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BMW CAR INSURANCE POLICY SUMMARY.

This is a policy Summary only and does not contain the full terms and conditions of the contract. It does not form part of the contract between you and us. Full terms can be found in the policy Wording, which is contained within this document.

WHO PROVIDES THE COVER?

Legal Expenses and the Legal Advice Helpline is provided by Allianz Legal Protection, a trading name of Allianz Insurance plc.

HOW LONG DOES THE COVER LAST?

The policy will last for 12 months.

WHAT IS COVERED?

Cover is comprehensive. You are covered for damage to Your car as well as injury or damage you cause to others.
Subject to acceptance criteria, you can take out a policy as long as:

- you are aged 17 to 85;
- you live permanently in the United Kingdom, the Channel Islands or the Isle of Man;
- Your car is taxed, registered and kept in the United Kingdom, the Channel Islands or the Isle of Man and where required must have a current Department of Transport test certificate (MOT).

WHAT HAPPENS IF I WANT TO CANCEL?

You may cancel the policy within 14 days of buying it or receiving your documents. If you cancel within this period, we will provide a pro rata refund subject to a minimum charge of £25 plus insurance premium tax at the prevailing rate, except where an incident has occurred which has or may give rise to a prejudicial claim, in which case the full annual premium will be payable to us.

If you cancel the policy any time after 14 days, as long as you have not made a prejudicial claim, we will refund the amount you have paid for the unused period less a charge of £50 plus insurance premium tax at the prevailing rate.

If you cancel the Core Cover at any time any additional covers that you have chosen in this policy Summary will also be cancelled. You may also remove any of your options within 14 days of the date you receive your policy or the date that you received the amended policy. For further details please refer to the General conditions section of the policy Wording.

HOW TO MAKE A CLAIM?

For accidents in the United Kingdom, the Channel Islands or the Isle of Man:
Call 0344 893 8800

For accidents in Europe:
Call +44(0) 208 239 4021

For optional Legal Expenses:
Call 0344 893 8800 and please confirm that you are a BMW policyholder.

HOW DO I MAKE A COMPLAINT?

If you have a complaint please contact our Customer Satisfaction Manager at:

BMW Car Insurance
2530 The Quadrant
Aztec West
Almondsbury
Bristol
BS32 4AW.

Alternatively call 0344 854 1780
Email: customersatisfaction@bmw-carinsurance.co.uk

If we are unable to resolve the problem, we will provide you with information about the Financial Ombudsman Service.

You have the right to refer your complaint to the financial ombudsman, free of charge - but you must do so within six months of the date of the final response letter.

If you do not refer your complaint in time, the Ombudsman will not have our permission to consider your complaint and so will only be able to do so in very limited circumstances. For example, if the Ombudsman believes that the delay was as a result of exceptional circumstances.

The Financial Ombudsman Service
Exchange Tower
London
E14 9SR

Website: www.financial-ombudsman.org.uk
Telephone: 0800 023 4567 or 0300 123 9123
Email: complaint.info@financial-ombudsman.org.uk

The European Commission has an online dispute resolution service for consumers who have a complaint about a product or service bought online. If you choose to submit your complaint this way it will be forwarded to the Financial Ombudsman Service.

Visit ec.europa.eu/odr to access the Online Dispute Resolution Service. Please quote our e-mail address:
allianzretailcomplaints@allianz.co.uk

Alternatively, you can contact the Financial Ombudsman Service directly

Full details of our complaints procedure can be found in the policy Wording. Using our complaints procedure or contacting the Financial Ombudsman Service does not affect your legal rights.

WOULD I RECEIVE COMPENSATION IF ALLIANZ INSURANCE PLC WERE UNABLE TO MEET ITS LIABILITIES?

In the event that Allianz Insurance plc are unable to meet their liabilities you may be entitled to compensation from the Financial Services Compensation Scheme. Further details are in the policy Wording section of this document.

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BMW CAR INSURANCE POLICY SUMMARY. CONTINUED

Your policy is designed to be flexible and can be tailored to meet your needs. We have included here some of the more significant or unusual exclusions and limitations on all of the policy sections that are available for you to select from. When selecting each cover option you must make sure that it meets your needs and you should review your policy cover regularly to make sure it is still relevant and adequate. If you have already taken out a policy with us your policy Schedule, provided with your policy documents, will show you the cover you have selected and provide further details.

CORE COVER.

