



MINI INSURED WARRANTY
MINI INSURED WARRANTY POLICY HANDBOOK





This booklet contains three separate documents for warranty.

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

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

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DEMANDS AND NEEDS STATEMENT

MINI Insured Warranty meets the demands and needs of customers who wish to insure themselves with respect to warranty and roadside assistance for their vehicle. The level of cover may vary depending on which option you choose.

Insured Warranty does not cover everything. You should read this policy carefully to make sure it provides the cover you need.

You may already possess alternative insurance(s) for some or all of the features and benefits this type of policy provides. It is your responsibility to investigate this.

AWP Assistance UK Ltd trading as MINI Insured Warranty 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

MINI Insured Warranty Services
102 George Street
Croydon
CR0 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 emergency service. We may ask some questions to narrow down the selection of products that we will provide details on. You will then need to make your own choice about how to proceed.

4. What will you have to pay us for this service?

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?

MINI Insured Warranty Services which is a trading name of AWP Assistance UK Ltd, 102 George Street, Croydon, CR9 6HD and 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, MINI 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



HELLO

Thank **you** for purchasing a MINI Insured Warranty policy. This will give **you** added peace of mind when driving your MINI.

Your confirmation of cover shows the type of policy **you** have chosen, the **insured vehicle** 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 warranty

If **you** need to contact **us**, **you** should call **MINI Insured Warranty Services** on: **0345 6419 721**.

Alternatively, write to **us** at:
MINI Insured Warranty Services
PO Box 1852
Croydon
CR9 1PW

For any enquiries relating to the administration of **your** policy please contact **us** on: **0345 6419 721**.

How to contact us for roadside assistance

If calling from a landline within the **UK** freephone:
0800 777 101.

If calling from a mobile within the **UK** phone:
020 8603 9401.

If calling from **Continental Europe** or the **Republic of Ireland** phone:
00 44 20 8603 9990.

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. The covered component section applicable to **your** MINI Insured Warranty policy is shown on **your confirmation of cover**.

Cover	Claim Limit	Excess
Comprehensive Component Cover	Purchase price of the insured vehicle inclusive of VAT	Either £0, £100 or £250 as specified on the confirmation of cover
Named Component Cover	Purchase price of the insured vehicle inclusive of VAT	Either £0, £100 or £250 as specified on the confirmation of cover
Driveline Component Cover	£5,000 in total inclusive of VAT	Either £0, £100 or £250 as specified on the confirmation of cover
MINI Roadside Assistance (if applicable)	Market price of the insured vehicle for repatriation	None

Note

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

MINI Insured Warranty terms and conditions - pages 21 to 22.

Making a claim - page 23.

MINI Roadside Assistance UK and Republic of Ireland cover - page 25.

IMPORTANT INFORMATION

Insurer

Your MINI Insured Warranty insurance is underwritten by AWP P&C SA and is administered in the **United Kingdom** by AWP Assistance UK Ltd (trading as **MINI Insured Warranty 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 vehicle**. **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** MINI 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 6419 721** 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 MINI Insured Warranty has a mileage limitation of 100,000 miles at the **commencement date** for Comprehensive and Named 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 claims having been paid or assistances provided.

After this 14 day period **you** will be entitled to a pro-rata refund on an **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: MINI Insured Warranty Services, PO Box 1852, Croydon, CR9 1PW or telephone **0345 6419 721** or contact the selling agent.

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

If the policy is deemed to be invalidated as a result of **your** action(s), such as a fraudulent application or claim, **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.

Policy excess

Under the MINI 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 vehicle**, for each claim incident. The amount **you** have to pay is the excess and this is shown on the **confirmation of cover**.

Data protection notice

We care about **your** personal data.

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

Our full privacy notice is available at:
www.miniwarranty.co.uk/privacy-policy

If a printed version is required, please write to **us** at Legal and Compliance Department, MINI 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 vehicle** and their franchised dealers and authorised repairers.

