

BMW Insurance

BMW  
Insured Warranty



**BMW Motorrad Insured Warranty.**  
Your Policy Handbook.

This product is provided by Mondial Assistance (UK) Limited



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# Welcome

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 letter** 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.

## Important Telephone Numbers

### **How to contact us regarding your Insured Warranty**

If **you** need to contact **us**, **you** should call BMW Motorrad Insured Warranty Services on: **0871 200 3278**

Alternatively, you can 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 BMW Motorrad Insured Warranty Services on:

### **0871 200 3278**

### **How to contact us for Emergency Services**

BMW Insured Emergency Service  
Within UK: **0800 777 111**  
Republic of Ireland and Continental  
Europe: **00 44 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.

<b>Cover</b>	<b>Claim Limit</b>	<b>Excess</b>
<b>BMW Motorrad Insured Warranty</b>		
Component Cover	Purchase price of the <b>insured motorcycle</b> inclusive of VAT	Either £0, £50 or £100 as specified on the <b>confirmation letter</b>
BMW Insured Emergency Service (if applicable)	Market price of the <b>insured motorcycle</b> for repatriation	None

## **Note**

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

**Terms and Conditions**, page 16.

**Making a BMW Motorrad Insured Warranty Claim**, page 18.

**United Kingdom and Republic of Ireland Insured Emergency Service Benefits**, page 20.

# Important Information

## Insurer

**BMW Insured Warranty** is underwritten by ELVIA Travel Insurance N.V. (Netherlands) and administered in the **United Kingdom** by Mondial Assistance (UK) Limited trading as BMW Motorrad Insured Warranty 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 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 grey print throughout the policy document.

## Telling us about the relevant facts

**You** must tell **us** about anything that may affect **your** cover. If **you** are not sure whether something is relevant, **you** must tell **us** anyway. **You** should keep a record of any extra information **you** give us. If **you** do not tell **us** about something that may be relevant, **your** cover may be refused and **we** may not cover any related claims.

## Mileage limitation

The **BMW Motorrad Insured Warranty** has a mileage limitation of 80,000 miles at the **commencement date** for Listed Component Cover.

## Your cancellation rights

**You** may cancel **your** policy within 14 days of the receipt of your original documents or at any time by writing to **us** and returning **your** policy document and **confirmation letter**. Subject to there having been no claims made on **your** policy, **we** will provide **you** with a pro rata refund of the premium **you** have paid to **us** less an administration fee of £25.

## 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.

## Policy excess

Under the **BMW Motorrad Insured Warranty** section of **your** policy **you** will have to pay an **excess** in relation to repair costs. This means that **you** will 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 letter**.

# Important Information

## Data protection

Information about **your** policy may be shared between BMW Group, Mondial Assistance (UK) Limited and ELVIA Travel Insurance International N.V. (Netherlands). **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 and equivalent to standards applicable in the EC.

**Your** information will not be shared with third parties for marketing purposes.

**You** have the right to access **your** personal records.

## 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 **your** claim.

Insurance cover is limited up to 100% of the first £2,000 and 90% of the remainder claim, without any upper limit.

Further information about the FSCS arrangements is available by contacting them on 020 7892 7300, 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 **confirmation letter**, they have the meanings given below. These words are highlighted by the use of grey print.

## Annual policy

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

## Bike

The BMW motorcycle detailed on **your policy confirmation letter**.

## BMW Motorrad Insured Warranty

The **BMW Motorrad Insured Warranty** comprises, **BMW Motorrad Insured Warranty** and BMW Insured Emergency Service (if applicable).

## Commencement date

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

## Confirmation letter

The letter 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 the definition of **electrical or mechanical failure**.

## Excess

The amount **we** will deduct for each **insured motorcycle**, for each valid claim incident 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 BMW Authorised Dealer, BMW Service Authorised Workshop or BMW Insured Emergency Service Representative.

There is no **excess** payable for valid claims under the BMW Insured Emergency Service element of **your** policy.

## Geographical areas of cover

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

### ■ United Kingdom and Republic of Ireland

**United Kingdom** 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.

# Definition of Words

## **Immobilisation**

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

## **Insurer**

ELVIA Travel Insurance International N.V. (Netherlands).

## **Monthly policy**

Means a continuous policy 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 letter**.

## **Passenger**

**Passenger** are those persons travelling with **your motorcycle** at the moment BMW Insured Emergency Service 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 twelve 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.

## **Motorcycle Insured/Insured Motorcycle/Your Motorcycle**

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

## **We, our, us**

Mondial Assistance (UK) Limited trading as BMW Motorrad Insured Warranty Services, which administers the insurance on behalf of the **insurer**.

