



BMW PROTECT.



BMW Insurance Solutions.

A CHOICE OF PRODUCTS, A RANGE OF OPTIONS. TAILOR YOUR PROTECTION.

BMW Insurance Solutions offer a suite of insurance products, designed specifically for your BMW. BMW Insurance Solutions are as well put together as your BMW and just as reliable.

BMW PROTECT SERVICES.

When you truly love your BMW, you want to protect it in the best way. That's why we created BMW Protect, our comprehensive range of insurance products designed to help maintain that sheer driving pleasure, whilst protecting you from damage costs.

CONTENTS.

BMW Shortfall Insurance – providing you with financial protection should your BMW be written off or stolen	4
BMW Contract Hire Shortfall Insurance – providing you with financial protection should your BMW be written off or stolen and you have a Contract Hire agreement	6
BMW Tyre Damage Insurance – covering tyre damage repair costs so your BMW is ready for the road	8
BMW Cosmetic Repair Insurance – covering repair costs of minor damage so your BMW leaves a lasting impression.	10

GET A QUOTE.

To find out more about our BMW Protect Insurance products give your participating local BMW Retailer a call.

If you need further help, you can call **BMW Protect Services** on **020 3325 7264**.

BMW Protect Services lines are open Monday to Friday 9.00am-5.30pm.

You can also visit **bmw.co.uk/insurance**.

For full terms and conditions of these products, see the policy wording documents available online at **bmw.co.uk/insurance** or by calling **BMW Protect Services** on **020 3325 7264**.

BMW SHORTFALL INSURANCE.

ENSURING YOU'RE NOT OUT OF POCKET IF YOUR BMW IS WRITTEN OFF OR STOLEN.

Within our suite of BMW Protect products is BMW Shortfall Insurance, ensuring you're not out of pocket if your BMW is written off due to an accident, theft or fire. BMW Shortfall Insurance is designed to bridge the gap between the motor insurance settlement and either the amount you paid for your BMW, or the outstanding amount due under your finance agreement if your BMW is declared a total loss, whichever is the higher amount. BMW Shortfall Insurance covers you against losing out in these tricky situations.

Key Benefits of BMW Shortfall Insurance:

- Cover available for 2, 3 or 4 years
- The insurance could pay up to £500 to cover any excess you have as part of your motor insurance claim
- Pay for your policy upfront or in 12 monthly payments (at no extra cost)
- Cover for accessories listed on the original purchase invoice for the insured vehicle that are present at the date of loss
- You have up to 60 days to purchase your policy after you have collected your BMW. Cover will start after you have purchased the policy

Further Benefits of BMW Shortfall Insurance:	
No age or vehicle mileage limitations	✓
European Cover	✓
If your motor insurer declares your vehicle a total loss and you are provided with a replacement vehicle, you are able to transfer the cover that's left on your BMW Shortfall Insurance to the replacement vehicle at no extra cost	✓
The BMW Protect Services Team will be on hand to help if you need to make a claim and can negotiate with your motor insurer on your behalf	✓

BMW Shortfall Insurance. Explained:

You paid £32,000 for your BMW but it gets written off following an accident. Your insurance company values your vehicle at £25,000, leaving you with a potential gap of £7,000. Should this happen, BMW Shortfall Insurance will cover the difference between what you paid for your BMW and your insurance company's pay out. However should your finance settlement figure leave you with a greater gap than £7,000, BMW Shortfall Insurance would cover up to the higher amount, ensuring that you are not left out of pocket.

Policy Conditions:

- The insurance cover will be capped at a maximum amount. Therefore the amount paid out under the BMW Shortfall Insurance might be lower than the gap between the motor insurance settlement and either the amount you paid for the insured vehicle or the early finance settlement balance
- Cover only applicable if a claim under your motor insurance policy is paid
- Cover for finance agreements does not include Contract Hire



BMW Shortfall Insurance is 5 Star Defaqto rated and provides one of the highest quality offerings in the market.

REST ASSURED. BMW SHORTFALL INSURANCE IS HERE TO HELP.



