

MOTOR WARRANTY



POLICY HANDBOOK

Allianz Assistance Motor Warranty is underwritten by AWP P&C SA and is administered in the UK by AWP Assistance UK Ltd, 102 George Street, Croydon, CR9 6HD. AWP Assistance UK Ltd is authorised and regulated by the Financial Conduct Authority.

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

AWP Assistance UK Ltd acts as an agent for AWP P&C SA with respect to the receipt of customer money, for the purpose of settling claims and handling premium refunds.

This document is available in large print, audio and Braille. Please call 0345 600 2205 and press option 2, we will be pleased to organise an alternative version for you.

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WELCOME

Thank **you** for taking out Allianz Assistance Motor Warranty. **We** welcome **you** as a customer and look forward to providing cover to **you** and **your covered vehicle**.

Allianz Assistance Motor Warranty has been designed to help protect **you** against the costs incurred in the event of an unexpected **electrical or mechanical failure** of a covered component of the **covered vehicle** occurring within the **period of insurance**. **Your confirmation of cover** confirms the start and end dates of **your** cover and **your** chosen level of cover.

We note that **you** have confirmed the **covered vehicle** has been serviced in accordance with manufacturer recommendations.

It is very important that **you** read the whole of this policy document together with the **confirmation of cover**.

If **you** do not understand anything please ask for further information.

Please keep this policy book and **your confirmation of cover** in a safe place.

IMPORTANT CONTACT INFORMATION

Call 0345 600 2205

Then press:

Option 1 - For Warranty Sales

Option 2 - For General Warranty Enquiries

Option 3 - For Warranty Claims

Email:

• **For Warranty Enquiries: warrantyadmin@allianz-assistance.co.uk**

• **For Warranty Claims: warrantyclaims@allianz-assistance.co.uk**

Write to:

Allianz Assistance, PO Box 1051, Croydon, CR9 1RE.

DEMANDS & NEEDS STATEMENT

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

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

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

AWP Assistance UK Ltd trading as Allianz Assistance has only provided you with information and has not provided you with any recommendation or advice about whether this product fulfils your specific insurance demands and needs.

ABOUT US & OUR INSURANCE SERVICES

Allianz Assistance
102 George Street
Croydon
CR9 6HD

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 are an insurance intermediary that offers products from a single insurance company, AWP P&C SA which is a French company duly authorised in France. We act on their behalf.

3. What services will we provide you with?

You will not receive any personal advice or recommendation from us for motor warranty. We may ask some questions to narrow down the selection of products that we will provide details on. You will then need to make your own choice about how to proceed.

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

You will only pay us the premium for your policy, and you will not pay us a fee for arranging this on your behalf. We are paid for our services to you by the insurance company, AWP P&C SA. The nature of such payment is a mixture of commission and other fees based on our costs for administering your policy.

5. Who regulates us?

Allianz Assistance which is a trading name of AWP Assistance UK Ltd, 102 George Street, Croydon, CR9 6HD is authorised and regulated by the Financial Conduct Authority. Our Financial Services Register number is 311909.

Our permitted business includes arranging motor warranty.

You can check this on the Financial Services Register by visiting the FCA's website www.fca.org.uk/register or by contacting the FCA on 0800 111 6768.

6. What to do if you have a complaint

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

In writing: Customer Service, Allianz Assistance, PO Box 1051, Croydon, CR9 1RE.

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. Visit: www.financial-ombudsman.org.uk
Write to: Financial Ombudsman Service, Exchange Tower, London E14 9SR
Phone: 0800 023 4567 or 0300 123 9 123 email: complaint.info@financial-ombudsman.org.uk

7. Are we covered by the Financial Services Compensation Scheme (FSCS)?

We are covered by the FSCS. You may be entitled to compensation from the scheme if we cannot meet our obligations.

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.



SUMMARY OF COVER

The following is only a summary of the main cover limits. **Your confirmation of cover** shows which sections of the Allianz Assistance Motor Warranty are applicable. **You** should read the rest of this policy for the full terms and conditions.

	Comprehensive	Standard	Essential
Total Policy Claim Limit	Vehicle Market Value	Vehicle Market Value	Up to £5,000 Total Claims Value up to the Maximum Claim Limit
Single Claim Limit	Vehicle Market Value	Vehicle Market Value	Up to £5,000 Total Claims Value up to the Maximum Claim Limit
Claim Excess	Either £0, £100 or £250 as specified on the confirmation of cover	Either £0, £100 or £250 as specified on the confirmation of cover	Either £0, £100 or £250 as specified on the confirmation of cover

The above policy limits are the maximum payable for annual warranty policies or the maximum payable in total for any 12 consecutive pay-as-you-go monthly warranty policies.