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

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

Who will have access to your personal data?

We may share **your** personal data:

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

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

How long do we keep your personal data?

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

Where will your personal data be processed?

Your personal data may be processed both inside and outside the European Economic Area (EEA).

Whenever **we** transfer **your** personal data outside the 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 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: Data Protection Officer,
AWP Assistance UK Ltd, 102 George Street,
Croydon CR9 6HD

By telephone: 0208 603 9853

By email: AzPUKDP@allianz.com

Financial Services Compensation Scheme (FSCS)

For **your** added protection, the **insurer** is covered by the FSCS. **You** may be entitled to compensation from the scheme if 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.

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 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 twelve 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 vehicle** 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 **insured vehicle**, for each valid claim incident on **your** MINI 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 MINI Centre or MINI Service Workshop, approved MINI Bodyshop or MINI Roadside Assistance Representative.

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

Geographical Areas of Cover

You will not be covered if **you** travel outside these areas:

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

- **Continental Europe**

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 vehicle, your vehicle

The vehicle 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 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 of cover**.

Passengers

Those persons travelling with **your vehicle** at the moment MINI Roadside Assistance is required, up to the maximum number of **passengers** legally permitted in the **insured vehicle**.

Period of insurance

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

If **you** have purchased a **monthly policy**, **your** MINI 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.

We, our, us

AWP Assistance UK Ltd (trading as MINI Insured Warranty Services and MINI Roadside Assistance Services) which administers the insurance on behalf of the **insurer**.

You, your

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

MINI INSURED WARRANTY

Depending on the level of component cover chosen by **you** and **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 covered components below that have suffered **electrical or mechanical failure** during the **period of insurance**.

The level of component cover and the relevant section below that is applicable to **your** MINI Insured Warranty policy is shown on the **confirmation of cover**.

Comprehensive Component Cover

The maximum total claims liability covered by the MINI Insured Warranty Comprehensive Component Cover is the purchase price paid for the **insured vehicle**, inclusive of VAT. **Your** Comprehensive Component Cover covers all factory-fitted mechanical and electrical components of the **insured vehicle** with the exception of the following.

Battery, all exhaust components (except catalytic converter), brake and clutch facings, discs and drums, bulbs and fuses, channels and guides, weather strips and seals, handles, hinges and check straps, trim, upholstery and cosmetics finishes, bodywork, paintwork, wheels and tyres, wiper blades and arms, glass, auxiliary drive belts, coolant and fuel hoses, the cleaning or adjustment of any component, and all service items which will require periodic replacement. Please also refer to 'Our policy on wear and tear Exclusions' on 20.

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

Sundries: working materials e.g. oils, lubricants, fluids, compressed gasses and filters are claimable as a direct result of a valid claim providing the **insured vehicle** is not within 1,000 miles of its next scheduled service.

Named Component Cover

The maximum total claims liability covered by the MINI Insured Warranty Named Component Cover is the purchase price paid for the **insured vehicle**, inclusive of VAT. Named Component Cover covers the following factory-fitted components:

Engine: all internally lubricated components, including but not limited to the following: cylinder head, cylinder head gasket, valves (excluding carbonisation, burnt or pitted valves and valve seats), valve springs, valve guides, camshaft and bearings, camshaft followers, hydraulic lifters, timing gears, timing chains, piston and piston rings, cylinder liners and liner seals, cylinder block, connecting rods and small end bearings, gudgeon pins, crankshaft and crankshaft bearings, oil pump and oil pump drive, distributor driveshaft, flywheel, starter motor ring gear, engine management sensors.

Timing belts: timing belts and tensioners are covered providing that the last due change has taken place as specified by the manufacturer's schedule (proof required). Damage subsequently caused if timing belt has not been changed as specified by the manufacturer is specifically excluded.

Turbocharger/Supercharger: factory fitted turbocharger/supercharger, intercooler and wastegate.

