



BMW Motorrad Insured Emergency Service is underwritten by AGA International SA and is administered as a branch in the UK by: Mondial Assistance (UK) Limited (trading as BMW Motorrad Insured Warranty Services), Registered in England No: 1710361. Registered Office: 102 George Street, Croydon CR9 6HD.

AGA International SA is authorised by Autorité de Contrôle Prudentiel in France and regulated by the Central Bank of Ireland for conduct of Irish business by way of the Freedom of Services into Ireland in accordance with the European Union Third non-life directive.

Mondial Assistance (UK) Limited will act as an agent for AGA International SA in the Republic of Ireland for the purpose of settling claims.

This policy is available in large print, audio and Braille. Please phone 1 850 940 200, text phone 00 353 20 8666 9562 using a compatible RNID handset.



## BMW Motorrad Insured Emergency Service Your Policy Handbook

This product is provided by AGA International SA  
for the Republic of Ireland residents only





## Contents

Page	
Welcome	5
Summary of Cover	7
Important Information	9
Definition of Words	10
What to Do When You Need Assistance	11
Republic of Ireland and United Kingdom Benefits	12
Terms and Conditions Relating to Republic of Ireland and United Kingdom Cover	13
Exclusions Relating to Republic of Ireland and United Kingdom Benefits	14
Continental European Cover	14
Terms and Conditions Relating to Continental European Cover	16
Exclusions Relating to Continental European Cover	17
Renewal of Your BMW Motorrad Insured Emergency Service Policy	17
Making a Complaint	18
Transfer of Ownership Form	19
Change of Address Form	21



## Welcome

Congratulations on the purchase of **your** BMW Motorrad Insured Emergency Service.

This has been designed to provide assistance for motoring emergencies and includes a comprehensive range of benefits, including replacement transport, bike recovery and redelivery.

BMW riders have access to an extensive network of Emergency Service centres manned 24 hours a day, every day of the year, by experienced multilingual staff. BMW Motorrad Insured Emergency Service will offer all possible assistance under the terms of agreement set out in this booklet. Please remember that if **your** bike requires repair, BMW Motorrad Insured Emergency Service will take **your** bike to an Authorised BMW Bike Dealer. By doing so **you** can be assured that only Genuine BMW Parts and materials will be used and fitted by fully trained BMW technicians.

Thank you for choosing a BMW Motorrad Insured Emergency Service.

**Your confirmation letter** shows the bike covered and any special terms and conditions that apply. It is very important that **you** read the whole of this policy and ensure that **you** understand exactly what is and what is not covered and what to do if **you** require assistance.

### **Important Telephone Numbers**

BMW Motorrad Insured Emergency Service

Within **Republic of Ireland:**

**1 800 409 900**

**UK and Continental Europe:**

**00 353 1637 3608**

Assistance Administration Number:

**1 850 940 600**

(if required for refund or amendment).



## Summary of cover

The following is only a summary of the main cover limits. **You** should read the rest of this policy for the full terms and conditions.

Cover	Limit (up to)	Excess
BMW Motorrad Insured Emergency Service	Market price of the insured motorcycle for repatriation	None

### Note

Some sections of cover have financial limitations. For details, please refer to the Benefits section of this handbook.



## Important Information

### Insurer

**Your** BMW Motorrad Insured Emergency Service is underwritten by AGA International SA and administered for the **Republic of Ireland** by Mondial Assistance (UK) Limited and Mondial Assistance Ireland Limited trading as BMW Motorrad Insured Emergency Services.

### How your policy works

**Your** policy and **confirmation letter** is a contract between **you** and **us**. **We** will pay for any claim **you** make which is covered by the policy that occurs during the **period of insurance**.

Unless specifically mentioned, the benefits and exclusions within each section, apply to the **bike insured**. **Your** policy does not cover all possible events and expenses. Certain words have a special meaning as shown under the heading 'Definition of Words'. These words have been highlighted by the use of bold print throughout the policy document.