SECTION	SIGNIFICANT OR UNUSUAL EXCLUSIONS AND LIMITATIONS
Liability to Others:	Driving Other Cars is not covered automatically under this section. If you select, or have selected this cover, it will be shown as a separate section in your policy.
	This section provides the minimum cover needed to use Your car abroad. If you wish to cover damage to Your car whilst it is abroad, you must have the Foreign Travel option.
Damage (including Theft):	**Excesses:** You will have to pay the first amount (Excess) of any claim as shown in your Schedule. The Excess will not apply if your claim is solely for replacement of locks following loss of your keys.
	Theft or attempted theft of Your car is excluded if it is unoccupied at the time of the theft, unless Your car is locked and the ignition key or other removable ignition device was not in or on Your car.
	Cover is limited to £1,000 for loss or damage to audio/visual and other in-car entertainment that is not manufacturer fitted or fitted to Your car by a BMW Authorised Centre.
	Courtesy Car: If Your car can be repaired by one of our BMW Approved Bodyshops we will arrange and pay for a courtesy car whilst Your car is being repaired. We will make all the delivery arrangements and also insure the courtesy car to the same extent as Your car. The courtesy car provided will be a small hatchback unless you have selected the Car Hire option in your policy. Please refer to your policy Schedule. If after being provided with a courtesy car, Your car is assessed as being beyond economical repair (total loss), you may retain the courtesy car for a period of four days from the date that Your car is declared a total loss. If Your car has immediately been declared as being beyond economical repair (total loss), You will not be entitled to a courtesy car. We will not supply a courtesy car if Your car has been stolen and not recovered unless you have the Car Hire section in your policy. If you have purchased the Car Hire option in your policy you will be able to keep the courtesy car for longer. Please see the relevant section in your policy.
UK Accident Recovery:	This section provides cover for recovery of Your car following an accident, fire, theft or act of vandalism.
Legal Advice Helpline:	You can ring our legal advice line, to get advice on any personal legal matter. The service is open 24 hours a day, 365 days a year. We may record the calls for your and our mutual protection and our training purposes. Advice is only available over the telephone and will always be in accordance with the laws of the United Kingdom.
Windscreen Cover:	Cover for windscreens, other fixed Glass in Your car including sunroof and bodywork scratched as a direct result of a broken windscreen, window or sunroof. You will have to pay an Excess of £75 for claims in respect of Glass replacements. Claims under this section do not affect your no claims discount.

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ADDITIONAL OPTIONS.

The following sections are optional. Your policy Schedule will tell you which sections apply and the limits that you have chosen.

SECTION	SIGNIFICANT OR UNUSUAL EXCLUSIONS AND LIMITATIONS
Driving Other Cars:	Third party only cover whilst driving a car not owned by or hired to you. Loss or damage to the car being driven is not covered.
Car Contents:	Cover for personal belongings whilst in Your car or any attached trailer or locked roof box. Claims for loss of money or securities is excluded. Goods samples or equipment carried in connection with a business is excluded. Theft of jewellery including watches, personal computer, audio, visual, navigational or communication equipment including mobile phones is excluded unless in a locked boot, locked glove compartment or locked roof box.
Foreign Travel:	Provides cover for Your car in addition to the minimum legal requirements whilst you are using it in any European Union member country plus Andorra, Iceland, Liechtenstein, Monaco, Norway, San Marino, Serbia and Switzerland.
Personal Accident:	Cover for you and any passengers in Your car in the event of an accident. Cover excludes suicide, intentional self injury, being under the influence of drugs or alcohol or failure to wear a seatbelt.
Roof Box and Trailers:	Cover for roof box and trailers whilst attached to or detached from Your car. Excludes any trailer with a value over £1,000. Excludes any trailer with a maximum gross weight of more than 1,500kg, refrigerated trailers or mobile canteens, caravans, horseboxes, tools, livestock or any mechanically propelled vehicle being carried on the trailer including boats or other watercraft. Excludes any damage caused as a result of any trailer or roof box being overloaded or unsuitable for being carried or towed by Your car.

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SECTION	SIGNIFICANT OR UNUSUAL EXCLUSIONS AND LIMITATIONS
Car Hire:	**Two levels of cover are available to choose from for this section.** **Car Hire:** Provides a BMW 1 Series or equivalent hire car for you if you car is damaged beyond economical repair. If Your car is damaged beyond economical repair you may keep the hire car for a period of 4 days. We will make all the necessary arrangements and insure the hire car up to the same level as Your car. If Your car can be repaired by one of our BMW Approved Bodyshops you may keep the hire car for the duration of the repairs to Your car. Where a BMW 1 Series can not be supplied we will provide a car of a similar make, model and hire category. You must advise us if the hire period is to be extended beyond the period shown above. We will not cover any car hire outside the United Kingdom. **Extended Car Hire:** Provides a BMW 1 Series or equivalent hire car if Your car is stolen or damaged beyond economical repair. If Your car is damaged beyond economical repair you may keep the hire car for a period of 18 days. We will make all the necessary arrangements and insure the hire car up to the same level as Your car. If Your car can be repaired by one of our BMW Approved Bodyshops you may keep the hire car for the duration of the repairs to Your car. If Your car is stolen and not recovered you may keep the hire car for a period of 14 days. Where a BMW 1 Series can not be supplied we will provide a car of a similar make, model and hire category. You must advise us if the hire period is to be extended beyond the period shown above. We will not cover any car hire outside the United Kingdom.
Legal Expenses: This section of your policy is provided by Allianz Legal Protection, Allianz Legal Protection, a trading name of Allianz Insurance plc	Covers the costs of taking legal action to recover damages from the person who causes an accident involving Your car that is not your fault and which results in your death or bodily injury, damage to Your car or damage to any personal property whilst in or on Your car. The most we will pay for all claims arising out of one accident is £100,000. At all times during your legal action it must be more likely than not that: • a court would decide the outcome of your action in your favour; or • a court would award you a more favourable settlement of your legal action than has already been offered by your opponent and • you will recover damages from your opponent. If we believe that you are not likely to achieve the above, we will end your claim. We will not cover any costs: • you incur before we have accepted your claim in writing; or • that we have not agreed to in writing. You must make your claim within six months of the date of the accident involving Your car. At all times during your legal action you must follow the advice of, and co-operate fully with your solicitor and us. You must not withdraw your claim from your solicitor without the written agreement of us and your solicitor. At any time before we agree that legal proceedings need to be issued, we will choose the legal representative. You can only choose the legal representative if we agree that legal proceedings need to be issued or if a conflict of interest arises which means that the legal representative we choose cannot act for you because of his or her professional rules.

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