IMPORTANT INFORMATION

Insurer

This insurance is underwritten by AWP P&C SA and is administered in the **UK** by AWP Assistance UK Ltd trading as Allianz Assistance.

How Your Insurance 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 **covered vehicle**. **Your** policy does not cover all possible events and expenses. Certain words have a special meaning as shown under the section 'Definitions'.

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** policy. 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 **us** as soon as possible on **0345 600 2205** and **we** will be able to tell **you** if **we** can still offer **you** cover.

Your Cancellation Rights

If this cover does not meet **your** requirements or should **you** decide to cancel this policy for any reason within 14 days of receipt of the original documentation, **you** can obtain a full refund of the premium paid (providing no claims have been made) 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 £35. 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

Allianz Assistance, PO Box 1051, Croydon, CR9 1RE or telephone **0345 600 2205** and press option 2.

Our Cancellation Rights

We reserve the right to cancel **your** cover at any time by providing **you** with 14 days notice in writing to the last address **you** provided **us** with.

Policy Excess

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

Servicing Requirements For Your Vehicle

Servicing must be carried out in accordance with vehicle manufacturer recommendations. Genuine manufacturer parts, oils and other fluids (or parts which are of equivalent specification and quality) must be used. Failure to comply with this condition may result in **your** claim being rejected.

We will allow a maximum of 1,000 miles or one calendar month (whichever occurs first) in excess of the recommended service intervals.

Please ensure that the servicing garage completes the service record for the **covered vehicle** and that **you** keep all service receipts as proof of servicing.

Important:

If **you** fail to have the **covered vehicle** serviced regularly at a VAT registered garage in accordance with the manufacturer's specifications during the **period of insurance**, or **you** are unable to produce proof of such servicing if **we** request it, then this may invalidate this cover or **we** may not pay all or any part of a claim **you** make.

Payment Plan & Policy Duration

Annual Policies

You must pay **us** the full annual premium before the policy start date to receive any cover under **your** policy.

Once the annual policy premium has been paid, cover will last for 12 months.

We may vary the terms of **your** cover and the premium rates at the renewal date.

Pay-as-you-go Monthly Policies

You must pay the monthly premium every month on or before the date it is due for the coming month.

If the monthly premium is not paid when it is due, all cover will end immediately from that date.

Cover on pay-as-you-go monthly policies will last for one month from the start date and thereafter for one month following each monthly payment paid by **you** when due and received by **us**.

We may vary **your** monthly premium at any time by providing **you** 30 days notice in writing to the last address **you** provided **us** with.

Transfer Of Ownership

(Applicable to annual policies only)

If **your covered vehicle** is sold direct to a **private individual**, the remaining cover may be transferred to the new owner provided that the registration fee of £35 is paid. Cover will not be transferred until payment has been made. Please note that the form must be signed by the existing policyholder named on the **confirmation of cover**.

Within 30 days of the date of sale, please complete the form at the back of this document, attach a cheque for the transfer fee of £35 and send it to:

Allianz Assistance, PO Box 1051, Croydon, CR9 1RE.

Please make cheques payable to Allianz Assistance.

Note

The Allianz Assistance Motor Warranty is not transferable to any vehicle other than that shown on the **confirmation of cover**.

Data Protection Notice

We care about **your** personal data.

This summary and **our** full privacy notice explain how Allianz Assistance protects **your** privacy and uses **your** personal data.

Our full privacy notice is here: www.allianz-assistance.co.uk/privacy-notice/

If a printed version is required, please write to **us** at Legal and Compliance Department, Allianz Assistance, 102 George Street, Croydon, CR9 6HD.

How will we obtain and use your personal data?

We will collect **your** personal data from a variety of sources including:

- Data that **you** provide to **us**; and
- Data that may be provided about **you** from certain third parties such as the manufacturer of the **covered vehicle** and their franchised dealers and authorised repairers.

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

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

Who will have access to your personal data?

We may share **your** personal data:

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

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

How long do we keep your personal data?

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

Where will your personal data be processed?

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

Whenever **we** transfer **your** personal data outside the EEA to other Allianz Group companies, **we** will do so on the basis of Allianz's approved binding corporate rules (BCR). Where Allianz's BCR do not apply, **we** take steps to ensure that personal data transfers outside the EEA receive an adequate level of protection.

What are your rights in respect of your personal data?

