrad Insurance Solutions



BMW MOTORRAD INSURED WARRANTY

POLICY HANDBOOK

CONTENTS

This handbook contains three separate documents for warranty.

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

The policy wording provides the full terms, conditions and exclusions of the insurance policy for BMW Motorrad Insured Warranty.

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DEMANDS AND NEEDS STATEMENT

BMW Motorrad Insured Warranty meets the demands and needs of customers who wish to insure themselves with respect to warranty and roadside assistance for their motorcycle.

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

Our permitted business includes arranging motor warranty and roadside assistance insurance.

You can check this on the Financial Services 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 Service, BMW Motorrad Insured Warranty 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)?

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



WELCOME AND IMPORTANT CONTACT DETAILS

Thank **you** for purchasing a BMW Motorrad Insured Warranty. This will give **you** peace of mind whilst enjoying the unique BMW riding experience.

Your confirmation of cover shows the policy **you** have chosen, the **insured motorcycle** 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** need to claim.

How to contact us regarding your warranty

If **you** need to contact **us**, **you** should call
0345 641 9791.

Alternatively, write to **us** at:

BMW Motorrad Insured Warranty Services
PO Box 1852
Croydon
CR9 1PW

For any enquiries relating to the
administration of **your** policy please contact
us on: **0345 641 9791**.

How to contact us for Roadside Assistance

If calling from a landline within the **UK**
freephone: **0800 777 111**.

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

If calling within the **Republic of Ireland** and
Continental Europe: **00 44 20 8686 2444**.

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	Claim Limit (up to)	Claim Excess
BMW Motorrad Insured Warranty	Up to the market value of the insured motorcycle at the time of claim or up to a maximum £1,000 whichever is greater, inclusive of VAT. This is the maximum total amount that can be paid for a single claim, or the sum of multiple claims, during a 12-month period	Either £0, £50 or £100 as specified on the confirmation of cover .
BMW Motorrad Roadside Assistance	Market value of the insured motorcycle for repatriation.	None.

Note

Some sections of cover have financial limitations. For details, please refer to the following:

BMW Motorrad Insured Warranty terms and conditions - page 20.

Making a warranty claim - page 23.

BMW Roadside Assistance benefits (UK & Republic of Ireland) - page 25.

IMPORTANT INFORMATION

Insurer

Your BMW Motorrad Insured Warranty insurance is underwritten by AWP P&C SA and is administered in the **UK** by AWP Assistance UK Ltd (trading as **BMW Motorrad Insured Warranty Services** and **BMW 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 and level of cover chosen that occurs during the **period of insurance**.

Unless specifically mentioned, the benefits and exclusions within each section apply to the **insured motorcycle**. **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 Insured Warranty insurance. 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.

Fraud

The insurance will be invalidated should **you** fraudulently or dishonestly seek benefit from it.

Mileage limitation

The BMW Motorrad Insured Warranty has a mileage limitation of 80,000 miles at the **commencement date** for Component 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, subject to no warranty claim having been paid or assistance provided.

After this 14 day period **you** will be entitled to a pro-rata refund on **your annual policy**, subject to no claims being paid under the policy, less an administration fee of £25.

In either case, if **you** have made a warranty claim or 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 **us** at: BMW Motorrad Insured Warranty Services, 102 George Street, Croydon, CR9 6HD or phone us on: **0345 641 9791**.

If **you** have a **monthly policy** then no pro-rata refund is available and upon **your** cancellation request, the policy cover will end on the next payment due date.

If the policy is deemed to be invalidated as a result of **your** action(s), **we** reserve the right to not refund any premium.

Policy cancellation administration fee

If **you** choose to cancel **your annual policy** after 14 days, an administration fee of £25 will be deducted from any refund.

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 notice

We care about **your** personal data.

This summary and **our** full privacy notice explain how **BMW Motorrad Insured Warranty Services** protects **your** privacy and uses **your** personal data.

Our full privacy notice is available at: www.motorrad-warranty.co.uk/privacypolicy

If a printed version is required, please write to **us** at:

Customer Service (Data Protection),
BMW Motorrad Insured Warranty 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 **your motorcycle** and their franchised retailers 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 phone: 0208 603 9853

By email: AzPUKDP@allianz.com

Contracts (Rights of Third Parties) Act 1999

The parties do not intend any term of the agreement to be enforceable pursuant to the Contracts (Rights of Third Parties) Act 1999.

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 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

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.

