

## POLICY SUMMARY: KEY INFORMATION THAT YOU NEED TO BE AWARE OF

---

**keyfacts**®

### **BMW Tyre Insurance - Summary of Cover**

---

This policy summary does not contain the full terms and conditions of the policy.

① This symbol shows where further details can be found in the policy document or confirmation of cover.

#### **Who provides the cover?**

BMW Tyre Insurance is underwritten by Allianz Insurance plc.

#### **How long does the cover last?**

You can choose to protect your tyres for 1, 2 or 3 years.

① The period of insurance is shown on your confirmation of cover.

#### **What type of cover is provided?**

Tyre Insurance will pay up to £50 towards the repair costs or £300 towards the replacement costs of tyres damaged either accidentally or by a malicious act. A maximum of 5 claims can be made in the period of insurance.

① The cover you have chosen is shown on your confirmation of cover.

#### **Who is this policy for?**

Drivers of BMW cars.

The vehicle must be less than 7 years old and have travelled less than 80,000 miles at the date of purchase of the insurance.

## What are the significant benefits, exclusions and limitations of the policy?

The Benefits	Significant limitations or exclusions
<ul style="list-style-type: none"><li>• The insurer will pay up to £50 for the repair of a tyre or up to £300 for the replacement of your tyre.</li><li>• Run-flat tyres will be replaced, not repaired.</li><li>• If your BMW is fitted with non Run-flat tyres, the claim limit includes the cost of replacement of any used liquid sealant supplied as part of the mobility system.</li><li>• If your BMW is replaced under the new for old benefit of your motor insurance policy we will transfer the unexpired term of this policy to the replacement vehicle.</li><li>• You choose the period of time you want to protect your tyres.</li><li>• You can pay the premium in one lump sum or by 12 instalments.</li></ul>	<p>The policy does not cover:</p> <ul style="list-style-type: none"><li>• More than 5 claims in the period of insurance chosen.</li><li>• Damage to tyres with less than the minimum legal tread at the date of the incident.</li><li>• Tyres that do not carry the European E mark.</li><li>• Theft of tyres.</li><li>• Damage caused by:<ul style="list-style-type: none"><li>- wear and tear</li><li>- using the tyre at incorrect pressures</li><li>- faulty steering geometry or tracking</li><li>- the faulty manufacture or design of the tyre</li><li>- driving a damaged Run-flat tyre against the vehicle manufacturers recommendations.</li></ul></li><li>• Damage to tyres occurring outside the UK.</li></ul> <p>① For full details, see “What is not covered”</p>

## What happens if I take out the cover and then change my mind?

You have the right to cancel the policy within 14 days of the start date and have any premium you have paid refunded.

After 14 days you can cancel the cover but no refund of premium will be made.

① General condition 5 in the policy booklet explains how to cancel your policy.

## How do I make a claim?

You can either:

- Contact a BMW Authorised Dealer who will arrange claim validation and the repair or replacement of the tyre, or
- Call the BMW Protect Services Team on 0845 641 9738 for authorisation on how to proceed with your claim.

If your tyres are damaged by a malicious act you will need to report the incident to the police and obtain a crime reference number to submit with your claim.

① See “How to make a claim” in the policy.

## Can the insurer change the terms and conditions of the cover or the premium?

No, once you have paid the premium the terms and conditions and the price of the insurance are fixed for the term.

## **Would I receive compensation if the Insurers were unable to meet their liabilities?**

You may be entitled to compensation from the Financial Services Compensation Scheme if the Insurers cannot meet their liabilities.

## **How do I make a complaint?**

Should you wish to make a complaint about the handling of your insurance please contact:

BMW Protect Services Manager,  
102 George Street,  
Croydon,  
CR9 1AJ  
Phone: 0845 641 9735

If the complaint relates to the service provided by the insurer we will pass the details on to them and will monitor the progress of their investigations.

**Using our complaints procedure or referral to the Financial Ombudsman Service does not affect your legal rights.**