Gearbox: all internally lubricated components, including but not limited to the following.

Gears, shafts, synchroniser hubs and baulk rings, selector shafts and selector forks, internal bearings and bushes, oil pump, valve and valve block, clutches and brake bands, governor, torque converter, modulator valve, gearbox sensors excluding external linkages.

Final drive: all internally lubricated components, including but not limited to the following.

Crown wheel and pinion, differential gears and bearings, halfshaft, halfshaft bearings, driveshafts, bearings and constant velocity joints, propeller shaft universal joints and centre bearing, wheel bearings, final drive sensors excluding rubber boots and gaiters.

Four-Wheel drive: 4x4 transfer box, all internally lubricated components.

Clutch: release bearing, master and slave cylinders, excluding burnt out parts and general wear and tear.

Steering: steering rack or box, power steering pump, idler box, reservoir, excluding rubber boots and gaiters.

Braking System: master cylinder, brake callipers (excluding seized units), wheel cylinders, brake limiter valve, apportioning and compensator valves, brake servo unit, vacuum pump, ABS pump, ABS modulator/control valve and sensors.

Fuel System: fuel injection pump, pump drive gear, lift pump, fuel pump relay, fuel system electronic control unit, solenoids, throttle potentiometer, idle control valve and fuel pressure regulators, excluding fuel injectors/glow plugs.

Cooling System: water pump, viscous fan coupling, radiator and expansion tank, oil cooler, heater matrix, cooling fan motor.

Electrical System: alternator, starter motor, starter solenoid, distributor, electronic control units, electronic ignition module, wiper motors, heater fan motors, central locking motors and solenoids, window motors, horn, washer pump motors, sun roof motor, electric door mirror motors, relays, fuel tank sender unit, switches.

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

Sundries: working materials e.g. oils, filters, antifreeze are claimable as a direct result of a valid claim providing the vehicle is not within 1,000 miles of its next scheduled service.

Miscellaneous: 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.

Driveline Component Cover

The maximum total claims liability covered by the MINI Insured Warranty Driveline Component Cover is £5,000, inclusive of VAT. Driveline Component Cover covers the following factory-fitted components.

Engine: all internally lubricated components, including but not limited to the following.

Cylinder head, cylinder head gasket, valves (excluding carbonisation, burnt or pitted valves and valve seats), valve springs, valve guides, camshaft and bearings, camshaft followers, hydraulic lifters, timing gears, timing chains, piston and piston rings, cylinder liners and liner seals, cylinder block, connecting rods and small end bearings, gudgeon pins, crankshaft and crankshaft bearings, oil pump and oil pump drive, distributor driveshaft, flywheel, starter motor ring gear, engine management sensors.

Timing belts: timing belts and tensioners are covered providing that the last due change has taken place as specified by the manufacturer's schedule (proof required). Damage subsequently caused if timing belt has not been changed as specified by the manufacturer is specifically excluded.

Turbocharger/Supercharger: factory-fitted turbocharger/supercharger, intercooler and wastegate.

Gearbox: all internally lubricated components, including but not limited to the following.

Gears, shafts, synchroniser hubs and baulk rings, selector shafts and selector forks, internal bearings and bushes, oil pump, valve and valve block, clutches and brake bands, governor, torque converter, modulator valve, gearbox sensors, excluding external linkages.

Final drive: all internally lubricated components, including but not limited to the following.

Crown wheel and pinion, differential gears and bearings, halfshaft, halfshaft bearings, driveshafts, bearings and constant velocity joints, propeller shaft universal joints and centre bearing, wheel bearings, final drive sensors, excluding rubber boots and gaiters.

Four-Wheel drive: 4x4 transfer box, all internally lubricated components.

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

Sundries: working materials e.g. oils, filters, antifreeze are claimable as a direct result of a valid claim providing the **insured vehicle** is not within 1,000 miles of its next scheduled service.