Policy excess

Under the BMW Motorrad Insured Warranty section of **your** policy **you** may have to pay an **excess** in relation to repair costs. This means that **you** may be responsible for paying the first part of any claim on the **insured motorcycle**, for each claim incident. The amount **you** have to pay is the **excess** and this is shown on the **confirmation of cover**.

DEFINITION OF WORDS

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

Annual policy

Means a policy that runs for a period of 12 months unless cancelled by **you**. If **you** have an annual policy this will be shown on **your confirmation of cover**.

Commencement date

Means the date on which **your** cover commences as shown on the **confirmation of cover**.

Confirmation of cover

The letter or email sent confirming **your** policy number, **insured motorcycle** details, level of cover chosen by **you** and **commencement date** of the policy.

Electrical or mechanical failure

Means the sudden and unexpected failure of a component which is covered by the warranty section of this insurance and which needs immediate repair or replacement. Wear and tear or normal deterioration is not covered under this definition.

Excess

The amount **we** will deduct for each valid claim on **your** BMW Motorrad Insured Warranty. For example, **we** will pay the repairer the total cost less the amount of **your** policy excess. **You** will be responsible for payment of this excess to the repairing authorised BMW Motorrad Retailer, BMW Motorrad Service Workshop or BMW Motorrad Roadside Assistance Representative.

There is no excess payable for valid claims under the BMW Motorrad Roadside Assistance element of **your** policy.

Geographical areas of cover

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

• UK and Republic of Ireland

UK is defined as: England, Scotland, Wales, Northern Ireland, Channel Islands and Isle of Man.

• Continental Europe

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.

Insured motorcycle/your motorcycle

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

Insurer

AWP P&C SA.

Monthly policy

Means a continuous series of policies with no fixed end date unless lapsed or cancelled by **you** or **us**. If **you** have a monthly policy this will be shown on **your confirmation of cover**.

Passenger

The person travelling on **your motorcycle** at the moment BMW Motorrad Roadside Assistance is required.

Period of insurance

If **you** have purchased an **annual policy** and have paid the premium when due, **your** BMW Motorrad Insured Warranty will last for 12 months.

If **you** have purchased a **monthly policy**, **your** BMW Motorrad Insured Warranty will last for one month from the **commencement date** and thereafter for one month following each monthly payment paid by **you** when due.

Private owner

An individual not engaged in the business of purchasing, selling or servicing of motor vehicles.

BMW Motorrad Insured Warranty Services, BMW Motorrad Roadside Assistance Services, we, our, us

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

You, your

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



BMW MOTORRAD INSURED WARRANTY

Depending on **you** having paid the correct premium when due, **you** are covered for the costs (limited to parts and labour inclusive of VAT) of repairing or replacing the factory fitted covered components below that have suffered **electrical or mechanical failure** during the **period of insurance**.

The maximum total claims liability covered by the BMW Motorrad Insured Warranty is the market value for the **insured motorcycle** inclusive of VAT.

Engine

All internally lubricated components, including the following.

Failure of the following parts: starter ring gear, oil pump, timing gears and chains, tappet gears, pistons and rings, con rods, flywheel, crankshaft and bearings, camshaft and cam followers, valves and guides, cylinder head, cylinder block, balancer shafts and all internal bushings.

Gearbox

All internally lubricated components, including the following.

Failure of the following parts: gears, selectors, selector forks and drums, bearings and bushes, synchromesh, hubs and shafts, excluding external linkages.

Drive

All internally lubricated components, including the following.

Failure of the following parts: gears, shafts, bearings and bushes, universal joints, but excluding hubs, chains, sprockets and rubber boots.

Final drive

All internally lubricated components, including the following.

Failure of the following parts: crown wheel, pinion and bearings. Pinion shaft oil seal and crown wheel cover seal, rear wheel carrier.

Clutch

Failure of the following parts: master cylinder, slave cylinder, clutch plate, plate housing cover, thrust bearing including oil contamination of the clutch plate, but excluding external linkages, burnt out parts and general wear and tear.

Steering

Failure of the following parts: steering head bearings, Telelever ball joints, steering damper, solid and roller bearings including wheel bearings and seals.

Suspension

Failure of the following parts: Telelever ball joints, telescopic forks (excluding pitting) and seals. Front and rear shock absorber units (up to 30,000 miles only).

Braking system

Failure of the following parts: brake callipers, ABS control unit, master cylinders and ABS hydraulic pump unit. (Seized callipers due to corrosion are not covered).

