

Please read this document carefully. Full terms and conditions can be found within the Policy Document. This document does not form part of the contract between us.

Features of a BMW Car Insurance Policy

This Car Insurance Policy you have purchased is underwritten by UK Insurance Limited and will run for 12 months or as shown on the Certificate of Car Insurance.

Depending upon the level of cover you have chosen the following sections will apply. Please read your Policy carefully to ensure the level of cover selected meets your needs.

Comprehensive - Sections A-G of your policy booklet

Third Party Fire and Theft - Sections A, C and G

Third Party Only - Sections A and G

If you have chosen Insurance Payment Protection, documents will be provided separately. If you have chosen Uninsured Loss Recovery, Section H will apply in addition to the sections above.

Significant Features of a BMW Car Insurance Policy

This policy provides cover for

- Section A - Damage to a Third Party's property is covered up to £20 million.
- Section A - Driving other cars may be included within your Policy, subject to selected criteria being met. Please refer to your Certificate of Car Insurance for confirmation of whether you have this benefit. Cover is limited to **Third Party Only** i.e. the car you are driving will not be covered.
- Section B - Permanently fitted in-car audio, television, telephone and electronic navigation equipment up to a maximum of £1,000. (If fitted as part of the car's standard equipment, the cover is unlimited). Details can be found on your Car Insurance Schedule.

- Section C – You will not be covered for any theft claims if your vehicle is left unlocked or if you leave the keys in the vehicle while unattended.
 - Section D - Comprehensive includes windscreen damage cover.
 - Section G - 90 days foreign use is included for EU and associated countries.
 - Section H - Uninsured Loss Recovery provides up to £50,000 of legal expenses in the event of a non-fault accident. You must make a claim under Uninsured Loss Recovery within 180 days of an insured event.
 - Section H - No refund of premium will be given if you cancel Uninsured Loss Recovery or if you make a claim in the policy year.
 - All repair work is guaranteed for 3 years if you use one of our recommended repairers.
 - Subject to availability a courtesy car will be provided under sections B and C for the duration of the repairs, however you must use one of our recommended repairers. If the vehicle is not being repaired no courtesy car will be provided.
 - Up to £1000 replacement costs if your keys are lost or stolen. Documents to be provided separately by Keycare.
 - Insurance Payment Protection covers the cost of your premium for a maximum of 12 months in the event of injury, sickness or unemployment which prevents you from working for more than 30 days.
- Any excesses and endorsements applicable to your Policy can be found on your Car Insurance Schedule along with cover limitations and premiums due.

Your right to cancel

The below confirms your right to cancel when you buy or renew your policy.

When you buy your policy:

If you cancel before your policy is due to start, we will return any premium paid in full. Please return all your documents after cancelling the policy.

If the policy has started and you cancel within 14 days of it starting or within 14 days of receiving your documents (whichever occurs later), we will return any premium paid less an administration fee as shown in your Schedule, as long as no claim or loss has arisen in the current period of insurance. Please return all your documents after cancelling the policy.

If you cancel after those 14 days have passed we will return any unused premium less an administration fee as shown in your Schedule as long as no claim or loss has arisen in the current period of insurance. Please return all your documents after cancelling the policy.

When you renew your policy:

If you cancel before the new period of insurance (renewal) is due to start, we will return any premium paid in full. Please return all your documents after cancelling the policy.

If the new period of insurance (renewal) has started and you cancel within 14 days of it starting or within 14 days of receiving your documents (whichever occurs later), we will return any premium paid in full, as long as no claim or loss has arisen in the current period of insurance. Please return all your documents after cancelling the policy.

If you cancel after those 14 days have passed, we will return any unused premium less an administration fee as shown in your Schedule. We will not refund any premium if you have made a claim or if one has been made against you during the current period of cover.

Administration Fee

Mid term amendments made to your policy may result in an administration fee being charged as shown in your Schedule.

How to make a claim

To notify us of a claim in the first instance please telephone 0870 024 0325.

How to complain

Should there ever be an occasion where you need to complain, please call us on our priority number 0870 024 0535. If your complaint relates to a claim, contact your claims handler whose details will be shown in your claims documentation.

If you wish to write, then address your letter as follows:

- Claims related complaints to Customer Relations Department, BMW Car Insurance, Cote Lane, Pudsey, LS28 5GF.
- All other complaints should be addressed to Customer Relations Department, BMW Car Insurance, The Wharf, Neville Street, Leeds, LS1 4AZ.

If we cannot resolve the differences between us, you may refer your complaint to the Financial Ombudsman Service (FOS). Their address is: South Quay Plaza, 183 Marsh Wall, London E14 9SR, telephone 0845 080 1800.

Details about our Regulator

UK Insurance Limited is authorised and regulated by the Financial Services Authority. The Financial Services Authority website which includes a register of all regulated firms can be visited at www.fsa.gov.uk, or the Financial Services Authority can be contacted on 0300 500 5000. The FSA registered number is 202810.

Under the Financial Services and Markets Act 2000, should the company be unable to meet all its liabilities to policyholders, compensation may be available. Insurance advising and arranging is covered for 100% of the first £2,000 and 90% of the remainder of the claim, without any upper limit. (Maximum 90% of the claim with no upper limit after 31/12/09).

For compulsory classes of insurance, insurance advising and arranging is covered for 100% of the claim, without any upper limit. Information can be obtained on request, or by visiting the Financial Services Compensation Scheme www.fscs.org.uk