Miscellaneous: 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.

Applicable to all levels of component cover

Our policy on wear and tear

During the service life of **your insured vehicle**, 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 vehicle**, **we** may not be able to cover this type of failure and the cost of replacement will be **your** responsibility.

If **you** have the Comprehensive level of cover 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 MINI 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 repair is more than the maximum total claims liability for the **insured vehicle**, **you** agree to meet the rest of the cost for the repair at an authorised MINI Centre or MINI Service Workshop.

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

MINI Roadside Assistance

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

Warranty assistance

In the event of the **immobilisation** of **your vehicle**, 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 MINI Customer Service vehicle, but if the problem cannot be resolved at the roadside, **we** will pay the costs of taking **your vehicle** to the nearest authorised MINI Centre or MINI Service Workshop.

To receive full MINI 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**.

MINI INSURED WARRANTY 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** MINI Insured Warranty. This does not affect **your** statutory rights.

1. a) Care of the vehicle - **you** must keep **your vehicle** 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.
- b) After each service, please ensure that the relevant service details are completed in **your** service records by the servicing garage and obtain a VAT receipt for the service. **You** must keep all such receipts for reference in the event of a claim.
2. **Your** MINI Insured Warranty may also be invalidated if **you** continue to drive 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 vehicle** and examine damaged parts.
5. For **annual policies** only and provided that a refund has not been claimed, any balance of **your** MINI Insured Warranty remaining may be transferred to another **private owner**, subject to **our** approval, who buys **your vehicle** from **you** but not to a buyer engaged in the business of purchasing, selling or servicing motor vehicles.
Monthly policies are not transferable. MINI Insured Warranty cover is not transferable to you from a Motor Centre.
6. This MINI Insured Warranty will not cover the following.
 - 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 our policy on wear and tear on page 20.
 - Repair or replacement required wholly or partially due to lack of maintenance, abuse or neglect or as a result of accident.
 - Pre-existing faults.
- An **insured vehicle** that has been subject to alterations, has had experimental equipment fitted or has in any way been modified from MINI's approved specification.
- An **insured vehicle** used for courier or private hire services, track days, off road use, 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, failures due to oil degradation or carbon/soot build up.
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.

- **We** will not pay for any depreciation to **your vehicle**, 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.
 - 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 vehicle** 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 centre.
9. **You** may authorise repair work in **Continental Europe** and claim reimbursement under this MINI Insured Warranty (up to the usual cost for the work if carried out in the **UK**) on the following terms.
- MINI 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 MINI Insured Warranty.
10. Policy premium payments and policy duration
- a) **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** MINI Insured Warranty will last for 12 months.
- b) **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** MINI 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 manufacturers 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.

MAKING A CLAIM

All MINI Insured Warranty repairs must be carried out by an authorised MINI Centre or MINI Service Workshop.

Contact **your** nearest authorised MINI Centre or MINI Service Workshop and inform them that **your vehicle** is protected by a MINI Insured Warranty.

The service history of the **insured vehicle** and supporting invoices will be required by the repairing centre at the time of the claim.

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

The authorised MINI Centre or MINI Service Workshop will arrange to investigate the fault. **You** will be responsible for diagnostic costs not covered by the terms and conditions of the MINI Insured Warranty. The authorised MINI Centre or approved MINI Bodyshop 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 policy document.

To find **your** local authorised MINI Centre or MINI Service Workshop please call MINI Customer Information Service on:
0800 325 600.

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

MINI Insured Warranty cover in **Continental Europe** is only valid for travel not exceeding 91 days in any single trip.

On return to the **UK** **you** should take the receipt to **your** local authorised MINI Centre or MINI Service Workshop who will contact **us**.

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 MINI Insured Warranty.

MINI ROADSIDE ASSISTANCE

Important

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

MINI Roadside Assistance has been designed to provide assistance for motoring emergencies and includes a comprehensive range of

benefits, including car hire, vehicle recovery and redelivery.