You have certain rights in respect of **your** personal data. **You** can:

- Request access to it and learn more about how it is processed and shared;
- Request that **we** restrict any processing concerning **you**, or withdraw **your** consent where **you** previously provided this;
- Request that **we** stop processing it, including for direct marketing purposes;
- Request that **we** update it or delete it from **our** records;
- Request that **we** provide it to **you** or a new insurer; and
- File a complaint.

Automated decision making, including profiling

We carry out automated decision making and/or profiling when necessary.

How can you contact us?

If **you** would like a copy of the information that **we** hold about **you** or if **you** have any queries about how **we** use **your** personal data, **you** can contact **us** as follows:

By post: Data Protection Officer, AWP Assistance UK Ltd, 102 George Street, Croydon, CR9 6HD

By telephone: 020 8603 9853

By email: AzPUKDP@allianz.com

Financial Services Compensation Scheme (FSCS)

For **your** added protection, the **insurer** is covered by the FSCS. **You** may be entitled to compensation from the scheme if the **insurer** cannot meet its obligations. This depends on the type of business and the circumstances of the claim.

Insurance cover provides protection for 90% of the claim, with no upper limit.

Further information about the compensation scheme arrangements is available from the FSCS, telephone number 0800 678 1100 or 020 7741 4100 or by visiting their website at www.fscs.org.uk

Governing Law

Unless **you** and **we** agree otherwise, English law will apply and all communications and documentation in relation to this insurance will be in English. In the event of a dispute hereunder, the English courts shall have exclusive jurisdiction.

Contracts (Rights Of Third Parties) Act 1999

We, the **insurer** and **you** do not intend any term of this contract to be enforceable by any third party pursuant to the Contracts (Rights of Third Parties) Act 1999.

DEFINITIONS

When the following words and phrases appear in this document or **confirmation of cover**, they have the specific meanings given below. These words are highlighted by the use of bold print.

Area of cover

Austria, Belgium, Bulgaria, Croatia, Cyprus (Greek administered territory only), Czech Republic, Denmark, Estonia, Finland, France, Germany, Greece, Hungary, Iceland, Ireland, Italy, Latvia, Liechtenstein, Lithuania, Luxembourg, Malta, Netherlands, Norway, Poland, Portugal, Romania, Slovakia, Slovenia, Spain, Sweden, Switzerland and the **UK**.

Beneficiaries

You or any other driver of the **covered vehicle** using the **covered vehicle** with **your** permission and any passenger of the **covered vehicle** at the moment a breakdown occurs.

Confirmation of cover

The email **you** were sent with this policy document, that shows the level of cover **you** have chosen.

Covered vehicle

The vehicle shown on **your confirmation of cover** that is a private vehicle.

Electrical or mechanical failure

The complete, sudden and unexpected operational failure or internal damage caused by the actual breaking of a part covered by **your** policy. Gradual deterioration from normal use, such as wear and tear where the vehicle is over 100,000 miles, is not covered under this definition.

Insurer

AWP P&C SA.

Maximum claim limit

• For Comprehensive and Standard Warranty Cover

For annual warranties there is no limit to the number of claims **you** can make providing the combined total value does not exceed the market value of the **covered vehicle** at time of claim. For monthly pay-as-you-go warranties there is no limit to the number of claims **you** can make within a 12 month period providing that **you** have paid **your** monthly premium each month and providing the combined total value of claims does not exceed the market value of the **covered vehicle** at time of claim. In both cases **your** policy cover will cease as soon as this limit has been reached.

• For Essential Warranty cover

For annual warranties there is no limit to the number of claims **you** can make providing the combined total value does not exceed £5,000 or the market value of the **covered vehicle** at time of claim. For monthly pay-as-you-go warranties there is no limit to the number of claims **you** can make within a 12 month period providing that **you** have paid **your** monthly premium each month and providing the combined total value of claims does not exceed £5,000 or the market value of the **covered vehicle** at time of claim. In both cases **your** policy cover will cease as soon as this limit has been reached.

Important:

For Comprehensive, Standard and Essential Warranty Cover, should the cost of repair to the **covered vehicle** prove uneconomical (i.e. the repairs are more than the vehicle is worth) **we** reserve the right to pay **you** up to the market value of the vehicle less possible salvage costs associated with the disposal of the vehicle.

Period of insurance

Means the period shown on **your confirmation of cover**.

Private individual

A person who is using the **covered vehicle** for their own personal use and who is not a motor trader, garage, business or individual dealing in the buying and selling or repair of motor vehicles.

UK

England, Scotland, Wales, Northern Ireland, the Channel Islands and the Isle of Man.

We, our, us

Means AWP Assistance UK Ltd which administers the insurance on behalf of the **insurer**.

