



BMW PROTECT.

BMW Insurance Solutions

A CHOICE OF PRODUCTS, A RANGE OF OPTIONS. TAILOR YOUR PROTECTION.

BMW Insurance Solutions offer a suite of insurance products, designed specifically for your BMW. BMW Insurance Solutions are as well put together as your BMW and just as reliable.

BMW PROTECT SERVICES.

When you truly love your BMW, you want to protect it in the best way. That's why we created BMW Protect, our comprehensive range of insurance products designed to help maintain that sheer driving pleasure, whilst protecting you from damage costs.

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GET A QUOTE.

To find out more about our BMW Protect Insurance products give your participating local BMW Retailer a call.

If you need further help, you can call **BMW Protect Services** on **020 3325 7264**.

BMW Protect Services lines are open Monday to Friday 9.00am-5.30pm.

You can also visit **[bmw.co.uk/insurance](https://www.bmw.co.uk/insurance)**.

For full terms and conditions of these products, see the policy wording documents available by calling **BMW Protect Services** on **020 3325 7264**.

BMW SHORTFALL (GAP) INSURANCE.

ENSURING YOU'RE NOT OUT OF POCKET IF YOUR BMW IS WRITTEN OFF OR STOLEN.

Within our suite of BMW Protect products is BMW Shortfall (GAP) Insurance, ensuring you're not out of pocket if your BMW is written off due to an accident, theft or fire. BMW Shortfall Insurance is designed to bridge the gap between the motor insurance settlement and either the amount you paid for your BMW, or the outstanding amount due under your finance agreement if your BMW is declared a total loss, whichever is the higher amount. BMW Shortfall Insurance covers you against losing out in these tricky situations.

Key Benefits of BMW Shortfall Insurance:

- Cover available for 3 or 4 years
- Available for BMW New and Approved Used vehicles up to 10 years old at policy inception
- The insurance could pay up to £500 to cover any excess you have as part of your total loss motor insurance claim
- This policy could also pay up to £500 per year should you have a successful claim under your motor insurance policy that does not relate to a total loss, or for glass repair or replacement
- Contribution towards a temporary replacement vehicle for a maximum of 30 days at £30 per day where a total loss has occurred
- Pay for your policy upfront or in 12 monthly payments (at no extra cost to the customer)
- Cover up to £1,500 for Retailer fitted accessories listed on the original purchase invoice for the insured vehicle that are present at the date of loss
- You have up to 90 days to purchase your policy after you have collected your BMW. Cover will start after you have purchased the policy

Further Benefits of BMW Shortfall Insurance:

- | | |
|--|---|
| No vehicle mileage limitations | ✓ |
| Cover is provided for incidents which occur within the UK, Ireland, Isle of Man, Channel Islands, Switzerland, or within the countries of the European Economic Area | ✓ |
| If your motor insurer declares your vehicle a total loss and you are provided with a replacement vehicle, you are able to transfer the cover that's left on your BMW Shortfall Insurance to the replacement vehicle at no extra cost | ✓ |
| The BMW Protect Services Team will be on hand to help if you need to make a claim and can negotiate with your motor insurer on your behalf | ✓ |
| Full premium refund if there is no financial shortfall 'GAP' in the event of a total loss or if the customer receives a new car replacement | ✓ |

BMW Shortfall Insurance. Explained:

You paid £32,000 for your BMW but it gets written off following an accident. Your insurance company values your vehicle at £25,000, leaving you with a potential gap of £7,000. Should this happen, BMW Shortfall Insurance will cover the difference between what you paid for your BMW and your insurance company's pay out. However, should your finance settlement figure leave you with a greater gap than £7,000, BMW Shortfall Insurance would cover up to the higher amount, ensuring that you are not left out of pocket.

Policy Conditions: (terms and conditions apply)

- Minimum vehicle price £5,000 and a maximum price of £150,000
- The insurance cover will be capped at a maximum amount. Therefore, the amount paid out under the BMW Shortfall Insurance might be lower than the gap between the motor insurance settlement and either the amount you paid for the insured vehicle or the early finance settlement balance
- Cover only applicable if a claim under your motor insurance policy is paid
- Cover for finance agreements does not include Contract Hire or Lease Hire

REST ASSURED. BMW SHORTFALL INSURANCE IS HERE TO HELP.



BMW COSMETIC REPAIR INSURANCE.

COVERING REPAIR COSTS OF MINOR DAMAGE SO YOUR BMW LEAVES A LASTING IMPRESSION.

Within this suite of BMW Protect products is BMW Cosmetic Repair Insurance, developed to protect the beauty and finish of your vehicle, covering the costs for repairing minor cosmetic damages or providing a contribution if it cannot be repaired so your BMW leaves a lasting impression.

Key benefits of BMW Cosmetic Repair Insurance:

- Cover available for 3 years
- Available for BMW New and Approved Used vehicles
- Repairs can be carried out at your local BMW Retailer or by our mobile repairer network
- Lifetime ownership guarantee on cosmetic repairs carried out by our approved repairer
- You have up to 60 days to purchase your policy after you have collected your BMW. Cover will start after you have purchased the policy
- Up to E250 (Inc. VAT) contribution towards a body shop repair for damage that falls within the size parameters but cannot be cosmetically repaired

What does BMW Cosmetic Repair Insurance cover?