### 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 BMW Insured Warranty**. 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 **1 850 940 200** as soon as possible 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 insurance policy for any reason within 14 days of receipt of the original documentation, **you** can obtain a full refund of the premium paid 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 contact **us** on **1 850 940 200**.

### Data protection

Information about **your** policy may be shared between **us**, BMW Group, and the **insurer** for underwriting and administration purposes. **You** should understand that the information **you** provide will be used by **us**, **our** representatives, the **insurer**, other **insurers** and industry governing bodies and regulators to process **your** insurance, handle claims and prevent fraud. This may involve transferring information to other countries (some of which may have limited or no data protection laws). **We** have taken steps to ensure **your** information is held securely.

**Your** information may be used by members of Thr Allianz Global Assistance Group and shared with BMW Group companies for marketing, research and to inform **you** from time to time about special promotions, new products or services. If **you** do not want to receive marketing information please write to BMW Insured Warranty Services, PO Box 1852, Croydon, CR9 1PW United Kingdom. **You** have the right to access **your** personal records should **you** wish to do so.

## Important Information (continued)

### UK Financial Services Compensation Scheme (FSCS)

For **your** added protection, the **insurer** is covered by the UK 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 **UK FSCS**, telephone number +44 800 679 1100 or +44 207 741 4100, or by visiting their website at [www.fscs.org.uk](http://www.fscs.org.uk)

### Governing law

Unless agreed otherwise, Irish law will apply and all communications and

documentation in relation to this policy will be in English.

### Finance Act 1990 (or future amendments thereto)

The appropriate Stamp Duty has been or will be paid in accordance with the provisions of Section 5 of the Stamp Duties Consolidation Act 1999.

### Third Parties Rights

This contract of insurance is intended solely for the benefit of **you** and **us**. Unless otherwise specifically provided, nothing in this contract of insurance shall be construed to create any duty to, or standard of care with reference to, or any liability to, any person or entity not a party to this contract of insurance.

## Definition of Words

When the following words and phrases appear in the policy document or policy schedule, they have the meanings given below. These words are highlighted by the use of bold print.

### Bike insured

**Your** bike, the bike shown on the policy **confirmation letter**, for which the appropriate insurance premium has been paid.

### Confirmation letter

The letter sent confirming **your** policy number, insured motorcycle details and **commencement date** of the policy.

### Commencement date

Means the date on which **your** cover commences as shown on the **confirmation letter**.

### Geographical areas of cover

**You** will not be covered if **you** travel outside the areas shown on **your** policy schedule

### ■ Republic of Ireland and United Kingdom

**United Kingdom** is defined as: England, Scotland, Wales, Northern Ireland, Channel Islands and Isle of Man.

## Definition of Words (continued)

### ■ Continental Europe

**Continental Europe** is defined as: Andorra, Austria, Belgium, Bulgaria, Bosnia and Herzegovina, Croatia, Cyprus, Czech Republic, Denmark (excluding the Faeroe Islands), Estonia, Finland (excluding Åland), France, Germany, Gibraltar, Greece, Hungary, Italy, Latvia, Liechtenstein, Lithuania, Luxembourg, Macedonia, Malta, Monaco, Netherlands, Norway, Poland, Portugal, Romania, San Marino, Serbia and Montenegro, Slovakia, Slovenia, Spain (including the Balearic Islands but excluding Canary Islands), Sweden, Switzerland and Turkey

### Immobilisation

Is electrical or mechanical breakdown, road accident, loss of keys, loss, damage or destruction by fire, theft or vandalism.

### Insurer

AGA International SA

### Passenger

**Passenger** is the person travelling on **your** bike at the moment BMW Motorrad Insured Emergency Service is required.

### Period of insurance

**Your** BMW Motorrad Insured Emergency Service lasts for 12 months.

### We, Our, Us

Mondial Assistance (UK) Limited and Mondial Assistance Ireland Limited, trading as BMW Insured Warranty Services and BMW Motorrad Insured Emergency Services.

### You, your, yourself

The owner or user of **your** bike as specified on the **confirmation letter**.

