

MINI INSURED WARRANTY. Your Policy Handbook.

This product is administered by
Mondial Assistance (UK) Limited





This booklet contains three separate documents for warranty.

The ‘Demands & Needs Statement’ and the ‘About our insurance services’ documents both explain how 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.

CONTENTS.

Demands and Needs Statement	05	MINI Insured Emergency Service Terms & Conditions Relating to United Kingdom and Republic of Ireland Cover	26
About our insurance services	06	MINI Insured Emergency Service in Continental Europe	27
Policy Wording		MINI Insured Emergency Service Terms and Conditions Relating to Continental European Cover	29
Hello and Important Telephone Numbers	09	MINI Insured Emergency Service Exclusions Relating to Continental European Cover	30
Summary of Cover	10	Renewal of MINI Insured Warranty Annual Policy	31
Important Information	11	Renewal of MINI Insured Warranty Monthly Policy	31
Definition of Words	14	Making a Complaint	32
MINI Insured Warranty	17	Transfer of Ownership Request Form	33
MINI Insured Warranty Terms and Conditions	21	Change of Address Form	34
Making a MINI Insured Warranty Claim	23		
MINI Insured Emergency Service	24		
MINI Insured Emergency Service United Kingdom & Republic of Ireland Benefits	25		

DEMANDS & NEEDS STATEMENT

MINI Insured Warranty is typically suitable for those who wish to insure themselves with respect to Warranty and Emergency Service for their vehicle.

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.

Mondial Assistance (UK) Limited trading as MINI Insured Warranty Services has not provided **you** with any recommendation or advice about whether this product fulfils **your** specific insurance requirements.

1. The Financial Conduct Authority (FCA)

The FCA is the independent watchdog that regulates financial services. It requires us to give you this document. Use this information to decide if our services are right for you.

2. Whose products do we offer?

- We offer products from a range of insurers.
- We only offer products from a limited number of insurers for motor warranty and roadside assistance. Ask us for a list of insurers we offer insurance from.
- We only offer products from a single insurer.

3. Which service will we provide you with?

- We will advise and make a recommendation for you after we have assessed your needs for motor warranty and roadside assistance insurance
- You will not receive advice or a recommendation from us for motor warranty and roadside assistance. We may ask some questions to narrow down the selection of products that we will provide details on. You will then need to make your own choice about how to proceed.

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

- A fee.
- No fee.

You will receive a quotation which will tell you about any other fees relating to any particular insurance policy.

5. Who regulates us?

Mondial Assistance (UK) Limited, trading as MINI Insured Warranty Services, 102 George Street, Croydon, CR9 6HD is authorised and regulated by the Financial Conduct Authority. Our FCA Register number is 311909. Our permitted business is arranging Motor Warranty and Roadside Assistance insurance.

Mondial Assistance (UK) Limited also has permission to conduct the following business with regards to non-investment insurance contracts:

- Arranging
- Assisting in the administration and performance of a contract of insurance
- Dealing as agent
- Making arrangements with the view to transactions

You can check this on the FCA's Register by visiting the FCA's website www.fsa.gov.UK/register/ or by contacting the FCA on 0845 606 1234.

6. What to do if you have a complaint

If you wish to register a complaint, please contact us:

... in writing	Customer Support, 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 may be entitled to refer it to the Financial Ombudsman Service for independent arbitration.

7. Are we covered by the 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.



HELLO.

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

Your confirmation letter 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 Insured Warranty

If **you** need to contact **us**, **you** should call MINI Insured Warranty Services on: **0845 6419 721**

Alternatively, write to **us** at:
MINI Insured Warranty Services
PO Box 1851
Croydon
CR9 1RF.

For any enquiries relating to the administration of **your** policy please contact MINI Insured Warranty Services on:
0845 6419 721

How to contact us for Emergency Services

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

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

Republic of Ireland and Continental Europe:
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 letter**.

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 letter
Named Component Cover	Purchase price of the insured vehicle inclusive of VAT	Either £0, £100 or £250 as specified on the confirmation letter
Driveline Component Cover	£5,000 per claim inclusive of VAT	Either £0, £100 or £250 as specified on the confirmation letter
MINI Insured Emergency Service (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 & 22.

Making a MINI Insured Warranty Claim, page 23.

MINI Insured Emergency United Kingdom and Republic of Ireland Insured Emergency Service Benefits, page 25.

IMPORTANT INFORMATION.

Insurer

Your MINI Insured Warranty insurance is underwritten by AGA International SA and is administered in the United Kingdom by Mondial Assistance (UK) Limited, trading as MINI 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 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 **0845 6419 721** as soon as possible and **we** will be able to tell **you** if **we** can still offer **you** cover.