Fuel system

Failure of the following parts: injection control unit, fuel injectors, fuel level transmitter, fuel pressure regulator, fuel pump, fuel pump relay, solenoids, idle control valve, throttle position potentiometer and throttle body.

Cooling system

Failure of the radiator (excluding damage, clogging and/or sedimentation blockage), water pump, thermostat and housing.

Electrical system

Failure of the following parts: all electrical control units, on board computer and starter motor, starter relay/module, alternator, voltage regulator, cooling fan motor, ignition coil, wiring loom, lambda probe, fuel level circuit boards and sender units, ABS wheel sensors (excluding damage), immobiliser antenna. CD player, radio, engine temperature transmitter and coolant temperature transmitter. Cruise control motor, reverse gear module and actuator. Electric screen motor, main stand motor, electronic suspension adjustment motors, handlebar combination switches, multi-function wheel.

Instruments

Failure of the following parts: speedometer, gear indicators, voltmeter, fuel gauge, temperature gauge, tachometer and clock, but excluding accident damage.

Seals and gaskets

Failure of the following: engine – rear main oil seal, front crankshaft seal, output shaft seal, cylinder head gasket and valve guide oil seals. Gearbox – input shaft seal, output shaft seal and clutch push rod seal. Rear axle – pinion oil seal.

Frames

Failure of the structured members but excluding failure by corrosion or accident damage.

Casings

Casings are covered only when damaged by the failure of an insured component.

Sundries

Working materials eg. oils, filters, antifreeze are claimable as a direct result of a valid claim providing the **insured motorcycle** is not within 1,000 miles of its next scheduled service.

Miscellaneous

Other than the oil seals and gaskets specifically listed above, the rectification of oil leaks is not covered and the cost of seals and gaskets will only be accepted where they are required as a direct consequence of a valid claim under the insurance.

Any components not specifically listed are not covered.

Our policy on wear and tear

During the service life of **your insured motorcycle**, normal degradation will naturally occur to some components, **we** term this wear and tear. For instance, components which are subjected to constant or sustained periods of movement, such as suspension bushes/ball joints and steering joints, would be subject to wear and tear. Dependant on the age and mileage of **your insured motorcycle**, **we** may not be able to cover this type of failure and the cost of replacement will be **your** responsibility.

However **we** have included all insured components even if the failure is due to normal degradation (wear and tear) up to 100,000 miles from the date of registration. In addition, if a component has previously been replaced with a BMW genuine part, the same rule will apply, in this case evidence of mileage at fitment will be required.

Repairs exceeding the maximum claims liability

If the cost of repairs is more than the maximum total claims liability for the **insured motorcycle**, **you** will agree to meet the rest of the cost for the repair at an authorised BMW Motorrad Retailer or BMW Motorrad Service Workshop.

In the event that **you** decide not to proceed with the repair at an authorised BMW Motorrad Retailer or BMW Motorrad Service Workshop **we** will not be responsible for any costs of repair.

BMW Motorrad Roadside Assistance

Unless **you** have purchased the BMW Motorrad Roadside Assistance option, under the terms of **your** BMW Motorrad Insured Warranty **you** will only be covered in the **UK** and **Republic of Ireland** for the following benefits.

Warranty assistance

In the event of the **immobilisation** of **your motorcycle**, where it is more than half a mile from **your** home address, **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 motorcycle** to the nearest authorised BMW Motorrad Retailer or BMW Motorrad Service Workshop.

To receive full BMW Motorrad Roadside Assistance cover **you** must have chosen this when **you** purchased **your** policy and paid the premium when due. If this is applicable to **your** policy it will be shown on **your confirmation of cover**.

TERMS AND CONDITIONS

What must I do to keep the warranty valid?

The terms and conditions of the warranty listed below must be adhered to. Failure to do so will result in the rejection of a claim or the termination of **your** BMW Motorrad Insured Warranty. This does not affect **your** statutory rights.

1. a) Care of **your motorcycle** - **you** must keep **your motorcycle** in an efficient and road worthy condition and regularly service it in accordance with the manufacturer's recommendations and genuine parts, or parts of equivalent specification must be used. **You** must have a valid MOT where one is required.
- b) After each service, please ensure that the relevant service details are completed in **your** service records by the servicing garage and obtain an itemised VAT receipt for the service. **You** must keep all such receipts for reference in the event of a claim.
2. **Your** BMW Motorrad Insured Warranty may also be invalidated if **you** continue to ride **your motorcycle** when a fault becomes apparent.
3. Reasonable diagnostic charges will only be accepted as part of a valid claim.
4. The **insurer** reserves the right to inspect **your motorcycle** and examine damaged parts.
5. For **annual policies** only and provided that a refund has not been claimed, any balance of **your** BMW Motorrad Insured Warranty remaining may be transferred to another **private owner**, subject to **our** approval, who buys **your motorcycle** from **you** but not to a buyer engaged in the business of purchasing, selling or servicing motorcycles.

