

MINI INSURED WARRANTY.
MINI INSURED WARRANTY POLICY HANDBOOK - FOR REPUBLIC OF IRELAND RESIDENTS ONLY.



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# HELLO.

Thank you for purchasing a MINI Insured Warranty policy. This will help 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 CONTACT DETAILS.

### How to contact us about your warranty

If you have any questions about your policy or you need any information which is not included in this document please call us on 1800 840 400 or email miniwarrantysales@allianz-assistance.ie

How to contact us for roadside assistance

Within the Republic of Ireland phone: 1800 266 737.

If you are in the UK or Continental Europe phone: 00 353 1637 3698.

# 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. MINI Insured Warranty (the covered component section applicable to **your** policy is shown on **your confirmation of cover**).

Cover	Claim Limit	Excess
Comprehensive Component Cover	Purchase price of the <b>insured vehicle</b> inclusive of VAT and VRT	Either €0, €135 or €335 as specified on the <b>confirmation of cover</b>
Named Component Cover	Purchase price of the <b>insured vehicle</b> inclusive of VAT and VRT	Either €0, €135 or €335 as specified on the <b>confirmation of cover</b>
DriveLine Component Cover	€6,700 in total inclusive of VAT and VRT	Either €0, €135 or €335 as specified on the <b>confirmation of cover</b>
MINI Roadside Assistance (if applicable)	Market price of the <b>insured vehicle</b> for repatriation	None

### NOTE

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

MINI Insured Warranty terms and conditions - page 18.

Making a warranty claim - page 21.

MINI Roadside Assistance Republic of Ireland and UK cover - page 24.

# IMPORTANT INFORMATION.

#### Insurer

AWP P&C S.A. - Dutch Branch, trading as Allianz Global Assistance Europe, located at Poeldijkstraat 4, 1059 VM Amsterdam, the Netherlands, with corporate identification No 33094603, registered at the Dutch Authority for the Financial Markets (AFM) No 12000535 and authorised by L'Autorité de Contrôle Prudentiel et de Résolution (ACPR) in France. AWP P&C S.A. – Dutch Branch is regulated by the Central Bank of Ireland for conduct of business rules.

### 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.

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 1800 840 400 or email miniwarrantysales@allianz-assistance. ie 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.

#### Kilometres limitation

The MINI Insured Warranty has a kilometres limitation of 160,000 km (100,000 miles) at the **commencement date** for Comprehensive and Named Component Cover.

### Your cancellation rights

If this cover does not meet vour requirements or should vou decide to cancel this insurance policy for any reason within 14 days of receipt of the original documentation, vou can obtain a full refund of the premium paid without charge. After this 14-day period vou 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 €35. In either case, if vou have asked us to perform or provide any of the services given under this policy we are entitled to recover all costs that vou have used for the service provided. To obtain a refund please contact us on: 1800 840 400.

### 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**.

## Privacy notice

AWP P&C S.A. Dutch Branch trading as Allianz partners('we', 'us' 'our'), is the Dutch branch of AWP P&C S.A., a French Insurance company which has its registered offices in Saint-Ouen, France and is part of Allianz Partners Group. AWP P&C S.A. - Dutch Branch is registered at the Netherlands Authority for the Financial Markets (AFM) and is authorised under French law by 'L'Autorité de Controle Prudentiel et de Résolution' (ACPR) in France to provide insurance products and services on a cross-border basis.

Protecting **your** privacy is a top priority for **us**. This privacy notice explains how and what type of personal data will be collected, why it is collected and to whom it is shared or disclosed. Please read this notice carefully.

- 1. Who is the data controller?

  A data controller is the individual or legal person who controls and is responsible to keep and use personal data, either in paper or electronic files.

  AWP P&C S.A. Dutch Branch is the Data Controller as defined by relevant data protection laws and regulations, in regard to the personal data that we request and collect from you for the purposes detailed in this privacy notice.
- 2. What personal data will be collected? We will (or may) collect and process various types of personal data about you, other persons and third parties affected by a covered event such as:

Personal Information of the policyholder:

- · Surname, first name
- Gender
- Identification Document number (Identity card number, government ID, driver's licence, passport number) and expiry dates
- · Age/Date of birth
- Address
- Contact details (email address, phone number)
- · Language
- · Residency
- Nationality
- · IP address
- Bank/credit card and bank account details.