You, your, yours

Means the **private individual** named on **your confirmation of cover**, or as replaced by any new owner correctly declared to **us** using the Transfer Of Ownership Form in this document and accepted by **us**.

COMPREHENSIVE WARRANTY COVER

Your **confirmation of cover** will show if **you** have selected this cover.

What Is Covered?

This insurance covers factory-fitted mechanical and electrical parts except those listed under the heading 'What Is Not Covered' (limited to parts and labour inclusive of VAT up to the **maximum claim limit**) of the **covered vehicle**. This insures against **electrical or mechanical failure** occurring within the **area of cover** and during the **period of insurance**. Replacement parts and labour will be paid except for items not covered.

Other Comprehensive Warranty Cover Entitlements

Driving Abroad

The warranty is valid for up to 60 days per year (pro rata) and within the **period of insurance** for driving in other EEA countries outside the **UK**. **We** will not pay more than the equivalent **UK** cost for parts and labour.

What Is Not Covered?

- All bodywork, paint, glass (including heated), seals and sealants (including water ingress), mirror glass, channels and guides, check straps, cosmetic items and all lamp units.
- Locks, handles and hinges (unless **electrical failure**).
- The following normal service replacement items:
 - Air cleaners;
 - Fuel filters;
 - Oil filters and gaskets;
 - Pollen/odour filters;
 - Spark plugs.
- The following parts that are subject to routine maintenance or periodic repair or replacement:
 - All adjustments, timing or cleaning;
 - Auxiliary belts;
 - Batteries, chargers and charging leads;
 - Bonnet, boot and fuel flap release cables;
 - Brake discs, drums and frictional material;
 - Bulbs and fuses;
 - Clutch pressure plates, bearings and frictional material;
 - Diesel glow plugs;
 - Diesel particulate filters (DPF);
 - Drive shaft and steering rack gaiters;
 - Engine mountings, gearbox mountings, axle and drive line mountings;
 - Exhaust systems (although catalytic converters are covered for internal failure only);
 - Handbrake cables;
 - Coolant pipes and all hoses;
 - Re-programming/software updates, unless required as part of a replacement part repair;
 - Seals or gaskets that are not specifically mentioned as being covered;
 - Sunroof cables, convertible roof material and straps;
 - Tyres;
 - Wiper blades, arms and washer jets;
 - Wiring and connections (including HT leads and aerial coaxial cables).

- Upholstery, interior and exterior trims.
- Wheels.
- Non-manufacturer original parts that are not of a matching quality to manufacturer original parts.
- **Electrical or mechanical failure** as a result of overheating, smoke damage, fire or ignition or any kind of scorching.
- Fixings and fastenings: nuts/bolts/brackets/studs/clips and springs (other than suspension springs).
- Casings (except when damaged by the failure of an insured component).
- Sundry items such as oils, filters and antifreeze (except where required as a direct result of a valid claim provided the vehicle is not within 1,000 miles of its next scheduled service).
- General oil leaks (except where the removal of the engine or gearbox is necessary in order to rectify the oil leak).

Claim Payments

We will pay any number of claims inclusive of VAT up to the **maximum claim limit**. **We** will not pay more than the manufacturer's list price for parts and official labour times/costs which are necessary to repair or replace covered components.

STANDARD WARRANTY COVER

Your **confirmation of cover** will show if **you** have selected this cover.

What Is Covered?

This insurance covers specific factory-fitted mechanical and electrical parts (limited to parts and labour inclusive of VAT up to the **maximum claim limit**) of the **covered vehicle** against **electrical or mechanical failure** occurring within the **area of cover** and during the **period of insurance**. The parts covered are:

Engine

Cylinder head, cylinder head gasket, inlet/exhaust 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, flywheel, starter motor ring gear, all solid-state sensors and control units (including immobiliser ECU) of the engine management system including supply relays petrol or diesel injection and lift pumps, fuel injectors and pipes, starter motor, starter motor relay, alternator, water pump and thermostat.

Timing Belts

Timing belts and tensioners are covered provided that the last due change has taken place as specified by the manufacturer's schedule (proof required).

Turbocharger/Supercharger

Factory-fitted turbocharger or supercharger, intercooler and wastegate.

Gearbox (automatic or manual)

All internal parts, gear selection linkages and ECUs; automatic selection switchgear; reverse light switch.

Clutch

Cable and adjuster; pedal; solenoid; switch.

Suspension

Shock absorbers, self-levelling system; wheel bearings; switch gear; ECU and relay; hydraulic pumps and valves.

Steering System

From the steering wheel to the track rod ends, rear wheel steering (if fitted), PAS system (excludes drive belt); solid-state sensors and relays.