Monthly policies are not transferable. BMW Motorrad Insured Warranty cover is not transferable to **you** from a motor retailer.

6. This BMW Motorrad Insured Warranty will not cover the following.
 - During the service life of **your insured motorcycle**, normal degradation will naturally occur to some components, **we** term this wear and tear. For instance, components which are subjected to constant or sustained periods of movement, such as suspension bushes/ ball joints and steering joints, would be subject to wear and tear. Dependant on the age and mileage of **your insured motorcycle**, **we** may not be able to cover this type of failure and the cost of replacement will be **your** responsibility. However **we** have included all insured components even if the failure is due to normal degradation (wear and tear) up to 100,000 miles from the date of registration. In addition, if a component has previously been replaced with a BMW genuine part, the same rule will apply, in this case evidence of mileage at fitment will be required.
 - Damage or loss which can be claimed under any other warranty or insurance.
 - Repair or replacement required wholly or partially due to lack of maintenance, abuse or neglect or as a result of accident, wear and tear, water ingress, abuse, neglect or material becoming porous and leaking, defects that existed or is likely to have existed prior to the cover start date (pre-existing faults), lack of anti-freeze, lubricants or hydraulic fluids, incorrect servicing or faulty repairs, any impacts, corrosive agents, theft or attempted theft, or normal deterioration are not covered.
 - Pre-existing faults.

- An **insured motorcycle** that has been subject to alterations, modifications, tampering or has had experimental equipment fitted or has in any way been modified from BMW's approved specification. This may result in the policy being terminated with immediate effect, and no claims would be considered. Or
- An **insured motorcycle** used for courier or private hire services, off-road use, track days, competitions or racing of any kind other than track days arranged and supervised by BMW Motorrad or other appointed agents. This may result in the policy being terminated with immediate effect, and no claims would be considered.
- Cleaning, polishing, recalls, operations performed under normal maintenance, corrosion, adjustments, modifications, alterations, or damage caused by tampering, disconnection, improper adjustments or repairs or incorrect fuel, failures due to oil degradation or carbon/soot build up.
- Mechanical, electrical, engine management and performance enhancing changes or modifications are excluded other than those fitted by an authorised BMW Motorrad Retailer and approved by the manufacturer.
- Any depreciation to **your motorcycle** loss of earnings, death or bodily injury, damage to property or any other loss or damage which is a direct or indirect result of the failure of a covered item.
- Damage to parts not covered by this warranty even if the damage is caused by a covered part.

7. Consequential damage.

- **We** will pay for damage caused to a covered part if caused by another covered part.

- **We** will not pay for damage to a covered part if caused by a part which is not covered.
- **We** will not pay for damage to parts not covered by this warranty even if the damage is caused by a covered part.
- As **your** policy is intended to cover the repair and/or replacement of defective or damaged parts it does not additionally cover losses that may be caused by that defective or damaged part, unless otherwise stated in the policy terms and conditions. For example, **your** policy may cover repairs to or replacement of a wheel bearing but would not cover any loss of earnings that **you** may suffer while **your motorcycle** is being repaired. **You** should check whether **you** have any other insurance policies that may cover additional damage or related costs or losses not covered by this policy.

8. The quality of warranty repairs will be the responsibility of the repairing retailer.

9. Continental Europe use.

You may authorise repair work in **Continental Europe** and the **Republic of Ireland** and claim reimbursement under this BMW Motorrad Insured Warranty (up to the usual cost for the work if carried out in the **UK**) on the following terms:

Cover in **Continental Europe** and the **Republic of Ireland** is only valid for travel not exceeding 91 days in any single trip.

Monies for valid claims will be paid in pounds sterling at the rate of exchange for the relevant currency at the time of failure.

A receipt must be provided, and the repair work must be covered within the terms and conditions of this BMW Motorrad Insured Warranty.

MAKING A WARRANTY CLAIM

10. Policy premium payments and policy duration.

- **Annual policy** - **you** must pay **us** the full annual premium prior to the **commencement date** in order to receive any cover under **your** policy.