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

MINI Roadside Assistance Services will offer all possible assistance under the terms of agreement set out in this policy document.

Please remember that if **your vehicle** requires repair, **MINI Roadside Assistance Services** will take **your vehicle** to an authorised MINI Centre or MINI Service Workshop or approved MINI Bodyshop.

By doing so **you** can be assured that only genuine MINI parts and materials will be used and fitted by fully trained MINI technicians.

WHAT TO DO WHEN YOU NEED ASSISTANCE

What to do when you need assistance

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

- **Your** name and exact location
- A contact telephone number
- Registration number or MINI Insured Warranty policy number and colour of **your vehicle**
- Details of what has happened.

If calling from a landline within the **UK** freephone: **0800 777 101**.

If calling from a mobile within the **UK** call: **020 8603 9401**.

If calling from **Continental Europe** or the **Republic of Ireland** phone: **00 44 20 8603 9990**.

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

UK AND REPUBLIC OF IRELAND COVER

Home and roadside assistance

In the event of the **immobilisation** of **your vehicle**, whether at home or elsewhere, **MINI Roadside Assistance Services** will arrange assistance for **you**. Whenever practical, **we** will endeavour to arrange assistance by a MINI Customer Service vehicle, but if the problem cannot be resolved at the roadside, **we** will pay the costs of taking **your vehicle** to the nearest authorised MINI Centre or MINI Service Workshop or to the authorised MINI Centre or MINI Service Workshop nearest to **your** home address in the **UK** or **Republic of Ireland**.

Storage

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

Onward travel/hotel accommodation

Following assistance and in the event that repairs to **your vehicle** cannot be completed within four hours as a result of **immobilisation**, **we** will, whenever possible, organise and pay for **you** and **your passengers** to continue **your** journey or return home by the most appropriate means.

Alternatively, if breakdown occurs more than 50 miles from **your** home address and overnight accommodation is a more practical option, **we** will pay for the cost of bed and breakfast for **you** and **your passengers** up to £100 per person (£150 in Greater London). The maximum allowance under this benefit is £500 including VAT.

Car hire

In the event that, following assistance by **MINI Roadside Assistance Services**, **your vehicle** cannot be repaired within four hours, **we** will, whenever possible, organise and pay for a replacement vehicle for up to two days. The rental provider will need to see **your** valid driving licence and **you** will be asked for a deposit to cover fuel charges and any additional days hire. For further information please refer to the terms and conditions relating to **United Kingdom** and **Republic of Ireland** cover on page 26.

Vehicle redelivery

Provided that **your vehicle** has been recovered by **MINI Roadside Assistance Services** to an authorised MINI Centre or MINI Service Workshop other than **your** local authorised MINI Centre or MINI 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 vehicle** personally, **we** will pay the appropriate transport costs to enable **you** to do so.

Glass breakage

In the **UK** or **Republic of Ireland** we can, if required, contact an authorised MINI Centre or MINI Service Workshop on **your** behalf who will usually be able to arrange replacement glass for **you**.

Alternatively, if a repair cannot be effected at **your** location, **we** can arrange to have **your vehicle** stored securely until the necessary parts are available for repair. The additional benefits detailed in this document will not be provided in the event of glass breakage and **you** will be liable for the cost of replacement parts.

UK AND REPUBLIC OF IRELAND TERMS AND CONDITIONS

All costs quoted within this document are inclusive of VAT.

Car hire

Whenever possible **MINI Roadside Assistance Services** will attempt to provide **you** with a replacement vehicle from the repairing authorised MINI Centre or MINI Service Workshop. If **we** are unable to do so then a vehicle will be sourced through one of the major vehicle rental companies. Under any circumstances **you** must be able to comply with their conditions of hire.