Braking System

All parts of the ABS system; stop light switch; relays, cylinders excluding worn parts and friction material.

Drive-line Components

Four wheel drive system; propeller or drive shafts including centre bearing; differential and transfer box internal components; switchgear; ECU and relay.

Casings

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

Sundries

Working materials such as oils, filters, antifreeze are claimable as a direct result of a valid claim provided 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.

Other Standard Cover Entitlements

Driving Abroad

The warranty is valid for up to 60 days per year (pro rata) and within the **period of insurance** for driving in other EEA countries outside the **UK**. **We** will not pay more than the equivalent **UK** cost for parts and labour.

What Is Not Covered?

- Any items not specifically listed as being covered.
- **Electrical or mechanical failure** as a result of overheating, smoke damage, fire or ignition or any kind of scorching.
- Parts not approved by or equivalent in quality or design to parts supplied by the manufacturer.
- Parts replaced under normal maintenance procedures or replaced as a result of normal wear and tear, adjustments, reprogramming or loading of software.

Claim Payments

We will pay any number of claims inclusive of VAT up to the **maximum claim limit**. **We** will not pay more than the manufacturer's list price for parts and official labour times/costs which are necessary to repair or replace covered components.

ESSENTIAL WARRANTY COVER

Your **confirmation of cover** will show if **you** have selected this cover.

What Is Covered?

This insurance covers specific factory-fitted mechanical and electrical parts (limited to parts and labour inclusive of VAT up to the **maximum claim limit**) of the **covered vehicle** against **electrical or mechanical failure** occurring within the **area of cover** and during the **period of insurance**. The parts covered are:

Timing Belts

Timing belts and tensioners are covered provided that the last due change has taken place as specified by the manufacturer's schedule (proof required).

Engine

Cylinder head, cylinder head gasket, inlet/exhaust 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, starter motor ring gear, engine management sensors.

Turbocharger/Supercharger

Factory-fitted turbocharger or supercharger, intercooler and wastegate.

Gearbox (automatic or manual)

All internal parts, gear selection linkages and ECUs; automatic selection switchgear; reverse light switch.

Drive-line Components

Four wheel drive system; propeller or drive shafts including centre bearing; differential and transfer box internal components; switchgear; ECU and relay.

Casings

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

Sundries

Working materials such as oils, filters, antifreeze are claimable as a direct result of a valid claim provided 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.

Other Essential Cover Entitlements

Driving Abroad

The warranty is valid for up to 60 days per year (pro rata) and within the **period of insurance** for driving in other EEA countries outside the **UK**. **We** will not pay more than the equivalent **UK** cost for parts and labour.

What Is Not Covered?

- Any items not specifically listed as being covered.
- **Electrical or mechanical failure** as a result of overheating, smoke damage, fire or ignition or any kind of scorching.
- Parts not approved by or equivalent in quality or design to parts supplied by the manufacturer.
- Parts replaced under normal maintenance procedures or replaced as a result of normal wear and tear, adjustments, reprogramming or loading of software.

Claim Payments

We will pay any number of claims inclusive of VAT up to the **maximum claim limit**. **We** will not pay more than the manufacturer's list price for parts and official labour times/costs which are necessary to repair or replace covered components.

MAKING A WARRANTY CLAIM

Call **us** before any repairs are started, to obtain a provisional authorisation number on:

0345 600 2095 Calls may be recorded

It is **your** responsibility to authorise any dismantling of the **covered vehicle** or any other work required to diagnose any faults with the **covered vehicle**.

Warranty Claims Within The UK (Applicable To All Cover Levels)

In the event of a problem occurring with **your** vehicle, please follow the claims process detailed below. Failure to follow the claims process will mean **your** claim will be denied and **you** will not be reimbursed for any costs incurred.

Please note that if **your** vehicle shows signs of a problem and **you** continue to drive the vehicle **you** could worsen damage and may even invalidate **your** claim.

- Step 1:** Call **our** Claim Team on **0345 600 2095** ensuring that **you** have **your** vehicle registration number and policy number to hand (which can be found on **your confirmation of cover** email). **We** will ask for details of the problem and where appropriate issue **you** with a provisional claim reference number and help direct **you** to the nearest and most appropriate repairer.
- Step 2:** Show the repairer a copy of **your** warranty cover handbook and ask them to call **us** on **0345 600 2095**, preferably after their initial diagnosis has been carried out. Note that it is **your** responsibility to authorise any dismantling of the **covered vehicle** or any other work required to diagnose faults. If **we** approve **your** repair, **we** will pay for reasonable diagnostic work. If **we** do not approve the repair then **you** will be responsible for the costs involved.
- Step 3:** **We** will liaise with the repairer on **your** behalf and confirm if the problem is covered by **your** policy. If it is, **we** will issue them with an authority number for the repairs **we** agree with them and the agreed amount **we** will pay for these repairs. This authority number will remain valid for 6 weeks. If **you** have not had the authorised repairs completed within this time, **our** repair authority will be withdrawn.
- Step 4:** **We** will pay the repairer directly for the authorised claim costs. Note that if **you** opted to include a claim excess at the time of warranty purchase (as detailed on **your confirmation of cover**) **we** will deduct it from the overall amount **we** agree to pay the repairer and **you** are responsible for paying it to the repairer.