Vertical surfaces are covered for:

- Chips (up to 15mm in diameter and 3mm in depth) ✓
- Scratches (up to 300mm in length and 3mm in depth) ✓
- Dents (up to 300mm in diameter and 3mm in depth) ✓

Flat/horizontal surfaces are covered for:

- Chips (up to 15mm in diameter and 3mm in depth) ✓
- Scratches (up to 300mm in length and 3mm in depth) ✓

Bumpers and wing mirror housings are covered for:

- Scuffs (up to 300mm in diameter and 3mm in depth) ✓
- Chips (up to 15mm in diameter and 3mm in depth) ✓
- Dents (up to 300mm in diameter and 3mm in depth) ✓ (not applicable to wing mirror housing)

Damage across up to two body panels is covered by this policy ✓

Policy Conditions: (terms and conditions apply)

- Cover for the cost of cosmetic repair for accidental or malicious minor cosmetic damage to the bodywork up to the cover limit
- Excludes damage where paint is cracked or flaked, and any pre-existing damage
- Excludes specialist bodywork finish
- The policy does not cover vehicles on Contract Hire
- Cover in the United Kingdom and Europe. Repairs can only be carried out in the UK

BMW COSMETIC REPAIR INSURANCE. KEEPING YOUR BMW LOOKING THE PART.



BMW TYRE DAMAGE INSURANCE.

COVERING TYRE DAMAGE REPAIR COSTS SO YOUR BMW IS READY FOR THE ROAD.

Within this suite of BMW Protect products is BMW Tyre Damage Insurance. If your tyres are damaged, either accidentally or by a malicious act, BMW Tyre Damage Insurance can help towards the unexpected cost of repair or replacement, regardless of your vehicle age. With three cover levels to choose from, you're sure to find the cover level that works for you, and your BMW.

Key benefits of BMW Tyre Damage Insurance:

- Cover for 3 years, covering up to 5 tyres up to the cover limit chosen
- Available for BMW New and Approved Used vehicles
- 3 cover levels to choose from: £150, £300, £500 per tyre all including run-flat tyres
- No excess to pay
- You have up to 60 days to purchase your policy after you have collected your BMW

Further Benefits of BMW Tyre Damage Insurance:

Available for BMW new and Approved Used vehicles up to 100,000 miles at point of purchase	✓
European cover where your roadside assistance policy does not provide cover	✓
30 days to make a claim	✓
The BMW Protect Services Team will be on hand to help if you need to make a claim	✓

Policy Conditions: (terms and conditions apply)

- Cover for damage to tyres fitted to the insured vehicle only
- Cover towards the cost of repairs and, if repair is not possible, replacement up to the cover limit
- Damage due to wear and tear is not covered
- Covers tyres with a tread depth of more than 2mm
- Cover will start after you have purchased the policy. If you purchased this policy after taking delivery of your vehicle, the policy will not cover damage that occurs in the first 13 days

BMW TYRE DAMAGE INSURANCE. KEEPING YOUR WHEELS MOVING.



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BMW PROTECT INSURANCE CLAIMS APP.



**BMW
PROTECT**

Our BMW Protect Insurance Claims App makes registering new claims for your BMW Cosmetic Repair and Tyre Damage Insurance simple, quick and easy. You can also view your BMW Protect Insurance policy documents.

Find by searching "BMW Protect Insurance Claims App" in the Apple or Android app store.

BMW INSURANCE SOLUTIONS INTERACTIVE BROCHURE.

Discover the suite of BMW Insurance Solutions products with our Interactive Brochure, giving you an overview of key benefits and exclusions along with films that show how each product works.

Terms, conditions and exclusions apply.

BMW Shortfall Insurance, BMW Cosmetic Repair Insurance and BMW Tyre Damage Insurance are administered by GardX Assure Limited who are registered in England under company Registration Number 9339557 and is authorised and regulated by the Financial Conduct Authority, Registration Number 711212. Their registered office is at Lake House, 2 Port Way, Port Solent, Portsmouth, United Kingdom, PO6 4TY.

This insurance is underwritten by Fortegra Europe Insurance Company SE UK Branch, a branch of Fortegra Europe Insurance Company SE (Financial Conduct Authority registration number 805770). Fortegra Europe Insurance Company SE has its registered office and principal place of business at Office 13, SOHO Office The Strand, Fawwara Building, Triq I-Imsida, Gzira, GZR 1401, Malta (Malta Company registration number C 84703), is authorised under the Insurance Business Act 1998 of the laws of Malta to carry out general business of insurance, and is regulated by the Malta Financial Services Authority of Triq I-Imdina, Zone 1, Central Business District, Birkirkara, CBD 1010, Malta. Together with its UK Branch, Fortegra Europe Insurance Company SE is authorised by the Prudential Regulation Authority, is subject to regulation by the Financial Conduct Authority, and limited regulation by the Prudential Regulation Authority.

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