BMW CONTRACT HIRE SHORTFALL INSURANCE.

ENSURING YOU'RE NOT OUT OF POCKET IF YOUR BMW IS WRITTEN OFF OR STOLEN.

Within this suite of BMW Protect products is BMW Contract Hire Shortfall Insurance, ensuring you're not out of pocket if your BMW is written off due to an accident, theft or fire. BMW Contract Hire Shortfall Insurance is designed to bridge the gap between the motor insurance settlement and the outstanding balance payable by you to your contract hire or leasing company. BMW Contract Hire Shortfall Insurance covers you against losing out in these tricky situations.

Key Benefits of BMW Contract Hire Shortfall Insurance:

- Available for agreements up to 60 months
- The insurance could pay up to £500 to cover any excess you have as part of your motor insurance claim
- Pay for your policy upfront or in 12 monthly payments (at no extra cost)
- You have up to 60 days to purchase your policy after you have collected your BMW. Cover will start after you purchase the policy

BMW Contract Hire Shortfall Insurance offers one level of cover with the following benefits:

Up to 5 years	✓
If a replacement vehicle is offered by your insurance company, your policy can be transferred to your new vehicle at no cost	✓
Plus cover for up to £1,500 for Advance Rentals and Lease Deposits	✓
Up to £500 Motor excess	✓

BMW Contract Hire Shortfall Insurance. Explained:

The BMW Contract Hire Shortfall policy covers you following the total write off of your vehicle. Any motor insurance pay out will be calculated on its current market value potentially leaving an outstanding balance payable under your contract hire or lease agreement. If there is an outstanding balance BMW Contract Hire Shortfall will provide cover for this gap and will also pay up to £1,500 for advance rentals or lease deposit paid under the contract hire or lease agreement.

Please note you must not accept your motor insurer's settlement figure until you have contacted our claims department.

If you accept your motor insurer's write off valuation without our agreement then any BMW Contract Hire Shortfall Insurance claim may be calculated and settled based on our assessment of the market value of the vehicle at the time of write off.

Policy Conditions:

- If there is any amount still owing on the contract hire agreement after your claim has been settled, it is your responsibility to ensure that settlement of this amount is made
- Cover only applicable if a claim under the motor insurance policy is paid
- The insurance cover will be capped at a maximum amount. Therefore the amount paid out under the BMW Contract Hire Shortfall Insurance might be lower than the gap between the motor insurance settlement and the outstanding balance payable under your contract hire or lease agreement

BMW CONTRACT HIRE SHORTFALL INSURANCE IS HERE TO HELP.



BMW COSMETIC REPAIR INSURANCE.

COVERING REPAIR COSTS OF MINOR DAMAGE SO YOUR BMW LEAVES A LASTING IMPRESSION.

Within this suite of BMW Protect products is BMW Cosmetic Repair Insurance, developed to protect the beauty and finish of your vehicle, covering the costs for repairing minor cosmetic damages or providing a contribution if it cannot be repaired so your BMW leaves a lasting impression.

Key benefits of BMW Cosmetic Repair Insurance:

- Cover available for 2 or 3 years
- Available for new and Approved Used BMWs up to 7 years old at the start of the policy
- Repairs can be carried out at your local BMW Retailer or by our mobile repairer network
- Pay for your policy upfront or in 12 monthly payments (at no extra cost)
- Lifetime ownership guarantee on cosmetic repairs carried out by our approved repairer
- You have up to 60 days to purchase your policy after you have collected your BMW. Cover will start after you have purchased the policy
- Up to £250 contribution towards a body shop repair for damage that falls within the size parameters but cannot be cosmetically repaired

What does BMW Cosmetic Repair Insurance cover?

