# **EXTEND YOUR PEACE OF MIND.**

BMW NEW VEHICLE EXTENDED WARRANTY INSURANCE.



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## Section A - About this insurance

# Understanding your policy and its important terms and conditions

To properly understand this policy's significant features, benefits and risks you need to carefully read:

- about the available types of cover and benefits in the relevant sections, including any endorsements (remember certain words have special meanings see "Words with special meanings");
- "What is not covered" section (this restricts the cover and benefits):
- "General conditions" and "Making a claim" sections (these set out certain obligations that you and we have. If you do not meet them we may be able to refuse to pay a claim); and
- "Other information" section containing important information on your Duty of Disclosure, our privacy policy and our dispute resolution process.

When you apply for the policy by completing our application, we agree with you on things such as: the period of insurance; your premium; the vehicle the policy applies to; and whether any standard terms need to be varied (this may be by way of an endorsement). These details are recorded in the policy schedule we issue to you.

The base premium we charge you is based on your risk profile (e.g. the level of cover you choose and the type of vehicle). You will also have to pay any compulsory government charges (e.g. Stamp Duty and GST where applicable) plus any additional charges we tell you of. We tell you the total amount payable when you apply and if you effect cover, these amounts are confirmed in your warranty policy schedule.

This policy sets out the cover we are able to provide you with. You need to decide if the limits, type and level of cover are appropriate for your needs.

You should also read the GST Notice in the "General conditions" section to understand how GST is applied to a claim.

If you have any queries or want further information about the policy please use the contact details on the back cover.

# Information about your rights under the Australian Consumer Law

You have rights under the Australian Consumer Law and other laws in relation to your motor vehicle which you are not required to pay for and which will continue to apply regardless of whether you choose to buy this policy. In some cases, these rights may overlap with the rights under this policy and be available beyond the expiry of this policy. This policy applies to the extent that this is not the case. The amount you pay for this policy will not change to the extent that your rights under the Australian

Consumer Law may overlap with your rights under this policy. You are not required to pay for any rights you have under the Australian Consumer Law.

## Cooling off period and cancellation rights

Even after you have decided, you have a cooling off period and cancellation rights (see "General conditions" section for details).

#### Who is the insurer?

The insurer is Allianz Australia Insurance Limited AFS Licence No. 234708 ABN 15 000 122 850 of 2 Market Street, Sydney, NSW 2000.

In this document we refer to Allianz Australia Limited as "we", "us", "our" and "Allianz".

#### Who is the insured?

Throughout this document the insured (the person named in the policy schedule) is referred to as "you" or "your".

## What is BMW New Vehicle Extended Warranty Insurance?

#### **Purpose of BMW New Vehicle Extended Warranty Insurance**

In summary, BMW New Vehicle Extended Warranty Insurance is designed to provide cover for the repair or replacement of parts of your vehicle, in accordance with the cover provided by a manufacturer's vehicle warranty (to the extent that the manufacturer's vehicle warranty is applicable to the conditions set out in this policy), for the period of insurance.

## Not everything is covered

Not everything is covered by BMW New Vehicle Extended Warranty Insurance. The above is only a summary and there are limitations. It is important that you carefully read your policy (in particular, Section B of this policy document) to understand the extent of cover and its limitations.

## **Eligibility**

To be eligible to apply for BMW New Vehicle Extended Warranty Insurance you must have a vehicle that meets our stated underwriting criteria.

## **Section B - Your Policy**

## What your policy consists of

Your policy consists of:

- this BMW New Vehicle Extended Warranty Insurance policy document which sets out the details of your cover and its limitations; and
- the BMW New Vehicle Extended Warranty Insurance policy schedule provided by us, which sets out who is insured, the cover(s) selected, the period of insurance, the premium, the limits of liability and other important information. This is referred to as your policy schedule in the policy document.

You should carefully read and retain your policy document and your policy schedule.

These documents should be read together as they jointly form the contract of insurance between you and us. Any new or replacement policy schedule we may send you, detailing changes to your insurance or the period of insurance will become your policy schedule, which you should carefully read and retain.

## Our agreement with you

We will insure you in accordance with the cover detailed in your policy for the period of insurance shown in your policy schedule on the basis:

- that you have paid us the premium for the cover which your policy schedule indicates is in force; and
- of the information provided by you in this BMW New Vehicle Extended Warranty Insurance policy document, which drew your attention to your Duty of Disclosure. If you failed to comply with your Duty of Disclosure, we may be entitled to reduce our liability under the policy in respect of a claim or we may cancel your policy. If you have told us something which is fraudulent, we have the option of cancelling your policy from the date of the agent's signature as stated on the policy schedule.

For your assistance we have provided a full explanation of your Duty of Disclosure and the consequences of non-disclosure, under the heading "Your Duty of Disclosure" on page 17.

## Period of insurance

Cover will commence the later of:

- 1. The date you purchase this BMW New Vehicle Extended Warranty Insurance; or
- 2. The date any part of the vehicle manufacturer's warranty expires.