## What to Do When You Need Assistance

If **you** are in any doubt as to whether **you** require assistance, please telephone BMW Motorrad Insured Emergency Service first. Do not make **your** own arrangements without first contacting BMW Motorrad Insured Emergency Service. Should **you** require assistance following an accident, bike breakdown, fire or theft Contact BMW Motorrad Insured Emergency Service with the following details:

- **Your** name and exact location
- A contact telephone number
- Registration number and colour of **your** bike
- Details of what has happened

When in the **Republic of Ireland**, please call: **1 800 409 900**  
Or

From the **UK** or **Continental Europe**, please call: **00 353 1637 3608**

All calls are recorded and may be used for training purposes.

The following pages detailed the extensive range of benefits provided by BMW Motorrad Insured Emergency Service. Please read these carefully.

# Republic of Ireland and United Kingdom Benefits

## Home and roadside assistance

In the event of the **immobilisation** of **your** bike, whether at home or elsewhere, BMW Motorrad Insured Emergency Service will arrange assistance for **you**. Whenever practical, **we** will endeavour to arrange assistance by a BMW Customer Service vehicle, but if the problem cannot be resolved at the roadside, **we** will pay the costs of taking **your** bike to the nearest Authorised BMW Bike Dealer or the Authorised BMW Bike Dealer nearest to **your** home address.

## Storage

If **your** bike has to be stored following recovery by BMW Motorrad Insured Emergency Service, **we** will pay for the cost of storage **up to a maximum** of €70.

## Onward travel/hotel accommodation

Following assistance and in the event that repairs to **your** bike cannot be completed within four hours as a result of **immobilisation**, **we** will, whenever possible, organise and pay for **you** and **your passenger** to continue **your** journey or return home by the most appropriate means. Alternatively, if breakdown occurs more than 80km from **your** home address and overnight accommodation is a more practical option, **we** will pay for the cost of bed and breakfast for **you** and **your passenger** up to €135 per person. The maximum allowance under this benefit is €670 including VAT.

## Replacement transport

In the event that, following assistance by BMW Motorrad Insured Emergency Service, the **bike insured** cannot be repaired within four hours, **we** will, whenever possible, organise and pay for a replacement vehicle for up to two days. The rental provider will need to see **your** valid driving licence and **you** will be asked for a deposit to cover fuel charges and any additional days hire. For further information please refer to the Terms and Conditions relating to Republic of Ireland and UK Cover on page 13.

## Bike redelivery

Provided that **your** bike has been recovered by BMW Motorrad Insured Emergency Service to an Authorised BMW Bike Dealer other than **your** local Authorised BMW Bike Dealer, **we** will arrange for it to be returned to **your** home address. Alternatively, if **you** wish to collect **your** bike personally, **we** will pay the appropriate transport costs to enable **you** to do so.

# Terms and Conditions Relating to Republic of Ireland and United Kingdom Cover

All costs quoted within this document are inclusive of VAT.

## Replacement transport

Whenever possible BMW Motorrad Insured Emergency Service will attempt to provide **you** with a replacement bike from the repairing Authorised BMW Bike Dealer. If **we** are unable to do so then an alternative vehicle will be sourced through one of the major rental companies. Under any circumstances **you** must be able to comply with their conditions of hire. **You** will be responsible for any fuel costs incurred during the period of hire. Certain endorsements on **your** licence may prejudice **your** eligibility to hire.

Insurance requirements stipulate that **you** must have held a full EU driving licence for a minimum of 12 months.

## Release fees

Should **your** bike be stolen and subsequently recovered by the police, **you** may be asked to pay a release fee before **we** can remove **your** bike to an Authorised BMW Bike Dealer or to **your** home address. Although **we** can arrange to guarantee these costs on **your** behalf, the payment of such fees is **your** responsibility.

## Specialist charges

In the event that the use of specialist equipment is required to provide assistance when **your** bike has, for example, left the highway, is in a ditch, is standing on soft ground, sand, shingle, stuck in water or snow or has been immobilised by the removal of its wheels, **we** will arrange recovery but

**you** will be responsible for the costs. The costs may be refundable under the terms of **your** motor insurance policy.