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. After this 14 day period **you** will be entitled to a pro-rata refund subject to no claims being paid under the policy, less an administration fee of £25. In either case, if **you** have asked **us** to perform or provide any of the services given under this policy **we** are entitled to recover all costs that **you** have used for the service provided.

To obtain a refund please write to **us** at MINI Insured Warranty Services, PO Box 1851, Croydon, CR9 1RF or Telephone **0845 6419 721** or contact the selling agent.

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.

IMPORTANT INFORMATION.

Policy excess

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

Data protection

Information about **your** policy may be shared between **us**, MINI, BMW Group, and the **insurer** for underwriting and administration purposes.

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.

Your information may be used by members of Allianz Global Assistance and shared with MINI, BMW Group companies for marketing, research and to inform **you** from time to time about special promotions, new products or services. If **you** do not want to receive marketing information please write to MINI Insured Warranty Services, PO Box 1851, Croydon, CR9 1RF. **You** have the right to access **your** personal records should **you** wish to do so.

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.



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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 bold 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**.

Car

The MINI vehicle detailed on **your policy confirmation letter**.

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

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 MINI Authorised Dealer, MINI Service Authorised Workshop or MINI Insured Emergency Service Representative.

There is no **excess** payable for valid claims under the MINI 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 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.

DEFINITION OF WORDS.

Immobilisation

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

Insurer

AGA International SA.

MINI Insured Warranty

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

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**.

Passengers

Passengers are those persons travelling with **your vehicle** at the moment MINI Insured Emergency Service is required.

Period of Insurance

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

Vehicle Insured/Insured Vehicle/Your Vehicle

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

We, Our, Us

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

You, Your, Yourself

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



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 letter**.

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 'Wear and Tear Exclusions' on page 20.

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 decarbonisation, 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.

MINI INSURED WARRANTY.

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, 4X4 transfer box, 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).

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.

MINI INSURED WARRANTY.

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 decarbonisation, 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, 4X4 transfer box, 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).

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.

MINI INSURED WARRANTY.

Applicable to all levels of component cover

Wear and Tear Exclusions

As the **insured vehicle'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.

MINI Insured Emergency Service

Unless **you** have purchased the MINI Insured Emergency Service 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 MINI Insured Emergency Service benefits:

Roadside Assistance

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

To receive Full MINI 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**.

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 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** 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 dealer.

6. This **MINI 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 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.

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

■ **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

MINI INSURED WARRANTY TERMS AND CONDITIONS.

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 car** 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

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 **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 & 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 MINI 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 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.

MAKING A MINI INSURED WARRANTY CLAIM.

MINI Insured Warranty Claim

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

The MINI Authorised Dealer or MINI 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 **MINI Insured Warranty**. The MINI Authorised Dealer or MINI 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 **MINI Insured Warranty** Handbook.

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

MINI Customer Information Service on:
0800 325 600.

You may authorise repair work in **Continental Europe** (as defined on pages 14 & 22) 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**.

MINI INSURED EMERGENCY SERVICE.

Important

Please note that **you** will only be covered for the MINI Insured Emergency Service 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 letter**.

MINI Insured Emergency Service 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 Emergency Service centres manned 24 hours a day, every day of the year, by experienced multilingual staff.

MINI Insured Emergency Service will offer all possible assistance under the terms of agreement set out in this handbook. Please remember that if **your vehicle** requires repair, MINI Insured Emergency Service will take **your vehicle** to an Authorised MINI Dealer, MINI Approved

Bodyshop or a MINI Service Authorised Workshop.

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

If **you** are in any doubt as to whether **you** require assistance, please telephone MINI Insured Emergency Service first. Do not make **your** own arrangements without first contacting MINI Insured Emergency Service. Should **you** require assistance following an accident, vehicle breakdown, fire or theft. Contact MINI Insured Emergency Service 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 in Republic of Ireland or **Continental Europe**, please call:

00 44 20 8603 9990

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

MINI INSURED EMERGENCY SERVICE UNITED KINGDOM & REPUBLIC OF IRELAND BENEFITS.

Home and roadside assistance

In the event of the **immobilisation** of **your vehicle**, whether at home or elsewhere, MINI Insured Emergency Service 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 Dealer or MINI Service Authorised Workshop or to the Authorised MINI Dealer or MINI Service Authorised 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 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 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 Insured Emergency Service, **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 Insured Emergency Service to an Authorised MINI Dealer or MINI Service Authorised Workshop other than **your** local Authorised MINI Dealer

or MINI 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 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 Dealer or MINI Service Authorised 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.

MINI INSURED EMERGENCY SERVICE TERMS & CONDITIONS RELATING TO UNITED KINGDOM & REPUBLIC OF IRELAND COVER.