You will be responsible for any fuel costs incurred during the period of hire. Certain endorsements on **your** licence may prejudice **your** eligibility to hire a vehicle. Insurance requirements stipulate that **you** must have held a full **UK** driving licence for a minimum of 12 months.

Release fees

Should **your vehicle** be stolen and subsequently recovered by the police, **you** may be asked to pay a release fee before **we** can remove **your vehicle** to an authorised MINI Centre or MINI 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 vehicle** has, for example, left the highway, is in a ditch, is standing on soft ground, sand, shingle, stuck in water or snow or has been immobilised by the removal of its wheels, **we** will arrange recovery but **you** will be responsible for the costs. The costs may be refundable under the terms of **your** motor insurance policy.

Adverse weather conditions

On those occasions when **we** experience adverse weather conditions, such as high winds, snow, floods, etc., external resources may be stretched and some operations become physically impossible until the weather improves. At such times, **our** priority is to ensure that **you** and **your passengers** are taken to a place of safety and so the recovery of **your vehicle** may not be possible until weather conditions permit.

Punctures – Mobility System

Should **you** experience a puncture and **your vehicle** is equipped with a Mobility System, details regarding its operation can be found in **your** owner's handbook or on the device itself. Alternatively, **we** will be happy to explain how the system works to help **you** carry out a temporary repair and resume **your** journey.

Lock out/lost keys

Whilst **we** will always endeavour to provide assistance by the most practical method should **you** be unable to gain entry to **your vehicle**, modern security systems make it extremely difficult for this to be achieved should spare keys not be available. If a forced entry is required, **you** will be asked to sign a declaration stating that **you** have given permission for this to take place and that any costs for resultant damage will be **your** sole responsibility.

Incorrect fuel

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

UK AND REPUBLIC OF IRELAND 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 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 vehicle** being kept in an unroadworthy condition or not being serviced in accordance with the manufacturer's recommendations. If **we** believe that a recurring fault is due to poor maintenance of **your vehicle**, **we** reserve the right to request proof of servicing and to specify immediate recovery to an authorised MINI Centre or MINI 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.

CONTINENTAL EUROPE COVER

Roadside assistance and recovery

In the event that **your vehicle** is immobilised in **Continental Europe**, we will arrange assistance for **you**. If the problem cannot be resolved at the roadside, we will organise and pay for the recovery of **your vehicle** to the nearest authorised MINI Centre or MINI Service Workshop.

Storage

If **your vehicle** has to be stored whilst awaiting recovery or repatriation, we will pay storage costs up to £100.

Onward travel/hotel accommodation

In the event that the **immobilisation** has occurred en route to **your** planned destination and **your vehicle** has been taken to an authorised MINI Centre or MINI 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 passengers** up to a maximum of four days and £100 per person per night on a bed and breakfast basis.

Provided that **your vehicle** has been recovered by **MINI Roadside Assistance Services**, we will, whenever possible, organise and pay for a replacement vehicle within **Continental Europe** whilst **your vehicle** is being repaired, up to a maximum period of two weeks. The rental provider will need to see a valid driving licence and **you** will be required to pay a deposit for fuel and any additional days hire.

Please note that we cannot guarantee availability of vehicles with accessories such as roof racks, tow bars, etc.

For further information please refer to the terms and conditions relating to MINI Roadside Assistance in **Continental Europe** on page 27.

Parts delivery

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

Vehicle repatriation

If **your vehicle** cannot be repaired in **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 vehicle** to the authorised MINI Centre or MINI 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 vehicle** personally, we will arrange and pay the cost of **your** outward journey.

The maximum amount payable by **MINI Roadside Assistance Services** for vehicle repatriation will not exceed the market value of **your vehicle**.

Additional UK or Republic of Ireland car hire

If **your vehicle** 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 replacement vehicle in the **UK or Republic of Ireland** up to a maximum of three days. Terms and conditions for **UK and Republic of Ireland** vehicle hire apply in this instance.