Cover will cease at 4pm on the date that the term in months has elapsed from the date the cover commenced.

## Words with special meanings

Some of the words in your policy have special meanings wherever they appear. These words and their meanings are defined below.

"Australian Consumer Law" means the consumer protection sections under Australian Consumer Law found in the Competition and Consumer Act 2010.

**"authorised service facility"** means a registered mechanical repair business employing at least one (1) fully qualified automotive mechanic.

"covered component" means any part of your vehicle that was originally covered by the manufacturer's vehicle warranty but excludes those components described under "What is not covered".

"dealer statutory warranty" means the warranty required by the relevant state or territory law to be provided to you by the selling dealer (where applicable).

"manufacturer's vehicle warranty" means the original warranty, which is provided by the manufacturer of your vehicle (excludes rust, corrosion and perforation warranties, battery and tyre warranties).

"mechanical failure" means the sudden or unforeseen failure of a covered component, excluding failure due to normal wear.

"normal wear" means the gradual reduction in operating performance of a component having regard to the age of the vehicle and the distance the vehicle has travelled since the date of first registration. This includes corrosion and rust.

"period of insurance" means the period outlined on page 5 under the heading "Period of insurance."

**"policy schedule"** means the most recent schedule we give you describing the terms and conditions that are specific to your policy. This also includes any amendments we send you in writing. Your policy schedule confirms BMW New Vehicle Extended Warranty Insurance coverage.

**"premium"** means the amount paid for this insurance as stated on the policy schedule.

"term in kilometres" means the kilometre period for which you have requested this insurance. The term in kilometres is selected by you and stated on the policy schedule.

**"term in months"** means the time period for which you have requested this insurance. The term in months is selected by you and stated on the policy schedule.

"vehicle" means the vehicle described in the policy schedule.

## What we will pay

## 1. Repairing or replacing components of your vehicle

If, during the period of insurance, your vehicle requires repair or the replacement of component(s) being component(s) which would have normally been covered by the original manufacturer's new vehicle warranty if it had not expired, excluding normal wear, we will, at our option, either:

- a. repair; or
- replace, the component(s) requiring repair or replace the component(s) with componentry of a similar type and quality as the component(s) used in your vehicle; or
- c. pay the reasonable cost of such repair or replacement.

In doing the above under a, b, or c, we:

- may take into account the age of the component(s) to be repaired or replaced and the number of kilometres travelled by your vehicle; and
- will not repair, replace or pay for component(s) excluded under "What is not covered" on pages 9 and 10; and
- may direct you to an Allianz preferred repairer.

## 2. Additional benefits

If we agree to your claim under Section 1 "Repairing or replacing components of your vehicle" above, we will also pay for the following additional expenses you may necessarily and reasonably incur:

## a. Quality guarantee

All repairs to components authorised by us prior to the commencement of repairs will be covered by this policy for the remaining period of insurance.

#### b. Consumable items

Any items that require periodic replacement as part of normal vehicle maintenance, are not covered by this BMW New Vehicle Extended Warranty Insurance (refer to "What is not covered" on pages 9 and 10). We will however, pay to replace such items if they are required in relation to an authorised repair.

## 3. How much we will pay

If we agree to your claim under Section 1 "Repairing or replacing components of your vehicle," the most we will pay in relation to any one claim is the market value of the vehicle at the time of claim, as determined by us.

The most we will pay for the total of all claims made during the period of insurance is limited to the purchase price of the vehicle as declared on the policy schedule.

## What is not covered

# A. We will not pay any claim arising directly or indirectly out of, or in any way connected with:

- 1. Any mechanical failure or costs covered by any other warranty, entitlement or recall campaign including any manufacturer's vehicle warranty, statutory warranty and/or repairers guarantee.
- 2. Any mechanical failure attributable to the failure to comply with the general conditions under "1. Service and maintenance of your vehicle" as detailed on page 11 of this booklet.
- 3. Any repairs required as a result of continued operation of the vehicle once a defect or fault has occurred (including loss of lubricants and coolant).
- 4. Any consequential loss, damage or liability incurred as a result of a mechanical failure (including personal liability).
- 5. Any claim where the damage to a covered component was caused by a non-covered component.
- 6. Any mechanical failure caused by misuse, neglect, abuse, negligence and/or lack of normal maintenance, improper servicing and/or any failure caused by the incorrect grade, the contamination of and/or the failure to maintain proper levels of any fluids or lubricants.
- Any claim attributable to the failure to follow the vehicle manufacturer's operating guidelines or mechanical failure attributable to exceeding the manufacturer's operating limitations.
- 8. Any mechanical failure that can be attributed to the vehicle being fitted with an LPG unit other than a unit supplied, fitted or endorsed by the vehicle manufacturer. Parts expressly excluded for engines running on LPG include: (but are not limited to) airflow meters, fuel pumps, injectors, inlet and exhaust valves, valve guides and/or seats, exhaust systems and all inlet tract components.
- 9. Any claims where we have not been contacted prior to the commencement of repairs or where we have not authorised repairs.
- 10. Any claims where the repair has been performed by other than an authorised service facility.
- 11. Any claim arising from the mechanical failure of a covered component which has, prior to the mechanical failure, been repaired by other than an authorised service facility.
- 12. Any mechanical failure attributed to a modification made to your vehicle, unless such modification has been endorsed by the vehicle manufacturer. Modified components must be disclosed on your application and are expressly excluded from coverage.