Vertical surfaces are covered for:

- Chips (up to 15mm in diameter and 3mm in depth) ✓
- Scratches (up to 300mm in length and 3mm in depth) ✓
- Dents (up to 300mm in diameter and 3mm in depth)

Flat/horizontal surfaces are covered for:

- Chips (up to 15mm in diameter and 3mm in depth) ✓
- Scratches (up to 300mm in length and 3mm in depth)

Bumpers and wing mirror housings are covered for:

- Scuffs (up to 300mm in diameter and 3mm in depth) ✓
- Chips (up to 15mm in diameter and 3mm in depth) ✓
- Dents (up to 300mm in diameter and 3mm in depth) (not applicable to wing mirror housing)

Damage across up to two body panels is covered by this policy ✓

Policy Conditions:

- Cover for the cost of cosmetic repair for accidental or malicious minor cosmetic damage to the bodywork up to the cover limit
- Excludes damage where paint is cracked or flaked, and any pre-existing damage
- Excludes specialist bodywork finish
- The policy does not cover vehicles on Contract Hire
- Cover in the United Kingdom and Europe. Repairs can only be carried out in the UK



BMW Cosmetic Repair Insurance is 5 Star Defaqto rated and provides one of the highest quality offerings in the market.

BMW COSMETIC REPAIR INSURANCE. KEEPING YOUR BMW LOOKING THE PART.



BMW TYRE DAMAGE INSURANCE.

COVERING TYRE DAMAGE REPAIR COSTS SO YOUR BMW IS READY FOR THE ROAD.

Within this suite of BMW Protect products is BMW Tyre Damage Insurance. If your tyres are damaged, either accidentally or by a malicious act, BMW Tyre Damage Insurance can help towards the unexpected cost of repair or replacement, regardless of your vehicle age. With three cover levels to choose from, you're sure to find the cover level that works for you, and your BMW.

Key benefits of BMW Tyre Damage Insurance:

- Cover for 2 or 3 years, covering up to 5 tyres up to the cover limit chosen
- 3 cover levels to choose from: £150, £300, £500 per tyre all including run-flat tyres
- No excess to pay
- Pay for your policy upfront or in 12 monthly payments (at no extra cost)
- You have up to 60 days to purchase your policy after you have collected your BMW. Cover will start after you have purchased the policy. If you purchase this policy after taking delivery of your vehicle a moratorium period of 13 days applies

Further Benefits of BMW Tyre Damage Insurance:	
Available for new and Approved Used BMWs up to 100,000 miles at point of purchase	✓
European cover where your roadside assistance policy does not provide cover	✓
30 days to make a claim	✓
Winter tyres and Speed rated X, Y, W and Z tyres all covered	✓
The BMW Protect Services Team will be on hand to help if you need to make a claim	✓

Policy Conditions:

- Cover for damage to tyres fitted to the insured vehicle only
- Covers tyres with a tread depth of more than 2mm
- Cover towards the cost of repairs and, if repair is not possible, replacement up to the cover limit
- Cover will start after you have purchased the policy. If you purchase this policy after taking delivery of your vehicle a moratorium period of 13 days applies
- Damage due to wear and tear is not covered



BMW Tyre Damage Insurance is 5 Star Defaqto rated and provides one of the highest quality offerings in the market.

BMW TYRE DAMAGE INSURANCE. KEEPING YOUR WHEELS MOVING.



GET A QUOTE.

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Terms, conditions and exclusions apply.

BMW Shortfall Insurance, BMW Contract Hire Shortfall Insurance, BMW Cosmetic Repair Insurance and BMW Tyre Damage Insurance are administered by GardX Assure Limited who are registered in England under company Registration Number 9339557 and is authorised and regulated by the Financial Conduct Authority, Registration Number 711212. Their registered office is at Unit 7, Clovelly Business Park, Clovelly Road, Southbourne, Emsworth, United Kingdom, PO10 8PE.

This insurance is underwritten by Helvetia Swiss Insurance Company in Liechtenstein Ltd. Helvetia Swiss Insurance Company in Liechtenstein Ltd., whose registered office is at Aeulestrasse 60, FL-9490 Vaduz, Liechtenstein, is authorised and regulated by the Financial Market Authority of the Principality of Liechtenstein (FMA), and subject to limited regulation by the Financial Conduct Authority for the conduct of UK business. You can check this on the FCA website at **<https://register.fca.org.uk>**