## **You, your, yourself**

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



# BMW Motorrad Insured Warranty

## Component Cover

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 purchase price paid for the **insured motorcycle** inclusive of VAT.

### Engine

All internally lubricated components, including but not limited to the following:

Failure of the following internal 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 but not limited to the following:

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

### Drive

All internally lubricated components, including but not limited to 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 but not limited to 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).

# BMW Motorrad Insured Warranty

## 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, carburettor, fuel pump, fuel pump relay, solenoids, idle control valve, throttle position potentiometer.

## 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 control unit, ABS hydraulic pump and 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.

## 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 i.e. 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.**

# BMW Motorrad Insured Warranty

## **Wear and tear exclusions**

As **your motorcycle's** age and mileage increases, more components will reach the end of their serviceable life due to normal wear and tear. These components will require replacement at **your** cost and will not be reimbursed under this policy.

To receive Full BMW Insured Emergency Service 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 letter**.

## **BMW Insured Emergency Service**

Unless **you** have purchased the BMW Insured Emergency Service option, under the terms of **your BMW Insured Warranty you** will only be covered in the **United Kingdom** and **Republic of Ireland** for the following BMW Insured Emergency Service benefit:

## **Roadside Assistance**

In the event of the **immobilisation** of **your motorcycle**, where it is more than half a mile from **your** home address, **BMW Motorrad Insured Warranty** Assistance 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 Dealer or BMW Service Authorised Workshop.

# 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. When servicing **your motorcycle**, failure to comply with the service schedule recommended by BMW may invalidate this warranty. All service and warranty work must be carried out by an Authorised BMW Dealer or BMW Service Authorised Workshop using only Genuine BMW Parts. **Your** BMW Service Booklet should be stamped, dated and detailed with the correct mileage at the time of service by the servicing dealer.

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. ELVIA Travel Insurance International N.V. (Netherlands) 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** who buys **your motorcycle** from **you** but not to

a buyer engaged in the business of purchasing, selling or servicing motorcycles.

6. This **BMW Motorrad Insured Warranty** will not cover:

- damage or loss which can be claimed under any other warranty or insurance;
- repair or replacement required due to a gradual reduction in the operating performance of a covered part, commensurate with its age or mileage. Please refer to the Wear and Tear Exclusions on page 15.
- repair or replacement required wholly or partially due to lack of maintenance, abuse or neglect or as a result of accident;
- pre-existing faults;
- liability for death, bodily injury, or damage to property or any consequential loss or damage whether arising directly or indirectly from an incident affecting a part covered by this **BMW Motorrad Insured Warranty**;
- an **insured motorcycle** that has been subject to alterations, has had experimental equipment fitted or has in any way been modified from BMW's approved specification, or
- an **insured motorcycle** used for courier or private hire services, off road use, track days competitions or racing of any kind.
- 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.

# Terms and Conditions

7. The quality of warranty repairs will be the responsibility of the repairing dealer.

8. Geographical Limits

■ **United Kingdom and Republic of Ireland: United Kingdom** is defined as: England, Scotland, Wales, Northern Ireland, Channel Islands and Isle of Man.

■ **Continental Europe is defined as:** Andorra, Austria, Belgium, Bulgaria, Bosnia and Herzegovina, Croatia, Cyprus, Czech Republic, Denmark (excluding the Faeroe Islands), Estonia, Finland (excluding Aland), 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.

9. **Continental European Use**

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

**BMW Motorrad Insured Warranty** cover in **Continental Europe** 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**.

10. Policy Premium Payments & 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 twelve 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.

# Making a BMW Motorrad Insured Warranty Claim

## **BMW Insured Warranty Claim**

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

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

To find **your** local BMW Authorised Dealer or BMW Authorised Service Workshop please call:

BMW Customer Information Service on: **0800 325 600**.

**You** may authorise repair work in **Continental Europe** (as defined on page 10 and 17) and claim reimbursement under this **BMW Insured Warranty** (up to the usual cost for the work if carried out in the

**UK**) on the following terms:

**BMW Motorrad Insured Warranty** cover in **Continental Europe** 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**.

# BMW Insured Emergency Service

## Important

Please note that **you** will only be covered for the BMW Insured Emergency Service benefits in this section if **you** have paid the additional premium required. If **you** are entitled to these benefits "Full BMW Insured Emergency Service" will appear on **your confirmation letter**.

BMW Insured Emergency Service has been designed to provide assistance for motorcycling emergencies and includes a comprehensive range of benefits, including motorcycle hire, motorcycle recovery and redelivery.

BMW riders 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 handbook. Please remember that if **your motorcycle** requires repair, BMW Insured Emergency Service will take **your motorcycle** to an Authorised BMW Dealer, 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.