If **you** have purchased an **annual policy** and have paid the premium when due **your** BMW Motorrad Insured Warranty will last for 12 months.

- **Monthly policy** - **you** must pay the monthly premium every month on or before the date when it is due for the coming month.

Should **you** fail to pay a monthly premium when it is due, all cover will cease immediately from that date.

If **you** have purchased a **monthly policy**, **your** BMW Motorrad Insured Warranty will last for one month from the **commencement date** and thereafter for one month following each monthly payment paid by **you** when due and received by **us**.

We reserve the right to vary **your** monthly premium at any time by providing **you** 30 days notice in writing to the last address **you** provided **us** with.

11. Obsolete spare parts

If any part or accessory is not available, the most **we** will pay for that part will be the cost shown in the manufacturer's latest **UK** price list, plus reasonable fitting costs.

If the part is not listed in the manufacturer's latest **UK** price list, **we** will pay the cost of an equivalent part, plus reasonable fitting costs up to a maximum of £250 in total.

Repairs must be carried out by an authorised BMW Motorrad Retailer or BMW Motorrad Service Workshop.

Contact **your** nearest authorised BMW Motorrad Retailer or BMW Motorrad Service Workshop and inform them that **your motorcycle** is protected by a BMW Motorrad Insured Warranty.

The service history of the **insured motorcycle** and supporting invoices will be required by the repairing retailer at the time of the insured warranty claim.

We reserve the right to request any other relevant documentation in support of **your** claim at **your** cost.

The authorised BMW Motorrad Retailer or BMW Motorrad Service Workshop will arrange to investigate the fault. **You** will be responsible for diagnostic costs not covered by the terms and conditions of this warranty. The authorised BMW Motorrad Retailer or BMW Motorrad Service Workshop will only process a warranty claim on **your** behalf if the fault identified is covered by the terms and conditions detailed within this policy document.

To find **your** local authorised BMW Motorrad Retailer or BMW Motorrad Service Workshop please call BMW Customer Information Service on: **0800 325 600**.

You may authorise repair work in **Continental Europe** and the **Republic of Ireland** and claim reimbursement under this warranty (up to the usual cost for the work if carried out in the **UK**) on the following terms:

Cover in **Continental Europe** and the **Republic of Ireland** is only valid for travel not exceeding 91 days in any single trip.

Monies for valid claims will be paid in pounds sterling at the rate of exchange for the relevant currency at the time of failure.

A receipt must be provided, and the repair work must be covered within the terms and conditions of this warranty.

On **your** return to the **UK** **you** should take the receipt to **your** local authorised BMW Motorrad Retailer or BMW Motorrad Workshop who will contact **us**.

BMW MOTORRAD ROADSIDE ASSISTANCE

Important

Please note that **you** will only be covered for the BMW Motorrad Roadside Assistance benefits in this section if **you** have paid the additional premium required. If **you** are entitled to these benefits it will appear on **your confirmation of cover**.

BMW Motorrad Roadside Assistance has been designed to provide assistance for motoring emergencies and includes a comprehensive range of benefits, including motorcycle hire, recovery and redelivery.

BMW Motorrad 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 policy document. Please remember that if **your motorcycle** requires repair, **we** will take **your motorcycle** to an authorised BMW Motorrad Retailer or BMW Motorrad Service 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.

What to do if you need assistance

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

- **Your** name and exact location
- A contact telephone number
- Registration number or policy number and colour of **your motorcycle**
- 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**

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

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

UK AND REPUBLIC OF IRELAND BENEFITS

Home and roadside assistance

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

Storage

If **your motorcycle** has to be stored following recovery by **us**, **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 motorcycle** cannot be completed within four hours as a result of **immobilisation**, **we** will, whenever possible, organise and pay for **you** and **your passenger** 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 passenger** up to £100 per person (£150 in Greater London). The maximum allowance under this benefit is £500 including VAT.

Replacement transport

In the event that, following assistance by **us**, **your motorcycle** cannot be repaired within four hours, **we** will, whenever possible, organise and pay for alternative mobility 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 on page 26.

Motorcycle redelivery

Provided that **your motorcycle** has been recovered by **us** to an authorised BMW Motorrad Retailer or BMW Motorrad Service Workshop other than **your** local authorised BMW Motorrad Retailer or BMW Motorrad Service 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 motorcycle** personally, **we** will pay the appropriate transport costs to enable **you** to do so.