## Adverse weather conditions

On those occasions when **we** experience adverse weather conditions, such as high winds, snow, floods, etc., external resources may be stretched and some operations become physically impossible until the weather improves. At such times, **our** priority is to ensure that **you** and **your passenger** are taken to a place of safety and so the recovery of **your** bike may not be possible until weather conditions permit.

## Incorrect fuel

If **your** bike is immobilised as a result of refuelling with incorrect fuel, **we** will pay for the cost of recovering **your** bike to the nearest Authorised BMW Bike Dealer. The additional benefits detailed in this document will not be provided in the event of refuelling with incorrect fuel.

## Exclusions Relating to the United Kingdom and Republic of Ireland Cover

We will not pay for:

- any expenses incurred without prior authorisation of BMW Motorrad Insured Emergency Service;
- expenses which would normally have been payable by **you**, such as fuel and toll charges;
- the cost of replacement parts;
- any costs resulting from participation in motor racing, rallies, speed, track days or duration tests or practice thereof;
- BMW Motorrad Insured Emergency Service will not cover bikes used for hire or reward ie. taxi or courier services;
- any costs resulting from **your** bike being kept in an unroadworthy condition or not being serviced in accordance with the manufacturer's recommendations;
- if, in the opinion of BMW Motorrad

Insured Emergency Service, **we** believe that a recurring fault is due to poor maintenance of **your** bike, **we** reserve the right to request proof of servicing and to specify immediate recovery to an Authorised BMW Bike Dealer;

- any costs as a result of **your** participation in a criminal act or offence;
- any costs as a result of **your** being under the influence of intoxicating liquor, or solvent abuse or drugs;
- any loss, theft, damage, death, bodily injury, cost or expense that is not directly associated with the incident that caused **you** to claim, unless expressly stated in this policy.

## Continental European Cover

### Roadside assistance and recovery

In the event that **your** bike is immobilised in **Continental Europe**, **we** will arrange assistance for **you**. If the problem cannot be resolved at the roadside, **we** will organise and pay for the recovery of **your** bike to the nearest Authorised BMW Bike Dealer.

### Storage

If **your** bike has to be stored whilst awaiting recovery or repatriation, **we** will pay storage costs up to €135.

### Onward travel/hotel accommodation

In the event that the **immobilisation** has occurred en route to **your** planned destination and **your** bike has

been taken to an Authorised BMW Bike Dealer and cannot be repaired within four hours, **you** may wish to continue **your** original journey; **we** will, wherever possible, organise and pay the cost of the most appropriate method of onward transport to that destination.

Alternatively, **you** may wish to wait for the completion of repairs. If this necessitates an unscheduled overnight stay, **we** will, wherever possible, pay the costs of the hotel accommodation for **you** and **your** passenger up to a maximum of four days and €135 per person per night on a bed and breakfast basis.

## Continental European Cover

### Replacement transport

Provided that **your** bike has been recovered by BMW Motorrad Insured Emergency Service, **we** will, whenever possible, organise and pay for a replacement vehicle within Europe whilst **your** bike is being repaired, up to a maximum period of two weeks. The rental provider will need to see a valid driving licence and **you** will be required to pay a deposit for fuel and any additional days hire.

Please note that **we** cannot guarantee the availability of bikes. For further information please refer to the Terms and Conditions on page 16.

### Parts delivery

If the parts needed to repair **your** bike are not available locally, **we** will organise and pay for the despatch of these parts from elsewhere.

### Bike repatriation

If **your** bike cannot be repaired in **Continental Europe** or if the repairs will not be completed before **your** intended return date, **we** will arrange and pay for the repatriation of **your** bike to the Authorised BMW Bike Dealer nearest to **your** home address.

Alternatively, following **your** return and on completion of the repairs, should **you** wish to collect **your** bike personally, **we** will arrange and pay the cost of **your** outward journey.

The maximum amount payable by BMW Motorrad Insured Emergency Service for bike repatriation will not exceed the market price of the insured motorcycle.