All costs quoted within this document are inclusive of VAT.

Car hire

Whenever possible MINI Insured Emergency Service will attempt to provide **you** with a replacement vehicle from the repairing Authorised MINI Dealer or MINI Service Authorised 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 Dealer or MINI 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 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** Policy Wording

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 Dealer or MINI Service Authorised Workshop. The additional benefits detailed in this MINI Insured Warranty handbook will not be provided in the event of refuelling with incorrect fuel.

MINI INSURED EMERGENCY SERVICE EXCLUSIONS RELATING TO UNITED KINGDOM & REPUBLIC OF IRELAND COVER.

We will not pay for:

- Any expenses incurred without prior authorisation of MINI 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 vehicle** being kept in an unroadworthy

condition or not being serviced in accordance with the manufacturer's recommendations. If, in the opinion of MINI Insured Emergency Service, **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 Dealer or MINI 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 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.

MINI INSURED EMERGENCY SERVICE IN CONTINENTAL EUROPE.

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 Dealer or MINI Service Authorised 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 Dealer or

MINI 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.

MINI INSURED EMERGENCY SERVICE IN CONTINENTAL EUROPE.

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 Insured Emergency Service, **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 Insured Emergency Service in **Continental Europe** on page 30.

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 Dealer or MINI 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 vehicle** personally, **we** will arrange and pay the cost of **your** outward journey.

The maximum amount payable by MINI Insured Emergency Service 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 car**, 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.

MINI INSURED EMERGENCY SERVICE TERMS AND CONDITIONS RELATING TO CONTINENTAL EUROPEAN COVER.

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 Insured Emergency Service with a signed inventory of any items left in **your vehicle**. Neither MINI 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 vehicle** may not be possible until weather conditions permit.

Hire cars

Whenever possible MINI Insured Emergency Service will attempt to provide **you** with a replacement vehicle from the repairing Authorised MINI Dealer or MINI Service Authorised 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.

MINI INSURED EMERGENCY SERVICE TERMS AND CONDITIONS RELATING TO CONTINENTAL EUROPEAN COVER.

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 Dealership or MINI Service Authorised Workshop. The additional benefits detailed in this document will not be provided in the event of refuelling with incorrect fuel.

Autoroute restrictions

If assistance is required on a French autoroute, and certain autoroutes in some other European countries, **you** must use the official SOS boxes at the side of the road in order to arrange initial recovery. **You** will be connected to the authorised motorway assistance service because the roads are privatised and **we** are prevented from assisting

on them. **You** should contact MINI Insured Emergency Service 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 Insured Emergency Service.

MINI INSURED EMERGENCY SERVICE EXCLUSIONS RELATING TO CONTINENTAL EUROPEAN COVER.

We will not pay for:

- Any expenses incurred without the prior authorisation of MINI 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 vehicle** being kept in an unroadworthy condition or not being serviced in accordance with the manufacturer's recommendations. If, in the opinion of MINI Insured Emergency Service, **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 Dealer or MINI 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 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 MINI INSURED WARRANTY ANNUAL POLICY.

If **you** have annual cover, **we** will send **you** a renewal notice at least 21 days prior to the expiry of the **period of insurance** as shown on **your confirmation of cover letter**.

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**.

RENEWAL OF YOUR 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 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:

By post -
Customer Support,
MINI Insured Warranty Services,
PO Box 1851, Croydon CR9 1RF.

By phone - 020 8603 9853

By email -
CustomerSupport@Allianz-Assistance.
co.uk

Please supply **us** with **your** name, address, vehicle 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 **UK** Financial Ombudsman Service for independent arbitration.

TRANSFER OF OWNERSHIP REQUEST FORM.

Applicable to annual policies only.

If **your car** is sold, the remaining cover may be transferred to the new owner. Please note that the form below must be signed by the existing policyholder named on the confirmation of cover letter.

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 1851, Croydon CR9 1RF.

CHANGE OF ADDRESS FORM.

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 1851, Croydon CR9 1RF.

MINI Insured Warranty is underwritten by AGA International SA and is administered in the UK by Mondial Assistance (UK) Limited, trading as MINI Insured Warranty Services. Registered in England No. 1710361. Registered Office 102 George Street, Croydon CR9 6HD.

Mondial Assistance (UK) Limited are authorised and regulated by the Financial Conduct Authority (FCA).

AGA International SA is authorised by Autorité de Contrôle Prudentiel in France and authorised and subject to limited regulation by the Financial Conduct Authority. Details about the extent of our authorisation and regulation by the Financial Conduct Authority are available from us on request.

Mondial Assistance (UK) Limited will act as an agent for AGA International 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 0845 641 9721 and we will be pleased to organise an alternative for you.