UK AND REPUBLIC OF IRELAND TERMS AND CONDITIONS

All costs quoted within this document are inclusive of VAT.

Replacement transport

Whenever possible **BMW Motorrad Roadside Assistance** will attempt to provide **you** with a loan vehicle from the repairing authorised BMW Motorrad Retailer or BMW Motorrad Service Workshop. If **we** are unable to do so then alternative mobility will be provided through one of the major 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 motorcycle** be stolen and subsequently recovered by the police, **you** may be asked to pay a release fee before **we** can remove **your motorcycle** to an authorised BMW Motorrad Retailer or BMW Motorrad Service 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 motorcycle** 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 motorcycle** 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 motorcycle** may not be possible until weather conditions permit.

Incorrect fuel

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

CONTINENTAL EUROPE BENEFITS

Roadside assistance and recovery

In the event that **your motorcycle** 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 motorcycle** to the nearest authorised BMW Motorrad Retailer or BMW Motorrad Service Workshop.

Storage

If **your motorcycle** 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 motorcycle** has been taken to an authorised BMW Motorrad Retailer or BMW Motorrad Service 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 passenger** up to a maximum of four days and £100 per person per night on a bed and breakfast basis.

Alternative transport

Provided that **your motorcycle** has been recovered by **us**, **we** will, whenever possible, organise and pay for a loan vehicle or reasonable alternative transport within **Continental Europe** whilst **your motorcycle** 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.

For further information please refer to the terms and conditions on page 28.

Parts delivery

If the parts needed to repair **your motorcycle** are not available locally, **we** will organise and pay for the despatch of these parts from elsewhere.

Motorcycle repatriation

If **your motorcycle** cannot be repaired in **Continental 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 motorcycle** to the authorised BMW Motorrad Retailer or BMW Motorrad Service 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 motorcycle** personally, **we** will arrange and pay the cost of **your** outward journey. The maximum amount payable by **us** for motorcycle repatriation will not exceed the market value of **your motorcycle**.

CONTINENTAL EUROPE TERMS AND CONDITIONS

All costs quoted are inclusive of VAT.

Validity

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

Repatriation

If **your motorcycle** has to be repatriated from **Continental 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 with **your motorcycle**. Neither **we** or **our** agents accept any liability for the subsequent loss of or damage to any items not declared on this inventory.

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 passenger** are taken to a place of safety and so the recovery of **your motorcycle** may not be possible until weather conditions permit.

Replacement transport

Whenever possible **we** will attempt to provide **you** with a loan vehicle or other reasonable transport from the repairing authorised BMW Motorrad Retailer or BMW Motorrad Service Workshop. If **we** are unable to do so then alternative mobility will be provided through one of the major 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.

Punctures – Mobility System

Should **you** experience a puncture and **your motorcycle** 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 motorcycle** is immobilised as a result of refuelling with incorrect fuel, **we** will pay for the cost of recovering **your motorcycle** to the nearest authorised BMW Motorrad Retailer or BMW Motorrad Service 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 **us** at the earliest opportunity so that **we** can arrange for the most appropriate assistance once **your motorcycle** has been recovered from the autoroute. Costs incurred for recovery from the autoroute should be claimed back from **us**.

GENERAL 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 or duration tests.
- Any costs resulting from **your motorcycle** 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 motorcycle**, **we** reserve the right to request proof of servicing and to specify immediate recovery to an authorised BMW Motorrad Retailer or BMW Motorrad Service 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.

RENEWAL OF YOUR POLICY

Annual 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 reserve the right not to renew **your** policy cover at the expiry of **your annual policy**. **We** will send **you** notice of this prior to the expiry of **your** policy.

We may vary the terms of **your** cover and the premium rates at the renewal date.

For continuity of cover, **your** BMW Motorrad Insured Warranty must be purchased prior to the expiry of **your** current warranty.

Monthly policy

Unless **your** policy has been cancelled by **us** or **you** or has lapsed for any reason, each time **you** make a monthly payment when due **your monthly policy** will renew for a period of one month from when the payment is received by **us**.

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 Insured Warranty Services
PO Box 1852
Croydon
CR9 1PW

Phone: 020 8603 9853

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

Email: 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

Write to: Financial Ombudsman Service,
Exchange Tower, London E14 9SR

Phone: 0800 023 4567 or 0300 123 9 123

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 FORM

(Applicable to annual policies only.)

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
Motorrad Insured Warranty 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**



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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.**