## Your personal details:

· Surname, first name

- Identification Document number (e.g. Identity card number, passport number) and expiry dates
- · Age/Date of birth.

Depending on the claim submitted, we may also collect and process additional personal data including, sensitive personal data about you, other persons and third parties affected by covered events, such as:

- Medical conditions (physical and/or psychological)
- · Medical history and reports
- · Medical claims history
- Documentation justifying sick leave and duration
- · Death certificates
- Details of the claim (e.g. travel booking details or references, details of expenses, visa details, etc)
- Phone number and contact details if not provided previously

- Details of a third party to contact with in case of emergency
- Occupation
- Previous and/or current employment or business activities
- · Location data
- Signature
- Voice
- Family details (e.g. marital status, dependants, spouse, partner, relatives)
- IP address of the claimant if the claim is submitted by our available portals/apps
- Criminal convictions and offences (e.g. in case of requiring legal assistance)
- Results of criminal checks relating to prevention of fraud and/or terrorist activities
- · Bank account details
- Tax code.

By purchasing this insurance policy, **you** commit to give the information contained in this Privacy Notice to any third party whose personal information **you** may provide to **us** (e.g. other insured persons, beneficiaries, third parties involved in the claim, third party persons to contact in case of emergency, etc), and **you** accept not to provide that information otherwise.

### **Insurance Compensation Fund**

The **insurer** is a member of the Insurance Compensation Fund, which was formed under the Investment Act of 1964 (as amended). **You** may be entitled to compensation from this scheme, if the **insurer** cannot provide the services **you** have paid for.

### Governing law

Unless agreed otherwise, Irish law will apply and all communications and documentation in relation to this policy will be in English. In the event of a dispute concerning this policy the Irish courts shall have exclusive jurisdiction.

## Third party rights

This contract of insurance is intended solely for the benefit of **you** and **us**. Unless otherwise specifically provided, nothing in this contract of insurance shall be construed to create any duty to, or standard of care with reference to, or any liability to, any person or entity not a party to this contract of insurance.

### Stamp duty

The **insurer** has paid or will pay the appropriate Stamp Duty in accordance with the provisions of Section 5 Stamp Duties Consolidation Act 1999.

#### **Insurance Act 1936**

All monies which may become due or payable by **us** shall be payable in Ireland.

# 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.

#### 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 the areas shown below.

- Republic of Ireland and United Kingdom/UK: 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 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.

#### 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

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### **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 paid the premium when due your MINI Insured Warranty will last for twelve months.

### Private owner

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

### We, our, us

AWP P&C S.A. - Dutch Branch, trading as Allianz Global Assistance Europe, located at Poeldijkstraat 4, 1059 VM Amsterdam, the Netherlands, with corporate identification No 33094603, registered at the Dutch Authority for the Financial Markets (AFM) No 12000535 and authorised by L'Autorité de Contrôle Prudentiel et de Résolution (ACPR) in France. AWP P&C S.A. – Dutch Branch is regulated by the Central Bank of Ireland for conduct of business rules.

### 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 and VRT.

**Your** Comprehensive Component Cover covers all factory-fitted mechanical and

electrical components of the **insured vehicle** with the exception of the following.

Excludes all batteries e.g. 12V battery, high voltage and auxiliary batteries, key fob batteries, SOS batteries, external connectivity charging cables, external recharging station, 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 on page 16.

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

**Sundries:** working materials eg. oils, lubricants, fluids 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 and VRT. Named Component Cover covers the following factory-fitted components:

S

Engine: all internally lubricated components, including 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 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 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.

**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 1,600 km 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 €6,700, inclusive of VAT and VRT. 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, 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.

**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 1,600 km 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 160,000 km 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** will 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

Please refer to **your confirmation of cover** which will confirm if this applies to **you**.