Important:

- **We** use manufacturer and ICME (who are a recognised industry good practice body) repair time guidelines which are used throughout the motor industry for claims. These guidelines are not within **our** control and are subject to change. **We** may want to repair or recondition certain items if it is deemed appropriate. **You** are responsible for paying the policy excess (if applicable) as shown on **your confirmation of cover**.
- **You** are responsible for paying for any other work **you** ask the repairer to carry out.
- If **you** are VAT registered **you** are responsible for settling the VAT content of any claim separately.
- **We** reserve the right to require the selected repairer to use parts sourced by **us** which are either new, reconditioned or service exchange parts and to supply such parts to the repairer directly.
- **We** will not pay for any diagnostic costs, other than the reasonable costs of diagnosis should a claim for a defective component be valid under this cover.
- **We** reserve the right to examine the **covered vehicle** and to subject it to expert assessment in order to determine if **your** claim is covered and how much **we** will pay for repairs. If **you** or anyone acting on **your** behalf acts in a way which prevents **us** from being able to determine the cause of failure by inspecting the **covered vehicle** or defective components, then **we** may not pay all or part of **your** claim.
- If **you** choose to take **your** vehicle to a garage not recommended by **us**, note that it must be VAT registered and that **you** will need to arrange and pay for the repairs. **You** must follow step 1 on the previous page. To request reimbursement for the claim authorised by **us** **you** must send **us** the invoice provided by the repairer plus any relevant supporting information (such as diagnostic reports connected to the repair and proof of service history). **We** will then review the claim, contact **you** for any further information required and, if deemed to be a valid claim, pay **you** directly. **Our** address is:

Allianz Assistance, PO Box 1051, Croydon, CR9 1RE.

Warranty Claims Outside The UK (Applicable To All Cover Levels)

All repairs and costs are **your** responsibility while in countries outside the **UK** and within the **area of cover**. It is **your** responsibility to authorise any dismantling of the **covered vehicle** or any other work required to diagnose any faults with the **covered vehicle** and **your** responsibility to carry out necessary repairs. Once the repairs have been completed, **you** must settle the costs with the selected repair network garage and retain the invoice. Please also keep the replaced components if possible until **we** have finished processing **your** claim as **we** may need to see them.

On **your** return to the **UK**, **you** will need to send **us** the invoice, copies of the **covered vehicle's** service records and any relevant diagnostic reports associated with the repair, with a covering letter to Allianz Assistance, PO Box 1051, Croydon, CR9 1RE. Please retain a copy of the repair invoice and the original service records for **your** own safekeeping as **we** will be unable to return these to **you**.

Your claim will then be processed and reimbursed to **you** in pounds sterling at the rate of exchange for the relevant currency at the time of the repair, providing that **your** claim is valid.

GENERAL EXCLUSIONS

This insurance does not cover any injury, failure, loss or damage caused by, arising from or in connection with the following:

1. Corrosion, frost, salt, hail, windstorms, lightning, airborne fallout (e.g. chemicals, tree sap, bird droppings, etc), water ingress or flooding.
2. Any defect which is likely to have existed before the **period of insurance**.
3. Wear and tear (if the **covered vehicle** has exceeded 100,000 miles), normal deterioration, routine servicing, maintenance, re-programming or loading of software.
4. Faulty repairs, incorrect servicing or failure to have the **covered vehicle** serviced in accordance with the manufacturer's specification.
5. Lack of oil, fuel, lubricants, hydraulic fluids or additives; or foreign matter entering the fuel, cooling, air conditioning or lubrication systems, or use of oil, fuel, lubricants, hydraulic fluids or additives which the manufacturer of the **covered vehicle** does not recommend.
6. Vehicles modified in any way from the original manufacturer's specification.
7. The speedometer being tampered with, altered, disconnected or where the mileage of the **covered vehicle** cannot be verified; or where **you** or anyone else acting on **your** behalf acts in a way that prevents **us** from exercising **our** right to inspect the **covered vehicle** under this insurance.
8. The vehicle being used for competitions of any kind, racing, pacemaking, rallies, off road use including track days, for any form of hire or reward and usage for or by driving schools.
9. Any type of accident, misuse or any act or omission which is wilful, unlawful or negligent (such as but not limited to consequential damage caused by continuing to drive the **covered vehicle** when a fault becomes apparent).
10. Any component which is either subject to recall by the manufacturer, manufacturing defect or inherent design faults.
11. **Electrical or mechanical failure** which happens outside the **area of cover**.
12. Cleaning, polishing, operations performed under normal maintenance, adjustments, modifications, alteration, tampering, disconnection, improper adjustments or repairs.
13. Damage or failure to a covered part caused by an excluded part (**we** will pay for the damage or failure of a covered part if caused by another covered part).
14. Damage to an excluded part, even if the damage is caused by a covered part.
15. Any depreciation to **your covered 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.