## What to do when you need assistance

If **you** are in any doubt as to whether **you** require assistance, please telephone BMW Insured Emergency Service first. Do not make **your** own arrangements without first contacting BMW Insured Emergency Service. Should **you** require assistance following an accident, **motorcycle** breakdown, fire or theft. Contact BMW Insured Emergency Service with the following details:

- **Your** name and exact location
- A contact telephone number
- Registration number or **BMW Motorrad Insured Warranty** policy number and colour of **your motorcycle**
- Details of what has happened

When in the **United Kingdom**, please call: **0800 777 111**.

If in Republic of Ireland and **Continental Europe**, please call: **00 44 8686 2444**.

The following pages detail the extensive range of benefits provided by BMW Insured Emergency Service. Please read these carefully.

# United Kingdom and Republic of Ireland Benefits

## Home and roadside assistance

In the event of the immobilisation of **your motorcycle**, whether at home or elsewhere, BMW Insured Emergency Service 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 Dealer or BMW Service Authorised Workshop or to the Authorised BMW Dealer or BMW Service Authorised Workshop nearest to **your** home address in the **UK** or **Republic of Ireland**.

## Storage

If **your motorcycle** has to be stored following recovery by BMW Insured Emergency Service, **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 BMW Insured Emergency Service, **your motorcycle** cannot be repaired within four hours, **we** will, whenever possible, organise and pay for a loan motorcycle 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 21.

## Motorcycle redelivery

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

# Terms and Conditions Relating to United Kingdom and Republic of Ireland Cover

All costs quoted within this document are inclusive of VAT.

## Replacement transport

Whenever possible BMW Insured Emergency Service will attempt to provide **you** with a loan motorcycle from the repairing Authorised BMW Dealer or BMW Service Authorised Workshop. If **we** are unable to do so then a motorcycle will be sourced through one of the major motorcycle 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 motorcycle. 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 Dealer 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 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** 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 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 Dealer or BMW Service Authorised Workshop. The additional benefits detailed in this BMW Bike Insured Warranty handbook 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 prior authorisation of BMW Insured Emergency Service
- Expenses which would normally have been payable by **you**, such as fuel and toll charges
- The cost of replacement parts and/or labour costs of anyone other than **us**
- 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, in the opinion of BMW Insured Emergency Service, **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 Dealer 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 consequential losses arising directly or indirectly from the immobilisation

## BMW Insured Emergency Service in Continental Europe

### 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 Dealer or BMW Service Authorised 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 Dealer 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 passenger** up to a maximum of four days and £100 per person per night on a bed and breakfast basis.

# BMW Insured Emergency Service in Continental Europe

Provided that **your motorcycle** has been recovered by BMW Insured Emergency Service, **we** will, whenever possible, organise and pay for a loan motorcycle 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 relating to BMW Insured Emergency Service in **Continental Europe** on page 24.

## 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 Dealer 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 motorcycle** personally, **we** will arrange and pay the cost of **your** outward journey.

The maximum amount payable by BMW Insured Emergency Service for motorcycle repatriation will not exceed the market value of **your motorcycle**.

## Additional UK or Republic of Ireland motorcycle hire

If **your motorcycle** is being repatriated or has been left in **Continental Europe** pending completion of repairs following **electrical or mechanical failure** (not accident or theft), **we** will organise and pay for a loan motorcycle in the **UK** or **Republic of Ireland** up to a maximum of three days. Terms and Conditions for **UK** and **Republic of Ireland** motorcycle hire apply in this instance.

If the only qualified rider is repatriated to the **UK** or **Republic of Ireland** due to illness, **we** will pay the cost of an alternative rider to return **your motorcycle** to **your** home address in the **UK** or **Republic of Ireland** and arrange and pay for the costs of returning the other **passenger** to their home in the **UK** or **Republic of Ireland**.

If **you** experience any issues whilst travelling abroad with **your motorcycle**, 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 BMW Insured Emergency Service in Continental Europe

All costs quoted are inclusive of VAT.

## Continental Europe

**Continental Europe** is defined as: Andorra, Austria, Belgium, Bulgaria, Bosnia and Herzegovina, Croatia, Cyprus, Czech Republic, Denmark (excluding the Faroe 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.

## 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 BMW Insured Emergency Service with a signed inventory of any items left with **your motorcycle**. Neither BMW Insured Emergency Service nor its 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 passengers** 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 BMW Insured Emergency Service will attempt to provide **you** with a loan motorcycle or other reasonable transport from the repairing Authorised BMW Dealer or BMW Service Authorised Workshop. If **we** are unable to do so then a motorcycle will be sourced through one of the major motorcycle 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 motorcycle. 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 Dealership or BMW Service Authorised Workshop. The additional benefits detailed in this document will not be provided in the event of refuelling with incorrect fuel.