- 13. Any mechanical failure caused by detonation and/or failure caused by poor quality fuel or the incorrect grade of fuel.
- 14. Any upgrade and/or modification to any covered component.
- 15. The cleaning of any component, including the removal of any carbon or sludge.
- 16. Any mechanical failure caused by a fault that existed prior to the commencement of cover.
- 17. Diagnostic costs, unless accepted as part of an authorised claim.
- 18. Any items that require replacement as a part of normal vehicle maintenance. These items include; (but are not limited to) spark plugs and leads, glow plugs, ignition coils, belts, filters, hoses, brake and clutch linings, brake pads, disc rotors and/or disc and drum machining, batteries and globes.
- 19. Any loss of or damage to, your vehicle including any form of damage resulting from a collision, impact or any accidental fire or theft.

# B.This policy will cease to operate and no claims will be accepted where the vehicle:

- 1. Has been modified from the manufacturer's original specifications, unless endorsed by us.
- 2. Is being, or has been, used or tested in preparation for, or participation in, any form of motor sport.
- Is being used for hire, driver instruction or conveyance of passengers, for fare or reward (this includes car rental). This exclusion does not apply to private car pooling arrangements.
- 4. Is being used as a police or other emergency vehicle.
- 5. Was not imported into Australia by the vehicle manufacturer or their authorised Australian distributor (grey import).
- 6. Is being used for a purpose for which it was not designed.
- 7. Has not been serviced in accordance with the service requirements detailed under general conditions "1. Service and maintenance of your vehicle" on page 11.
- 8. Odometer reading cannot be determined as accurate by virtue of it having been inoperative, tampered with or removed from the vehicle
- 9. Is being used for courier purposes.
- 10. Is un-roadworthy or unregistered.
- 11. Has had the manufacturer's vehicle warranty cancelled or voided.

## **General Conditions**

## 1. Service and maintenance of your vehicle

For this policy to remain valid, you are required to:

- a. properly, regularly and punctually service your vehicle in accordance with the manufacturer's recommendations and keep a record of the services undertaken on your vehicle.
- b. take reasonable care to maintain and protect your vehicle.

All vehicle servicing should be carried out by the selling dealer or an authorised service facility.

Once a service has been completed, you must make sure the authorised service facility completes and stamps the "Scheduled maintenance service records" contained in this booklet at the time of the service.

If you do not fully comply with these servicing requirements, we may refuse a claim and this policy may cease to operate.

## 2. Transfer of the policy

If, during the period of insurance, you privately sell your vehicle to a person other than a motor vehicle dealer, cover under your policy will continue with the new owner, provided that:

- a. you complete the transfer form contained in the back of this policy document;
   and
- b. you return it to us accompanied by:
  - a receipt of vehicle sale;
  - a copy of the Scheduled service records;
  - copy of the vehicle's Roadworthy certificate or inspection report; and
  - the policy transfer fee of \$75 including GST (do not send cash); and
- c. the person named in the transfer form as the new owner observes all the terms and conditions of your policy.

## 3. Cancellation rights under the policy

a. You may cancel your policy for any reason within 14 days from the day you purchased this policy. This is known as the cooling off period. You will need to return the policy and schedule to us, together with a letter requesting us to cancel the policy. We will refund the premium paid unless an incident has occurred which may result in a claim.

- b. In addition to your cooling off rights, you may cancel the policy or any part of the policy at any time by notifying us in writing. If the policy has been issued to more than one person each person must sign the notice.
- c. We have the right to cancel this policy where permitted by law. For example, we can cancel:
  - If you have failed to comply with Your Duty of Disclosure, or
  - where you have made a misrepresentation to us during negotiations prior to the issue of this policy, or
  - where you have failed to comply with a provision of your policy, including the term relating to payment of premium, or
  - where you have made a fraudulent claim under your policy or under some other contract of insurance that provides cover during the same period of time that our policy covers you.
- d. If you cancel the policy after the end of the cooling-off period or if we cancel the policy at any time we will, subject to paragraph e. of this clause 3, refund any premium paid, being an amount calculated to ensure that we retain a proportion of the premium for time on risk and we recover our reasonable administrative costs related to the acquisition and termination of the policy and any government taxes or duties we cannot recover from another source.
- e. No refund will be provided if a claim has been paid under the policy.

## 4. GST Notice

This policy has a GST provision in relation to premium and our payment to you for claims. It may have an impact on how you determine the amount of insurance you need. Please read it carefully. Seek professional advice if you have any queries about GST and your insurance.