16. 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 covered vehicle** is being repaired.
17. Ionising radiation or radioactive contamination from any nuclear fuel or the nuclear waste arising from burning nuclear fuel.
18. Radioactive, toxic, explosive or other dangerous properties of any explosive nuclear equipment or nuclear part of that equipment.
19. Acts of war, invasion, acts of foreign enemies, terrorism, hostilities (whether war be declared or not), civil war, rebellion, revolution, insurrection, military or usurped power, riot or civil commotion, explosions, fire, radiation and falling objects.
20. Pressure waves caused by aircraft and other aerial devices travelling at sonic or supersonic speeds.
21. Any costs covered under any other warranty, guarantee, insurance or cover.
22. Any damage which has occurred as a result of accidental damage or impact of whatever nature to either the **covered vehicle** or the **beneficiaries**.
23. Any vehicle which is owned by a business formed for the purposes of selling or servicing motor vehicles.
24. Any damage or failure caused by theft or attempted theft or malicious damage.
25. Any failure caused by accidental damage, collision or impact of any kind.
26. Any damage or failure caused by overheating, smoke damage, fire or ignition or any kind of scorching.
27. **Excluded manufacturers and specifically excluded model types**
A: Ascari, AC, Ariel Atom, Audi S, RS and R8 models, Aston Martin. **B:** BAC, Bentley, BMW (all models), Bristol, Bugatti. **C:** Caterham. **D:** Daimler, De Tomaso, Dodge SRT10. **E:** Elemental. **F:** Ford GT/RS, ST, Cosworth and Mustang models, Ferrari. **G:** Ginetta, Gumpert Apollo. **H:** Honda NSX. **I:** Infiniti, Invicta. **J:** Jaguar R models, Jensen. **K:** Koeniggsegg, KTM. **L:** Lamborghini, Lister, Lotus. **M:** Marcos, Maserati, Maybach, Mazda (all models), McLaren, Mercedes-Benz (all models), MINI (all models), Mitsubishi (all models), Morgan.
N: Nissan 350Z, NISMO and Skyline models, Noble. **P:** Pagani Zonda, Porsche (except Boxster). **R:** Radical, Rolls Royce. **S:** smart (all models), Subaru: WRX-STI, turbo, P1 and special edition RB models, Suzuki (all models). **T:** TVR, Tesla, Toyota Supra. **V:** Volkswagen Phaeton, Vauxhall (all models), Volvo T, R and Polestar models, Vuhl. **W:** Westfield. **Z:** Zenos.

Excluded vehicle types

All LPG vehicles, hydrogen cell vehicles, hybrid vehicles, electric vehicles, motorcycles, stretched limousines, kit cars, cars modified outside manufacturer's specification (unless done so for mobility purposes), vehicles that exceed 3.5 tonnes GVW, vehicles deemed insurance write-offs (categories A, B, S and N), left hand drive vehicles, all grey imports and all American, Australian and Canadian cars (unless built in the **UK**).



GENERAL TERMS AND CONDITIONS

These conditions apply to all sections of **your** policy and **you** must meet them before **we** make a payment or provide a service.

Claims - Your Duties

If a claim occurs **you** must comply with the relevant claims procedures described in this document as soon as **you** can.

Claims - Our Legal Rights

We can take over and deal with, in **your** name, any claim **you** make under this policy. This includes taking legal action in **your** name (but at **our** expense) and asking **you** to provide **us** with details which will help **us** recover any payment made under this policy. **We** reserve the right to examine the **covered vehicle** and the defective components and to subject them to an expert assessment in order to determine if **your** claim is covered and how much **we** will pay for repairs (in accordance with the policy claim limit defined in **your confirmation of cover** and subject to the terms and conditions of this insurance policy).