### Additional vehicle hire

If **your** bike is being repatriated or has been left in **Continental Europe** pending completion of repairs following electrical or mechanical failure (not accident or theft), **we** will organise and pay for a replacement vehicle up to a maximum of three days. Terms and Conditions for replacement transport hire apply in this instance.

If the only qualified rider travelling in the party is repatriated due to illness, **we** will pay the cost of an alternative rider to return **your** bike to **your** home address and arrange and pay for the costs of returning the other **passenger** to their homes.

If **you** experience any issues whilst travelling abroad with the **bike insured**, even if **you** encounter a legal or medical problem **our** experienced team of multi lingual staff will be able to provide **you** with practical help and advice.

## Terms and Conditions Relating to Continental European Cover

All costs quoted are inclusive of VAT. If assistance is required in UK then benefits will be provided in line with domestic assistances.

### Validity

This service is only available for travel not exceeding 91 days in any single trip.

### Repatriation

If **your** bike has to be repatriated from **Continental Europe**, **you** should ensure that any items of value are removed. **You** will be asked to provide BMW Motorrad Insured Emergency Service with a signed inventory of any items left with **your** bike. Neither BMW Motorrad Insured Emergency Service nor its agents accept any liability for the subsequent loss of or damage to any items not declared on this inventory.

### Adverse weather conditions

During periods of adverse weather conditions, snow, floods, etc, external resources may be stretched and some operations become impossible until the weather improves. At such times, **our** main priority is to ensure that **you** and **your passenger** are taken to a place of safety and so the recovery of **your** bike may not be possible until weather conditions permit.

### Replacement transport

Wherever possible BMW Motorrad Insured Emergency Service will attempt to provide **you** with a replacement bike from the repairing Authorised BMW Bike Dealer. If **we** are unable to do so then a vehicle will be sourced through one of the major rental companies and **you** must be able to comply with their conditions of hire.

**You** will be responsible for any fuel costs incurred during the period of hire. Certain endorsements on **your** licence may prejudice **your** eligibility to hire. Insurance requirements stipulate that **you** must be between 25 and 65 years of age. If **you** are under 25 or over 65 years of age **we** will endeavour to make alternative arrangements but these cannot be guaranteed.

### Incorrect fuel

If **your** bike is immobilised as a result of refuelling with incorrect fuel, **we** will pay for the cost of recovering **your** bike to the nearest Authorised BMW Bike Dealership. The additional benefits detailed in this document will not be provided in the event of refuelling with incorrect fuel.

### Autoroute restrictions

If assistance is required on a French autoroute and certain autoroutes in some other European countries, **you** must use the official SOS boxes at the side of the road in order to arrange initial recovery. **You** will be connected to the authorised motorway assistance service because the roads are privatised and **we** are prevented from assisting on them. **You** should contact BMW Motorrad Insured Emergency Service at the earliest opportunity so that **we** can arrange for the most appropriate assistance once **your** bike has been recovered from the autoroute. Costs incurred for recovery from the autoroute should be claimed back from BMW Motorrad Insured Emergency Service.

## Exclusions Relating to Continental European Cover

**We** will not pay for:

- any expenses incurred without the prior authorisation of BMW Motorrad Insured Emergency Service;
- expenses which would normally have been payable by **you**, such as fuel and toll charges;
- the cost of replacement parts;
- any costs resulting from participation in motor racing, rallies, speed, track days or duration tests or practice thereof;
- BMW Motorrad Insured Emergency Service will not cover bikes used for hire or reward ie. taxi or courier services;
- any costs resulting from **your** bike being kept in an unroadworthy

condition or not being serviced in accordance with the manufacturer's recommendations;

- if, in the opinion of BMW Motorrad Insured Emergency Service, **we** believe that a recurring fault is due to poor maintenance of **your** bike, **we** reserve the right to request proof of servicing and to specify immediate recovery to an Authorised BMW Dealer or BMW Service Authorised Workshop;
- any loss, theft, damage, death, bodily injury, cost or expense that is not directly associated with the incident that caused **you** to claim, unless expressly stated in this policy.