# Terms and Conditions relating to BMW Insured Emergency Service in Continental Europe

## 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 Service 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 BMW Insured Emergency Service.

## Exclusions relating to Continental European Cover

**We** will not pay for:

- Any expenses incurred without the prior authorisation of BMW Insured Emergency Service
- 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, in the opinion of BMW Insured Emergency

Service, **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 Dealer 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 consequential losses arising directly or indirectly from the breakdown

## Renewal of your BMW Motorrad Insured Warranty Annual Policy

If **you** have an **annual policy** we will send **you** a renewal notice 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. **We** will give **you** at least 21 days written notice before the renewal date should this happen.

At renewal **you** must tell **us** about any relevant facts relating to **your insured motorcycle**. These relevant facts will

include but are not limited to, motorcycle mileage and motorcycle service history. Failure to do so may invalidate **your BMW Motorrad Insured Warranty**.

### **BMW Motorrad Insured Warranty**

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

## Renewal of your BMW Motorrad Insured 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 provide **you** with a first class policy and service. However, there may be times when **you** feel **we** have not done so. If this is the case, please tell **us** about it so that **we** can do **our** best to solve the problem. If **you** make a complaint **your** legal rights will not be affected.

In the first instance please contact:  
The Quality Standards Manager,  
BMW Motorrad Insured Warranty  
Services, PO Box 1852, Croydon CR9  
1PW.

Please supply **us** with **your** name, address, motorcycle registration and claim number where applicable and enclose copies of relevant correspondence, as this will help **us** to deal with **your** complaint, in the shortest possible time.

If **you** are still dissatisfied, **you** can refer the matter to the Financial Ombudsman.

# Transfer of ownership request form

## Applicable to annual policies only

Please enter new owner's details below:

Policy Number

---

Frame number

---

Motorcycle registration number

---

Title

Initials

Surname

---

Address

---

---

Postcode

---

Telephone number

---

E-mail address

---

Mileage at transfer

---

I certify that I have sold the **insured motorcycle** and wish to transfer this warranty to the new owner.

Signature of previous owner

Date

Signature of new owner

Date

Please send to:

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

We would like to keep you informed of our latest vehicles and other products and services that may be of interest, and we may occasionally ask for your assistance in market research to help improve our services to customers.

Your personal data may be shared for these purposes with other BMW Group companies, authorised BMW Group Dealers and other suppliers of BMW branded products or services. Further details are available in our privacy policy.

If you would prefer NOT to receive this information by post  or by telephone  please tick the relevant box.

If you do NOT wish to be kept informed by email, please tick here



# Change of address form

Please enter new address and details below:

PolicyNumber

---

Frame number

---

Motorcycle registration number

---

Title

Initials

---

Surname

---

New Address

---

---

Postcode

---

Telephone number

---

E-mail address

---

I certify that the details provided are correct.

\_\_\_\_\_  
Your signature

\_\_\_\_\_  
Date

Please send to:

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

We would like to keep you informed of our latest vehicles and other products and services that may be of interest, and we may occasionally ask for your assistance in market research to help improve our services to customers.

Your personal data may be shared for these purposes with other BMW Group companies, authorised BMW Group Dealers and other suppliers of BMW branded products or services. Further details are available in our privacy policy.

If you would prefer NOT to receive this information by post  or by telephone  please tick the relevant box.

If you do NOT wish to be kept informed by email, please tick here

This insurance product is provided by Mondial Assistance UK Limited, trading as BMW Motorrad Insured Warranty Services, whose registered offices are at: 102 George Street, Croydon CR9 1AJ, Registered in England No: 1710361.

This **BMW Insured Warranty** is underwritten by ELVIA Travel Insurance International N.V. (Netherlands) and is administered in the UK by: Mondial Assistance (UK) Limited, Registered in England No: 1710361.

Registered Office: Mondial Assistance (UK) Limited, Mondial House, 102 George Street, Croydon CR9 1AJ. Mondial Assistance (UK) Limited are authorised and regulated by the Financial Services Authority (FSA).

ELVIA Travel Insurance International N.V. (Netherlands) is authorised by DE Nederlandsche Bank (DNB) in the Netherlands and regulated by the Financial Services Authority for the conduct of UK Business.

Mondial Assistance (UK) Limited will act as an agent for ELVIA Travel Insurance International N.V. (Netherlands) with respect to the receipt of customer money, for the purpose of settling claims and handling premium refunds.

BMW Insurance



BMW  
Insured Warranty