## 5. Sums insured

All monetary limits in this policy may be increased for GST in some circumstances (see below).

## 6. Claim settlements - where we agree to pay

When we calculate the amount we will pay you, we will have regard to the items below:

Where you are liable to pay an amount for GST, in respect of an acquisition relevant to your claim (such as services to repair a damaged item insured under the policy), we will pay for the GST amount if your sum insured/limit of liability is not sufficient to cover your loss.

We will only pay the GST amount that relates to our settlement of your claim.

We will reduce the GST amount we pay for by the amount of any input tax credits to which you are or would be entitled.

Where we make a payment under this policy as compensation instead of payment for a relevant acquisition, we will reduce the amount of the payment by the amount of any input tax credit that you would have been entitled to had the payment been applied to a relevant acquisition.

## 7. Disclosure - input tax credit entitlement

If you register or are registered for GST, you are required to tell us your entitlement to an input tax credit on your premium. If you fail to disclose or understate your entitlement, you may be liable for GST on a claim we may pay. This policy does not cover you for this GST liability, or for any fine, penalty or charge for which you may be liable.

## Making a claim

## What you must do

We may not pay your claim if you do not act as follows:

#### 1. Contact us as soon as possible.

You must tell us of your claim as soon as possible by contacting our Customer Service Centre on 1300 80 80 30.

#### 2. Assist us with your claim

You must give us all the information and assistance with your claim which we may reasonably require. If we have the right to recover any amount payable under this policy from any other person, you must co-operate with us in any action we may take. We may appoint a loss adjuster to help settle your claim.

#### 3. Problem with your vehicle

If you have a problem with your vehicle you must:

- a. take all reasonable precautions to prevent any further loss or damage;
- b. take your vehicle to the dealer who sold it to you or, if this is not possible, the closest authorised service facility of your choice;
- c. ensure that the dealer, or authorised service facility, contacts us to authorise the claim before any work is done on your vehicle. However, the dealer or authorised service facility may repair or replace the parts without our authorisation:
  - i. if the repair or replacement is required outside of our business hours; and
  - ii. the dealer or authorised service facility or you contact us as soon as possible after we re-open.

## Other information

## **Your Duty of Disclosure**

Before you enter into an insurance contract with us, the Insurance Contracts Act 1984 requires you to provide us with the information we need to enable us to decide whether, and on what terms, your proposal for insurance is acceptable and to calculate how much premium is required for your insurance.

You will be asked various questions when you apply for this policy. When you answer these questions, you must:

- · Give us honest and complete answers;
- tell us everything you know; and
- tell us everything that a reasonable person in the circumstances could be expected to tell us.

#### What you do not need to tell us

You do not need to tell us about any matter:

- that diminishes our risk;
- that is of common knowledge;
- · that we know or should know as an insurer; or
- that we tell you we do not need to know.

### Who does the duty apply to?

The duty applies to the person who is noted as the insured on the policy schedule.

## What happens if you (or they) do not comply with the duty?

If you (or they) do not comply with the duty, we may cancel the policy or reduce the amount we pay if you make a claim. If fraud is involved, we may treat the policy as if it never existed and pay nothing.

## Privacy Act 1988 - information

We collect your personal information directly from you where reasonably practicable or if not, from other sources. We collect it to provide our various services and products (e.g. to market, arrange and administer insurance and to handle and settle claims) and to conduct market or customer research. We also use it to develop and identify services of our related companies and alliance partners that may interest you (but you can opt out of this by calling the Allianz Direct Marketing Privacy Service Line on 13 2664 EST 8am-6pm, Monday to Friday or indicate your decision in the appropriate area of the Privacy section of our website at www.allianz.com.au).

If you do not provide the information we require we may not be able to provide you with this service. We disclose information to third parties who assist us in the above (e.g. insurers, insurance intermediaries, insurance reference bureaus, related companies, our advisers, persons involved in claims, external claims data collectors and verifiers, your agents and other persons where required by law). We prohibit them from using it for purposes other than those we supplied it for. Where you provide us with information about another person for the above purposes, you must tell us if you haven't got their consent to this.

If you wish to gain access to your personal information (including to correct or update it), have a complaint about a breach of your privacy or you have any query on how your personal information is collected or used, or any other query relating to Privacy, contact us on 13 26 64 EST 8am-6pm, Monday to Friday.

# General Insurance Code of Practice – providing you with even better service

The General Insurance Code of Practice was developed by the Insurance Council of Australia Limited, to further raise standards of practice and service across the insurance industry.

We keenly support the standards set out in the Code.

You can obtain more information on the Code of Practice and how it assists you by contacting us. Contact details are provided on the back cover of this policy.

# Dispute resolution process – helping you solve any problems

We have a free internal complaints resolution process that can be accessed by contacting us on 13 26 64 EST 8am-6pm, Monday to Friday, or by using the details on the back cover. If this process doesn't resolve the complaint we will give you information about how to access available external dispute resolution schemes.