## Renewal of Your BMW Insured Emergency Service Policy

**We** will send **you** a renewal notice prior to the expiry of the **period of insurance** as shown on **your confirmation letter**.

**We** may vary the terms of **your** cover and the premium rates at the renewal date. **We** will give **you** at least 21 days written notice before the renewal date should this happen.

At renewal **you** must tell **us** about any relevant facts relating to **your** insured bike. Failure to do so may invalidate **your** BMW Motorrad Insured Emergency Service.

## Making a Complaint

We aim to provide **you** with a first class policy 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 contact:

Customer Support,  
BMW Insured Warranty Services  
PO Box 1852  
Croydon  
CR9 1PW  
United Kingdom

Email: CustomerSupport@Allianz-  
Assistance.co.uk

Phone: **+44 208 603 9853**

Please supply **us** with **your** name, address, motorcycle 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 still dissatisfied, **you** can refer the matter to the UK Financial Services Ombudsman.

## Transfer of Ownership Request Form Applicable to Annual Policies Only

If **your** bike is sold, the remaining cover may be transferred to the new owner. Please note that the form below must be signed by the existing policy holder named on the confirmation of cover letter.

Policy Number \_\_\_\_\_

Frame number \_\_\_\_\_

Motorcycle registration number \_\_\_\_\_

Title \_\_\_\_\_ Initials \_\_\_\_\_

Surname \_\_\_\_\_

Address \_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

Telephone number \_\_\_\_\_

E-mail address \_\_\_\_\_

Odometer reading at transfer \_\_\_\_\_  Km  Miles

I (name) \_\_\_\_\_ hereby give notice that I wish to transfer the balance of my BMW Insured Emergency Service to the new owner detailed above.

\_\_\_\_\_

Signature of previous owner \_\_\_\_\_ Date \_\_\_\_\_

\_\_\_\_\_

Signature of new owner \_\_\_\_\_ Date \_\_\_\_\_

Please send to:  
BMW Insured Warranty Services, PO Box 1852, Croydon CR9 1PW

**Your** data will be used by Mondial Assistance (UK) Ltd, and may be passed on to its group of affiliated companies, associates, agents, carefully selected companies which **we** think may be of interest to **you** and licensees for research and analysis purposes and to advise **you** of the products, latest vehicles, services and special promotions provided by these organisations. **You** may ask **us** for details of the personal data that **we** hold on **you** and can require **us** to correct it if appropriate. Please tick the relevant box if **you** prefer NOT to receive direct marketing communications:

- by post or for **your** data to be passed on to the parties referred to above
- by telephone or for **your** data to be passed on to the parties referred to above
- by email or for **your** data to be passed on to the parties referred to above

## Change of Address Form

Please enter new address and details below:

Policy Number \_\_\_\_\_

Frame number \_\_\_\_\_

Motorcycle registration number \_\_\_\_\_

Title \_\_\_\_\_ Initials \_\_\_\_\_

Surname \_\_\_\_\_

New Address \_\_\_\_\_

\_\_\_\_\_

Postcode \_\_\_\_\_

Telephone number \_\_\_\_\_

E-mail address \_\_\_\_\_

I certify that the details provided are correct.

\_\_\_\_\_

Your signature

Date

Please send to:

BMW Insured Warranty Services, PO Box 1852, Croydon CR9 1PW

**Your** data will be used by Mondial Assistance (UK) Ltd, and may be passed on to its group of affiliated companies, associates, agents, carefully selected companies which **we** think may be of interest to **you** and licensees for research and analysis purposes and to advise **you** of the products, latest vehicles, services and special promotions provided by these organisations. **You** may ask **us** for details of the personal data that **we** hold on **you** and can require **us** to correct it if appropriate. Please tick the relevant box if **you** prefer NOT to receive direct marketing communications:

- by post or for **your** data to be passed on to the parties referred to above
- by telephone or for **your** data to be passed on to the parties referred to above
- by email or for **your** data to be passed on to the parties referred to above