If the only qualified driver travelling in the party is repatriated to the **UK or Republic of Ireland** due to illness, **we** will pay the cost of an alternative driver to return **your vehicle** to **your** home address in the **UK or Republic of Ireland** and arrange and pay for the costs of returning other **passengers** to their homes in the **UK or Republic of Ireland**.

If **you** experience any issues whilst travelling abroad with **your vehicle**, 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.

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 vehicle** has to be repatriated from **Continental Europe**, **you** should ensure that any items of value are removed. **You** will be asked to provide **MINI Roadside Assistance Services** with a signed inventory of any items left in **your vehicle**. Neither **MINI Roadside Assistance Services** 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 vehicle** may not be possible until weather conditions permit.

Hire cars

Whenever possible **MINI Roadside Assistance Services** will attempt to provide **you** with a replacement vehicle from the repairing authorised MINI Centre or MINI Service Workshop. If **we** are unable to do so then a vehicle will be sourced through one of the major vehicle rental companies. Under any circumstances **you** must be able to comply with their conditions of hire.

You will be responsible for any fuel costs incurred during the period of hire. Certain endorsements on **your** licence may prejudice **your** eligibility to hire a vehicle. Insurance requirements stipulate that **you** must have held a full **UK** driving licence for a minimum of 12 months.

Punctures – Mobility System

Should **you** experience a puncture and **your vehicle** is equipped with a Mobility System, details regarding its operation can be found in **your** owner's handbook or on the device itself. Alternatively, **we** will be happy to explain to **you** how the system works to help **you** carry out a temporary repair and resume **your** journey.

Incorrect fuel

If **your vehicle** is immobilised as a result of refuelling with incorrect fuel, **we** will pay for the cost of recovering **your vehicle** to the nearest authorised MINI Centre or approved MINI Bodyshop. 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 **MINI Roadside Assistance Services** at the earliest opportunity so that **we** can arrange for the most appropriate assistance once **your vehicle** has been recovered from the autoroute. Costs incurred for recovery from the autoroute should be claimed back from **MINI Roadside Assistance Services**.

CONTINENTAL EUROPE 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 vehicle** being kept in an unroadworthy condition or not being serviced in accordance with the manufacturer's recommendations. If **we** believe that a recurring fault is due to poor maintenance of **your vehicle**, **we** reserve the right to request proof of servicing and to specify immediate recovery to an authorised MINI Centre or MINI 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

If **you** have annual cover, **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** MINI Insured Warranty must be purchased prior to the expiry of **your** current MINI 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 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:

By post -
Customer Service
MINI Insured Warranty Services
PO Box 1852
Croydon
CR9 1PW

By phone -
020 8603 9853

By 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 sorted out 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)

Transfer of an annual MINI Insured Warranty is subject to the approval of **MINI Insured Warranty Services**.

Please enter new owner’s details below:

Policy Number _____

Vehicle VIN/chassis number _____

Vehicle registration number _____

Title _____ Initials _____

Surname _____

Address _____

_____ Postcode _____

Telephone number _____

E-mail address _____

Mileage at transfer _____

I (name) _____ wish to transfer the balance of my MINI Insured Warranty to the new owner detailed above.

Signature of previous owner Date

Signature of new owner Date

Please send to:
MINI Insured Warranty Services, PO Box 1852, Croydon CR9 1PW.

CHANGE OF ADDRESS

Please enter new address and details below:

Policy Number _____

Vehicle VIN/chassis number _____

Vehicle registration number _____

Title _____ Initials _____

Surname _____

New Address _____

Postcode _____

Telephone number _____

E-mail address _____

I confirm that the details provided are correct.

Your signature

Date

Please send to:
MINI Insured Warranty Services, PO Box 1852, Croydon, CR9 1PW.

NOTES

NOTES

NOTES

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

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

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

AWP Assistance UK Ltd 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 9721 and we will be pleased to organise an alternative version for you.