# If this insurance has been issued through an insurance intermediary

If your policy has been issued through our agent, or a broker who is acting under an agency arrangement such as a binder with us, then they are acting as our agent and not as your agent.

Where this policy has been arranged through an intermediary a commission is payable by us to them for arranging the insurance.

## Phoning for assistance and confirmation of cover

If you need to confirm any policy transaction or clarify any of the information contained in this policy document, or if you have any other queries, please use the contact details on the back cover.

#### How to contact us

For all policy or claims enquiries please:

- Call us on 1300 80 80 30, or
- write to us at GPO Box 9897 Melbourne Vic 3001.

Allianz Australia Insurance Limited AFS Licence No. 234708 ABN 15 000 122 850

Registered Office: 2 Market Street, Sydney NSW 2000.

For all Roadside assistance enquiries, please contact BMW Roadside Assistance and Accident Management on 1800 808 111.

# BMW Roadside Assistance and Accident Management

#### What to do when you need assistance

Should you require assistance, call the BMW Roadside Assistance toll free number, 1800 808 111.

Please have the following information available for the Customer Service Assistant who will answer your call:

- Your name.
- your BMW registration number,
- your BMW New Vehicle Extended Warranty Insurance policy number,
- the model and colour of the vehicle,
- a description of the problem,
- if possible, a telephone number where you can be contacted.

Your Customer Service Assistant will be able to mobilise the necessary assistance which may include:

- · Roadside assistance,
- towing to an authorised BMW dealer or authorised repairer,
- onward travel.
- hotel accommodation,
- car hire.

Please do not make your own vehicle assistance arrangements through a third party, as BMW may not be able to reimburse any costs incurred.

#### Stay with your vehicle

Once assistance has been called, it is vital that your vehicle is attended. Should BMW Roadside Assistance arrive at your vehicle, and it is unattended, then work cannot be carried out and payment may be required for any subsequent call-outs to assist with the incident.

## The cover provided under BMW Roadside Assistance

#### **Mechanical Assistance**

Should the vehicle be immobilised, temporary adjustments to your BMW which can be performed on the spot, will be made to ensure that you and your vehicle are back on the road as soon as possible.

#### **Non-Mechanical Assistance**

Assistance will also be provided in non-mechanical related incidents including tyre change, flat battery, out of fuel and lockouts.

#### **Home Assistance**

Your Customer Service Assistant is able to arrange assistance at your home, if required.

#### Accident/Theft

Should the vehicle be involved in an accident, then BMW Roadside Assistance can arrange towing of the vehicle to the most appropriate BMW recommended panel repairer, and arrange transport to get you to where you were going. In the event that the vehicle is stolen, BMW Roadside Assistance can arrange alternative transport to get you home. Note that in such cases costs of towing, alternative transport or accommodation are normally covered by your insurer and as such, are not covered by BMW Roadside Assistance.

#### Vehicle Transport

Should the vehicle be immobilised as a result of a breakdown, vehicle transport will be provided to deliver your vehicle to:

- the authorised BMW dealer of your choice (in major metropolitan areas, to a limit of 40kms from the closest authorised BMW dealer to your location).
- the closest authorised BMW dealer or authorised repairer.

#### Fuel

In the event that you run out of fuel, BMW Roadside Assistance will supply, free of charge, sufficient fuel to get you to the next refuelling point.

#### Lock Out

If your keys have been locked in the vehicle or lost, BMW Roadside Assistance will, upon provision of adequate proof of ownership, provide emergency assistance as follows:

- Locate and deliver your spare key, or arrange for you to retrieve your spare key if more practical, and
- if an emergency situation arises and it becomes necessary to gain urgent access to the vehicle, BMW Roadside Assistance will attempt to gain access by other means, but only after provision of your written consent. Whilst all care will

be taken, BMW Roadside Assistance will not be held responsible for any damage incurred or resultant repair costs. Additional conditions may apply.

#### **Legal Advice**

Telephone Legal Advice is available 24 hours a day in relation to any matter involving the ownership or use of the vehicle. Advice does not extend to preparation of briefs or personal interviews.

#### **Medical Advice**

Medical advice is available 24 hours a day to drivers and/or passengers and may include medical advice, contact with doctors and/or emergency services, and arrangement of transport with escort if necessary. Any costs associated with treatment or transport are not covered by this programme.

#### **Personalised Holiday Planner**

BMW Roadside Assistance will provide holiday advice assistance, including colour maps of chosen routes together with dealer locations and contact details, points of interest and hotel contact details

#### Taxi

If the vehicle cannot be mobilised due to a mechanical breakdown and must be transported to an authorised BMW dealer, alternative transportation (taxi) to the value of \$200.00 (incl. GST) will be provided to continue your journey to your home address or intended destination in the same city.

#### Caravan or Trailer

If you are travelling with a caravan or trailer, BMW Roadside Assistance will arrange for it to be towed to a safe place until you and the vehicle are ready to resume your journey.