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

### Warranty Assistance

In the event of the **immobilisation** of **your vehicle**, where it is more than one kilometre 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.

# TERMS AND CONDITIONS.

# What must I do to keep the MINI Insured 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.

- 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 MINI 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. We reserve the right to inspect your vehicle and examine damaged parts.
- 5. 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. 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 wear and tear policy exclusions on page 16.
- 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. Or

- An insured vehicle used by couriers, private hire services or driving schools.
- An insured vehicle used for 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.
- 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. Geographical Limits
  - Republic of Ireland and UK
  - Continental Europe
- 10. 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 Republic of Ireland) 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 Euros 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.

11. Policy premium payments and policy duration

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 paid the premium when due **your** MINI Insured Warranty will last for 12 months.

# MAKING A WARRANTY CLAIM.

All 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 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 MINI 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 policy document.

To find **your** local authorised MINI Centre or MINI Service Workshop please call MINI Customer Information Service on: **1890** 719 422.

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 Republic of Ireland) 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 Euros 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 it will appear on **your confirmation of cover**.

If **you** did not select the full Roadside Assistance benefits then refer to the Warranty Assistance cover details on page 17. 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. We will offer all possible assistance under the terms of agreement set out in this handbook. Please remember that if your vehicle requires repair, we will take your vehicle to an authorised MINI Centre or MINI Service Workshop.

By doing so **you** can be assured that only MINI Genuine 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 us first. Do not make your own arrangements without first contacting us. Should you require assistance following an accident, vehicle breakdown, fire or theft, contact us 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.

When in the Republic of Ireland phone: 1800 266 737.

If you are in the UK or Continental Europe phone: 00 353 1637 3698.

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

# REPUBLIC OF IRELAND AND UK COVER.

#### Home and roadside assistance

In the event of the immobilisation of your vehicle, whether at home or elsewhere, 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 or to the authorised MINI Centre or MINI Service Workshop nearest to your home address.

### Storage

If your vehicle has to be stored following recovery by us, we will pay for the cost of storage up to a maximum of €70.

### Onward travel/hotel accommodation

Following assistance and in the event that repairs to vour vehicle cannot be completed within four hours as a result of immobilisation, we will, whenever possible, organise and pay for vou and your passengers to continue your journey or return home by the most appropriate means. Alternatively, if breakdown occurs more than 80 km from vour 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 €135 per person. The maximum allowance under this benefit is €670 including VAT.

### Car hire

In the event that, following assistance by **us**, **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 **Republic of Ireland** and **United Kingdom** cover on page 26.

### Vehicle redelivery

Provided that **your vehicle** has been recovered by **us** 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. Alternatively, if **you** wish to collect **your vehicle** personally, **we** will pay the appropriate transport costs to enable **you** to do so.

# Glass breakage

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.

# REPUBLIC OF IRELAND AND UK TERMS AND CONDITIONS.

All costs quoted within this document are inclusive of VAT.

#### Car hire

Whenever possible **we** 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 and that **you** must be between 21 and 65 years of age.

If **you** are under 21 or over 65 years of age **we** will endeavour to make alternative arrangements but these cannot be guaranteed.

#### 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.

# REPUBLIC OF IRELAND AND UK 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, track days 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 you 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 €135.

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 €135 per person per night on a bed and breakfast basis.

#### Car hire

Provided that **your vehicle** has been recovered by **us**, **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 31.

### 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, 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. Alternatively, following your return to the Republic of Ireland or UK 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 **us** for vehicle repatriation will not exceed the market value of **your vehicle**.

#### Additional 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 up to a maximum of three days. Terms and conditions for vehicle hire apply in this instance.

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

If assistance is required in the UK then benefits will be provided in line with the terms and conditions for the Republic of Ireland and UK.

# 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 us with a signed inventory of any items left in your vehicle. Neither we or our agents accept any liability for the subsequent loss of or damage to any items not declared in 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 **we** 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 and that **you** must be between 21 and 65 years of age.