Looking After Your Vehicle

You must take all reasonable steps to safeguard the **covered vehicle** against breakdown.

Important:

If the **covered vehicle** has not been serviced correctly in accordance with the manufacturer's specifications during the **period of insurance**, or **you** are unable to produce proof of such servicing if **we** request it, then this may invalidate this cover or **we** may not pay all or any part of a claim **you** make.

Change Of Address

Please complete the Change Of Address Form on page 27. If for any reason this is missing, please contact **us** on **0345 600 2205**.

Vehicle Market Value

The **UK** Market Value is taken from the Glass's Guide Retail Value of a vehicle of the same make, model, age, mileage as the **covered vehicle**.

Obsolete Parts

If any part or accessory is not available, the most **we** will pay for that part will be the cost shown in the manufacturers' last **UK** price list, plus a reasonable fitting cost. If the part is not listed in the manufacturers' last **UK** price list, **we** will pay the cost of an equivalent part plus the reasonable cost of fitting. If no equivalent part is listed the most **we** will pay is £250.

Reasonable Care

You must do all **you** reasonably can to protect the **covered vehicle** from damage and keep it in a good and roadworthy condition. **You** must let one of **our** authorised representatives inspect the **covered vehicle** at any reasonable time. In the event of a claim, **we** will always expect to be able to inspect or arrange for an inspection of the **covered vehicle** before making any settlement.

Subrogation

In the event of a claim, **you** must tell **us** as soon as reasonably possible about any claim or incident that may lead to a claim and give **us** any information **we** may need without delay. **You** must co-operate with **us** at all times.

We can, in **your** name:

- take over, defend and settle a claim; and
- take proceedings at **our** own expense and for **our** own benefit to recover any payment **we** have made under this policy.

Fraud

If **you** or anyone acting on **your** behalf makes a claim which is in any way false or fraudulent, or in support of that claim produces a false or fraudulent statement, device or document (including inflating or exaggeration of a claim), **you** will lose all benefits and forfeit any premiums **you** have paid for this policy. **We** may also recover any sums that **we** have already paid under this policy.

Vehicle Use

We will not cover any claim for damage arising while the **covered vehicle** is being used for a purpose which is not permitted for example hire and reward, professional instruction, motor trading including temporarily in control of a motor trader for any purpose such as servicing and repair, motor sports of any kind, while the **covered vehicle** is being used without **your** authority or outside of the guidelines for operation and care in the manufacturers' specifications.

MAKING A COMPLAINT

We aim to provide **you** with first class insurance cover 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:

Write to:

Customer Service,
Allianz Assistance,
PO Box 1051,
Croydon,
CR9 1RE.

email: customersupport@allianz-assistance.co.uk

Please supply **us** with **your** name, address, policy number/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 not satisfied with **our** final response **you** can refer the matter to the Financial Ombudsman Service for independent arbitration.

Visit: www.financial-ombudsman.org.uk

Write to:

Financial Ombudsman Service,
Exchange Tower,
London,
E14 9SR.

Call: 0800 023 4567 or 0300 123 9 123

email: complaint.info@financial-ombudsman.org.uk

TRANSFER OF OWNERSHIP FORM

(Annual policies only)

If **your covered vehicle** is sold privately, the remaining cover may be transferred to the new private owner providing that the registration fee of £35 is paid (please make **your** cheque payable to Allianz Assistance). Cover will not be transferred until the payment has been made. Please note that the form below must be signed by the existing owner named on the **confirmation of cover**.

Covered Vehicle Details:

Registration number

Chassis number (VIN)

Details Of The New Owner:

Title (Mr/Mrs/Miss/Ms/Other)

Initials

Surname

House name/number

Street

Town

County

Postcode

Tel. work

Tel. home

Email address

I (name) wish to transfer the balance of my Allianz Assistance Motor Warranty to the new owner detailed above.

Signature of previous owner Date

Signature of new owner Date

Date of transfer Mileage at transfer

Please send this completed form to:
Allianz Assistance, PO Box 1051, Croydon, CR9 1RE.



CHANGE OF ADDRESS FORM

Please complete the details below and send to:
Allianz Assistance, PO Box 1051, Croydon, CR9 1RE.

Covered Vehicle Details:

Registration number

Chassis number (VIN)

Your Details:

Title (Mr/Mrs/Miss/Ms/Other)

Initials

Surname

New Address Details:

House name/number

Street

Town

County

Postcode

Tel. work

Tel. home

Email address

Company Details:

(Please complete this section for a company vehicle only)

Company name

Address

Town

County Postcode