## Away from Home cover

BMW Roadside Assistance 'Away from Home' cover includes Accommodation, Car rental and vehicle relocation entitlements and only comes into effect where a breakdown occurs more than 70kms from your primary home address and the vehicle is expected to be disabled for a period longer than 24 hours. Accommodation and car rental benefits cease once the vehicle has been repaired.

#### **Accommodation**

Accommodation will be provided for up to four nights to a value of \$200.00 per person per night (incl. GST).

## Car Rental

Car rental will be provided in conjunction with accommodation for a maximum period of three days. Alternatively, should accommodation not be required, the car rental period can be extended to a maximum of five days. The vehicle normally supplied will be a two wheel drive family sedan or wagon.

#### **Vehicle Relocation**

Once repaired, your vehicle will be transported to your home address or intended destination, where the distance between your current location and the repairing dealer is greater than 70kms. Where appropriate, the driver may be supplied with transport to collect the repaired vehicle from the authorised BMW dealer. Vehicle transportation will be via normal bulk road transport.

## Alternative Transport Assistance

Should hotel accommodation or a rental vehicle be unavailable following a Breakdown more than 70 kilometres from your home and the Vehicle is immobilised for more than 24 hours, alternative transport will be provided for the driver and up to four passengers travelling in the vehicle to return home or to their intended destination to a maximum of \$300.00 (incl. GST).

## **Emergency Parts**

If you have decided to have the vehicle repaired locally rather than transported, and necessary spare parts are not available locally, BMW Roadside Assistance will assist in locating and transferring the parts to the repairer.

## **Trip Tracking**

For remote travelling only, BMW Roadside Assistance will provide trip tracking. Prior to departure, call BMW Roadside Assistance to log your intended route and destinations.

Throughout your journey, BMW Roadside Assistance will track your progress.

## **BMW Accident Management**

BMW Accident Management is available if you have an accident. Should you require assistance call, the BMW Accident Management toll free number, 1800 808 111 to report the incident and record the details.

BMW Accident Management includes the following:

## **Medical Advice and Referral**

BMW Accident Management provides you and your passengers with telephone access to emergency medical advice at the scene of an accident. Please note: all costs associated with this service are your responsibility.

#### Accident Assist at the Scene of the Accident

In the case of an accident, BMW Accident Management will provide the following services where required:

- Arrange attendance of relevant emergency services Ambulance, Police, Fire Brigade,
- Advise you not to admit liability,

- · advise you to obtain third party details,
- advise you to obtain the details of any independent witnesses,
- advise you if police should be called,
- advise you to verify by sighting and obtain relevant parties' driver's licence details,
- message Relay to your family, friends or work colleagues to advise of any delays or medical injuries,

### **Accommodation or Rental Car Assistance**

Should you or your passengers require emergency accommodation or a rental car, BMW Accident Management will endeavour to arrange this at corporate rates. Costs incurred will remain your responsibility, but may be claimable from your insurance company.

#### Taxi

Where a taxi is needed after an accident and your insurance company doesn't provide the service, BMW Accident Management will arrange for one to a maximum limit of \$200.00 (incl. GST).

#### **Accident Claim Form Assistance**

BMW Accident Management will help you to complete Accident claim forms and, where possible, arrange for claim forms to be forwarded to you. In the event that the insurer provides either teleclaims or online claims form support services, BMW Accident Management will arrange a 'conference-call' to the insurer's claims department, or help you complete an online claim form. Accident Claim Form Assistance is provided during business hours, Monday to Friday, Eastern Standard Time (EST).

## **Accident Towing**

BMW Accident Management will coordinate the towing of your vehicle to an Authorised Servicing Dealer or Approved Repairer. While this service is at your expense, BMW Accident Management will assist in claiming towing charges back through your insurance company.

### **Accident Quotation Assistance**

BMW Accident Management will coordinate and follow up with the Authorised Servicing Dealer or Approved Repairer regarding quoting of vehicle damage. A second quote can also be arranged where necessary. Services are provided during business hours, Monday to Friday, EST.

#### **Accident Assessment Assistance**

The assessment and final approval of quotes by your insurance company will be coordinated by BMW Accident Management. You will be kept up to date with progress. Services are provided during business hours, Monday to Friday, EST.

## **Accident Repairer Follow Up**

BMW Accident Management will communicate with the Authorised Servicing Dealer or Approved Repairer to establish an estimated date of completion for all repairs and then see the process through. If repairs become delayed due to any unforeseen issues (such as parts delay etc), BMW Accident Management will let you know and stay in contact with everyone concerned. BMW Accident Management will be in touch to ensure that you are satisfied with the repairs and condition of the vehicle. If there are any problems, BMW Accident Management liaises with the insurance company or repairer to ensure they are resolved as soon as possible.

## **Cancellation/Rebooking Travel Arrangements**

In the case of travel plans being interrupted due to an accident, BMW Accident Management will contact the relevant people to cancel or rebook your travel, arrange alternative transport and relocation of the vehicle once repaired.