If **you** are under 21 or over 65 years of age **we** will endeavour to make alternative arrangements but these cannot be guaranteed.

### **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 MINI Service Workshop.

The additional benefits detailed in this document will not be provided in the event of refuelling with incorrect fuel.

#### Autoroute restrictions

If assistance is required on a French autoroute, and certain autoroutes in some other European countries, **you** must use the official SOS boxes at the side of the road in order to arrange initial recovery.

**You** will be connected to the authorised motorway assistance service because the roads are privatised and **we** are prevented from assisting on them.

You should contact us at the earliest opportunity so that we can arrange for the most appropriate assistance once your vehicle has been recovered from the autoroute. Costs incurred for recovery from the autoroute should be claimed back from us.

# 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 and/or labour costs of anyone other than **us**.
- Any costs resulting from participation in motor racing, rallies, speed, track days 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.

We will send you a renewal notice prior to the expiry of the period of insurance as shown on your confirmation of cover.

We may vary the terms of your cover and the premium rates at the renewal date. We will give you written notice before the renewal date should this happen. We reserve the right not to renew your policy cover at the expiry of your policy. We will send you notice of this prior to the expiry of your policy.

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

These relevant facts will include but are not limited to, vehicle mileage and vehicle service history. Failure to do so may invalidate **your** MINI Insured Warranty.

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

# 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: **miniwarrantysales@ allianz-assistance.ie** 

We will always confirm to you the receipt of your complaint within five working days and do our best to resolve the problem within four weeks. If we cannot, we will let you know when an answer may be expected. If we have not resolved the situation within eight weeks and you are not satisfied with our final response you can refer the matter to the Financial Services and Pensions Ombudsman for independent arbitration:

Visit: www.FSPO.ie

Write to: Financial Services and Pensions Ombudsman, 3rd Floor, Lincoln House, Lincoln Place, Dublin 2 Call: +353 1 567 7000 Email: info@fspo.ie

Using this complaints procedure or referral to the Financial Services and Pensions Ombudsman does not affect your legal rights.

MINI INSURED WARRANTY POLICY

# TRANSFER OF OWNERSHIP FORM.

Transfer of <b>your</b> MINI Insured Warranty is subject to <b>our</b> approval.	transfer the balance of my MINI Ins	wish to sured Warranty to the new	
Please enter new owner's details below:	owner.		
Policy number:			
Vehicle VIN/chassis number:	Signature of current owner	Date	
Vehicle registration number:			
Title: Initials:			
Surname:	<u> </u>		
Full address (including postcode):	Signature of new owner	Date	
	Please tick this box to confirm		
Mobile number:	privately from the current owner to the new owner and no motor trader has been involved.		
Home number:			
E-mail address:	Please email the completed form to: miniwarrantysales@allianz-assistance.ie		
Mileage at transfer date:			

#### MINI INSURED WARRANTY POLICY

# CHANGE OF ADDRESS FORM.

Please enter your new address and details below.				
Policy number:				
Vehicle VIN/chassis	number:			
Vehicle registration r	number:			
Title:	Initials:			
Surname:				
New address (includi	ng postcode):			
Mobile number:				
Home number:				
E-mail address:				
I confirm that the det	ails provided are correct.			
<b>Your</b> signature	Date			

Please email the completed form to: miniwarrantysales@allianz-assistance.ie

MINI Insured Warranty and MINI Roadside Assistance are underwritten by AWP P&C S.A. - Dutch Branch, trading as Allianz Global Assistance Europe.

AWP P&C S.A. - Dutch Branch, trading as Allianz Global Assistance Europe, located at Poeldijkstraat 4, 1059 VM Amsterdam, the Netherlands, with corporate identification No 33094603, is registered at the Dutch Authority for the Financial Markets (AFM) No 12000535 and is authorised by L'Autorité de Contrôle Prudentiel et de Résolution (ACPR) in France, and is regulated by the Central Bank of Ireland for conduct of business rules.

This policy is available in large print, audio and Braille. Please phone 1800 840 400 and we will be pleased to organise an alternative version for you.