Please note: any costs incurred are your responsibility.

## **Rental Car Arrangements**

BMW Accident Management will be happy to arrange a rental car upon request. All rental and associated costs will be your responsibility. Discounted rental rates will be sought when available.

#### General

All costs relating to parts, labour and other associated costs for towing or repair of the vehicle involved in an accident, or attempted theft, will be your responsibility. Some of the services provided by BMW Accident Management may be limited subject to the guidelines and procedures of your insurance company and/or policy entitlements. As the insurance company is the ultimate body responsible for any damage claims, BMW Accident Management will adhere to any instructions or directions they provide.

Please note: in certain areas within Australia, local government authorities manage all accident towing contractors via Accident Allocation Centres (AAC). Within such areas BMW Accident Management is unable to arrange the attendance of its own accident towing companies and is required by law to contact the AAC to arrange all accident towing. BMW Accident Management Assistance Services do not extend to insurance policy interpretation or application.

#### **Transfer of cover**

BMW Roadside Assistance and Accident Management is fully transferable between owners at any time during the period of cover. However, no refunds will be provided for cancellation of benefit. BMW must be notified of the transfer, by contacting 1800 808 111.

# **BMW Roadside Assistance and Accident Management Conditions**

Any roadside assistance required as a result of driving on a racetrack, competing in organized road/off road rallies, inappropriate use, incorrect repair or faulty workmanship on the vehicle by an unauthorised BMW dealer, or directly due to the fitment of non-genuine parts and/or accessories; will be co-ordinated by BMW Roadside Assistance and Accident Management; however, all costs will be your responsibility.

To be eligible for BMW Roadside Assistance and Accident Management, the vehicle must be well maintained and of sound mechanical and roadworthy condition. If you have any doubt of the condition of the vehicle, please do not hesitate to contact your local authorised BMW dealer, who will arrange an inspection. Some services are excluded from the cover of BMW Roadside Assistance and Accident Management, and these are listed below:

- Costs of repairs other than provision of fuel and mechanical assistance,
- any rental vehicle cost which would normally be payable by you, such as security deposit, excess kilometres, petrol and toll charges, or accident excess in the event that the hire car (if provided under the policy) is involved in an accident, and
- in the interests of providing a quality service, BMW Roadside Assistance and Accident Management reserves the right to amend or withdraw service where utilisation is excessive due to the lack of regular and preventative maintenance or failure to rectify any recurring fault.

#### **Important Information**

BMW Roadside Assistance and Accident Management service is provided by AGA Assistance Australia Pty Ltd, trading as Allianz Global Assistance ABN 52 097 227 177.

The information outlined here was correct at the time of printing but is subject to changes at any time and without notice.

Allianz Australia Insurance Limited ABN 15 000 122 850 will accept no responsibility for the services, advice or action provided by AGA Assistance Australia Pty Ltd.

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## **Transfer of ownership**

BMW New Vehicle Extended Warranty Insurance schedule number: \_\_\_\_\_

Should you sell your vehicle privately while your policy is still current, you may request us to transfer the policy to the new owner subject to the policy terms and conditions and our approval.

Please complete the details below and return this form accompanied by copies of each of the following:

- A receipt of vehicle sale;
- · Complete and compliant Scheduled service records
- · Roadworthy certificate or vehicle inspection report
- The transfer fee of \$75 (including GST)

(Do not send cash)

Please note: to affect transfer of BMW Roadside Assistance coverage, please call 1800 808 111.

(PLEASE USE BLOCK LETTERS)

#### **Current owner details**

Name of current owner:(include ABN if company)	
Address:	
	Postcode:
Telephone:	
Vehicle registration No:	
Odometer reading at date of transfer:	Kms
Date://	
New owner details	
Name of new owner:(include ABN if company)	
Address:	
	Postcode:
Telephone:	
Signature of current owner:	
Date://	
Signature of new owner:	
Date://	

Transfer of ownership is only available where the premium has been paid in full by you and the vehicle is not sold to, or through, a motor dealer or motor trader.

**Important Notice:** Signing and sending this document to us does not affect the transfer. Transfer is only effective if approved by us in writing.

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## Claim form

BMW New Vehicle Extended Warranty Insurance schedule number: **BMW New Vehicle Warranty Extended Insurance details** Name of current owner: (include ABN if company) Address: Postcode: \_\_\_\_\_ After hours: Business telephone: Are you registered for GST purposes? ☐ No ☐ Yes What is your ABN? Have you claimed an input tax credit on the GST amount applicable to this policy?  $\square$  No  $\square$ Yes Is the amount claimed less than 100% of the GST applicable to the premium? \( \subseteq \text{No.} \subseteq \text{Yes} \) Please specify the % amount claimable: \_\_\_\_\_\_\_\_\_\_ Are you entitled to claim an input tax credit for repairs or replacement of your vehicle? \sum No \subseteq Yes Vehicle details Registration No: \_\_\_\_\_\_ Date of purchase: \_\_\_\_/ Selling dealer's name: Vehicle make and model: Year of manufacture: Has the vehicle been modified from the manufacturer's specification?  $\square$  No  $\square$  Yes – please provide details: Claim details Date of loss: \_\_\_\_/ \_\_ / Odometer reading at date of loss: \_\_\_\_ Kms Description of problem: Did you have any warning or indications of a problem occurring prior to the loss?  $\square$  No  $\square$ Yes please provide details: Has the account been paid?  $\square$  No  $\square$ Yes Was the vehicle towed? 

No Yes - please enclose a copy of the towing invoice Declaration I hereby declare that the information above is true and correct to the best of my knowledge and belief and I have complied with all the conditions of the BMW New Vehicle Extended Warranty Insurance issued to me by Allianz (Allianz Australia Insurance Limited AFS Licence No. 234708 ABN 15 000 122 850 of 2 Market Street, Sydney, NSW, 2000). I agree to Allianz and its representatives using my personal information I have provided on this form for the purpose of processing my claim. I understand that if I choose not to provide the required details, this is my choice: however, Allianz may not be able to process my claim. I consent to Allianz and its representatives disclosing my personal information to or collecting additional information about me from investigators, legal advisors, third parties as permitted or required by law. \_\_\_\_\_ Date: \_\_\_ / / (The issue or completion by you of this form does not constitute any admission of liability by Allianz. its representatives or the dealer providing you this warranty)

# To be completed by repairer

BMW New Vehicle Extended Warranty Insurance schedule number: \_\_\_\_\_ Repairer: Accounts will not be accepted unless they include the authorisation number supplied by Allianz. Repairer information Company name: Contact name: Address: Postcode: \_\_\_ Telephone: Business telephone: Hourly labour rate: Vehicle information Registration No: Vehicle make and model: \_\_\_\_\_\_Year of manufacture: \_\_\_\_\_Year Odometer reading at date of transfer: \_\_\_\_\_ kms **Nature of repair** Description of repair: \_\_\_\_\_ Description of rectification: Parts used: Cost: Total labour hours: \_\_\_\_\_Total cost of repair (including parts and labour): \$ Order number: (If insufficient space, please attach any additional pages) I/We hereby declare that the above information given is true and correct. Repairer's signature: \_\_\_\_\_\_ Date: Registered repairer's No: \_\_\_\_\_ Repair representative's stamp

# Scheduled maintenance service record

BMW New Vehicle Extended Warranty Insurance schedule number:

This record will be required in the event of a claim.

1st Service	2nd Service
Vehicle registration No:	Vehicle registration No:
Date of service:/	Date of service:/
Km at service:	Km at service:
Servicing dealer name:	Servicing dealer name:
RO/Invoice No:	RO/Invoice No:
Service adviser:	Service adviser:
Signature:	Signature:
Dealer stamp	Dealer stamp
3rd Service	4th Service
Vehicle registration No:	Vehicle registration No:
Date of service:/_/	Date of service://_
Km at service:	Km at service:
Servicing dealer name:	Servicing dealer name:
RO/Invoice No:	RO/Invoice No:
Service adviser:	Service adviser:
Signature:	Signature:
Dealer stamp	Dealer stamp
5th Service	6th Service
Vehicle registration No:	Vehicle registration No:
Date of service:	Date of service:/
Km at service:	Km at service:
Servicing dealer name:	Servicing dealer name:
RO/Invoice No:	RO/Invoice No:
Service adviser:	Service adviser:
Signature:	Signature:
Dealer stamp	Dealer stamp

# Scheduled maintenance service record

BMW New Vehicle Extended Warranty Insurance schedule number:

This record will be required in the event of a claim.

7th Service	8th Service
Vehicle registration No:	Vehicle registration No:
Date of service:/	Date of service:/
Km at service:	Km at service:
Servicing dealer name:	Servicing dealer name:
RO/Invoice No:	RO/Invoice No:
Service adviser:	Service adviser:
Signature:	Signature:
Dealer stamp	Dealer stamp
9th Service	10th Service
Vehicle registration No:	Vehicle registration No:
Date of service://	Date of service://_
Km at service:	Km at service:
Servicing dealer name:	Servicing dealer name:
RO/Invoice No:	RO/Invoice No:
Service adviser:	Service adviser:
Signature:	Signature:
Dealer stamp	Dealer stamp
Board starrip	Bodioi otamp
11th Service	12th Service
Vehicle registration No:	Vehicle registration No:
Date of service:/	Date of service://
Km at service:	Km at service:
Servicing dealer name:	Servicing dealer name:
RO/Invoice No:	RO/Invoice No:
Service adviser:	Service adviser:
Signature:	Signature:
Dealer stamp	Dealer stamp

If you need help, ask your BMW Dealer, or ring our BMW Insurance Customer Contact Centre on 1300 80 80 30.

This insurance is arranged by your BMW Dealer as agent for the insurer: