



MINI ROADSIDE ASSISTANCE
MINI ROADSIDE ASSISTANCE POLICY HANDBOOK





This booklet contains three separate documents for MINI Roadside Assistance.

The 'Demands and needs statement' and the 'About us and our insurance services' documents both explain how your MINI Roadside Assistance policy has been sold to you.

The Policy wording provides the full terms, conditions and exclusions of the MINI Roadside Assistance policy.

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DEMANDS AND NEEDS STATEMENT

MINI Roadside Assistance meets the demands and needs of customers who wish to insure themselves with respect to roadside assistance for their vehicle.

Roadside assistance does not cover everything. You should read this policy carefully to make sure it provides the cover you need.

You may already possess alternative insurance(s) for some or all of the features and benefits this type of policy provides. It is your responsibility to investigate this.

AWP Assistance UK Ltd trading as MINI Roadside Assistance Services has only provided you with information and has not provided you with any recommendation or advice about whether this product fulfils your specific insurance demands and needs.

ABOUT US AND OUR INSURANCE SERVICES

MINI Roadside Assistance Services
102 George Street
Croydon
CR0 6HD

1. The Financial Conduct Authority (FCA)

The FCA is the independent watchdog that regulates financial services. Use this information to decide if our services are right for you.

2. Whose products do we offer?

We are an insurance intermediary that offers products from a single insurance company, AWP P&C SA which is a French company duly authorised in France. We act on their behalf.

3. What services will we provide you with?

You will not receive any personal advice or recommendation from us for roadside assistance. We may ask some questions to narrow down the selection of products that we will provide details on. You will then need to make your own choice about how to proceed.

4. What will you have to pay us for this service?

You will only pay us the premium for your policy, and you will not pay us a fee for arranging this on your behalf. We are paid for our services to you by the insurance company, AWP P&C SA. The nature of such payment is a mixture of commission and other fees based on our costs for administering your policy.

5. Who regulates us?

MINI Roadside Assistance Services is a trading name of AWP Assistance UK Ltd, 102 George Street, Croydon, CR9 6HD and is authorised and regulated by the Financial Conduct Authority. Our Financial Services Register number is 311909.

Our permitted business includes arranging motor roadside assistance insurance.

You can check this on the Financial Services Register by visiting the FCA's website www.fca.org.uk/register or by contacting the FCA on 0800 111 6768.

6. What to do if you have a complaint

If you wish to register a complaint, please contact us:

in writing Customer Service, MINI Roadside Assistance Services, 102 George Street,
Croydon, CR9 6HD.

by email customersupport@allianz-assistance.co.uk

by phone 020 8603 9853

If you cannot settle your complaint with us you can contact the Financial Ombudsman Service:

Visit www.financial-ombudsman.org.uk, write to Financial Ombudsman Service, Exchange Tower, London E14 9SR, call 0800 023 4567 or 0300 123 9 123 or email complaint.info@financial-ombudsman.org.uk

7. Are we covered by the Financial Services Compensation Scheme (FSCS)?

We are covered by the FSCS. You may be entitled to compensation from the scheme if the insurer cannot meet its obligations.

Insurance advising and arranging is covered for 90% of the claim, with no upper limit.

Further information about the compensation scheme arrangements is available from the FSCS, telephone number 0800 678 1100 or 020 7741 4100, or by visiting their website at www.fscs.org.uk



HELLO

Congratulations on the purchase of **your** MINI Roadside Assistance.

While **you** are having MINI adventures in the **UK** and **Continental Europe**, MINI Roadside Assistance is looking out for **you**.

MINI Roadside Assistance includes benefits like car hire, recovery and redelivery of **your vehicle** 24/7, 365 days a year and staff at **our** MINI Roadside Assistance Centres who are ready to help **you**.

If the unexpected happens, MINI Roadside Assistance Services will do everything possible to help, under the terms set out here. And if **your vehicle** needs fixing, **we** will take it to an authorised MINI Centre, MINI Service Workshop or approved MINI Bodyshop.

Your confirmation of cover shows the vehicle 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

MINI Roadside Assistance Services

If calling from a landline within the **UK**
freephone: **0800 777 101**.

If calling from a mobile within the **UK** phone:
020 8603 9401.

If calling from **Continental Europe** or the
Republic of Ireland phone:
00 44 20 8603 9990.

Assistance Administration Number:
0345 6419 721
(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
In the UK and Republic of Ireland	Overnight hotel accommodation: up to £100 per person (£150 in London) if more than 50 miles from home address. Maximum payable is £500.	None
	Replacement vehicle: up to 2 days.	
In Continental Europe	Up to 4 days hotel accommodation, and up to £100 per person per night	None
	Replacement vehicle: up to 2 weeks	
	Repatriation of vehicle: cost will be limited to the market price of the insured vehicle .	

Note

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

IMPORTANT INFORMATION

Insurer

Your MINI Roadside Assistance is underwritten by AWP P&C SA and is administered in the **United Kingdom** by AWP Assistance UK Ltd.

How your policy works

Your policy and **confirmation of cover** 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 **insured vehicle**. **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 must 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** MINI Roadside Assistance policy. 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 **0345 6419 721** 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 £25. 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 call **us** on **0345 6419 721**.

Our cancellation rights

If **you** have a **monthly policy** **we** reserve the right to cancel **your** cover at any time by providing **you** 30 days notice in writing to the last address **you** provided **us** with.

Data protection notice

We care about **your** personal data.

This summary and **our** full privacy notice explain how MINI Roadside Assistance Services protects **your** privacy and uses **your** personal data.

Our full privacy notice is available at:
www.miniwarranty.co.uk/privacy-policy

If a printed version is required, please write to **us** at Customer Service (Data Protection), MINI Roadside Assistance Services, 102 George Street, Croydon, CR9 6HD.

How will we obtain and use your personal data?

We will collect **your** personal data from a variety of sources including:

- Data that **you** provide to **us**; and
- Data that may be provided about **you** from certain third parties such as the manufacturer of the **insured vehicle** and their franchised dealers and authorised repairers.

We will collect and process **your** personal data in order to comply with **our** contractual obligations and/or for the purposes of **our** legitimate interests including:

- Entering into or administering contracts with **you**;
- Informing **you** of products and services which may be of interest to **you**.

Who will have access to your personal data?

We may share **your** personal data:

- With public authorities, other Allianz Group companies, industry governing bodies, regulators, fraud prevention agencies and claims databases, for underwriting and fraud prevention purposes;
- With other service providers who perform business operations on **our** behalf;
- Organisations who **we** deal with which provide part of the service to **you** such as motor dealerships and recovery operators;

- To meet **our** legal obligations including providing information to the relevant ombudsman if **you** make a complaint about the product or service that **we** have provided to **you**.

We will not share information about **you** with third parties for marketing purposes unless **you** have specifically given **us your** consent to do so.

How long do we keep your personal data?

We will retain **your** personal data for a maximum of seven years from the date the insurance relationship between **us** ends. If we are able to do so **we** will delete or anonymise certain areas of **your** personal data as soon as that information is no longer required for the purposes for which it was obtained.

Where will your personal data be processed?

Your personal data may be processed both inside and outside the **United Kingdom (UK)** or European Economic Area (EEA).

Whenever **we** transfer **your** personal data outside the **UK** or EEA to other Allianz Group companies, **we** will do so on the basis of Allianz's approved binding corporate rules (BCR). Where Allianz's BCR do not apply, **we** take steps to ensure that personal data transfers outside the **UK** or EEA receive an adequate level of protection.

What are your rights in respect of your personal data?

You have certain rights in respect of **your** personal data. **You** can:

- Request access to it and learn more about how it is processed and shared;
- Request that **we** restrict any processing concerning **you**, or withdraw **your** consent where **you** previously provided this;
- Request that **we** stop processing it, including for direct marketing purposes;
- Request that **we** update it or delete it from **our** records;
- Request that **we** provide it to **you** or a new **insurer**; and
- To file a complaint.

Automated decision making, including profiling

We carry out automated decision making and/or profiling when necessary.

How can you contact us?

If **you** would like a copy of the information that **we** hold about **you** or if **you** have any queries about how **we** use **your** personal data, **you** can contact **us** as follows:

By post: Customer Service (Data Protection), AWP Assistance UK Ltd, 102 George Street, Croydon, CR9 6HD

By telephone: 0208 603 9853

By email: AzPUKDP@allianz.com

Financial Services Compensation Scheme (FSCS)

For **your** added protection, the **insurer** is covered by the 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 FSCS, telephone number 020 7741 4100 or 0800 678 1100, or by visiting their website at www.fscs.org.uk

Governing law

Unless agreed otherwise, English law will apply and all communications and documentation in relation to this policy will be in English.

Contracts (Rights of Third Parties) Act 1999

The parties do not intend any term of the agreement to be enforceable pursuant to the Contracts (Rights of Third Parties) Act 1999.

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.

Geographical areas of cover

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

- **United Kingdom, UK and Republic of Ireland**
United Kingdom, UK is defined as: England, Scotland, Wales, Northern Ireland, Channel Islands and Isle of Man.
- **Continental Europe**
Andorra, Austria, Belgium, Bulgaria, Bosnia and Herzegovina, Croatia, Cyprus Czech Republic, Denmark (excluding the Faeroe Islands), Estonia, Finland (excluding Aland), 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

Confirmation of cover

The letter or email sent confirming **your** policy number, **insured vehicle** details, level of cover chosen by **you** and commencement date of the policy.

Immobilisation

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

Insured vehicle, your vehicle

The vehicle shown on the policy **confirmation of cover**, for which the appropriate insurance premium has been paid.

Insurer

AWP P&G SA.

Passengers

Those persons travelling with **your vehicle** at the moment MINI Roadside Assistance is required.

Period of insurance

Your MINI Roadside Assistance lasts for 12 months.

We, our, us

AWP Assistance UK Ltd (trading as MINI Roadside Assistance Services) which administers the insurance on behalf of the **insurer**.

You, your

The owner or user of **your vehicle** as specified on the **confirmation of cover**.

WHAT TO DO WHEN YOU NEED HELP?

If **you** are not quite sure whether **we** can help, call MINI Roadside Assistance Services anyway. Don't make **your** own arrangements without calling first! Whether it's an accident, breakdown, fire or theft, call **us**.

If calling from a landline within the **UK** freephone: **0800 777 101**.

If calling from a mobile within the **UK** call: **020 8603 9401**.

Calling from abroad

From **Continental Europe**, **you** can call MINI Roadside Assistance Services using the International Access Code followed by: **+44 20 8603 9990**.

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

To help **us** help **you**, please have the following information to hand.

- **Your** name and location
- A phone number where **you** can be contacted
- Registration number and colour of **your vehicle**
- Details of what has happened.

The following pages detail the extensive range of benefits provided by MINI Roadside Assistance. Please read these carefully.

UK AND REPUBLIC OF IRELAND COVER

Home and roadside assistance

In the event of the **immobilisation** of **your vehicle**, whether at home or elsewhere, MINI Roadside Assistance Services will arrange assistance for **you**. Whenever practical, **we** will endeavour to arrange assistance by a Customer Service vehicle, but if the problem cannot be resolved at the roadside, **we** will pay the costs of taking **your vehicle** to the nearest authorised MINI Centre or MINI Service Workshop or to the authorised MINI Centre or MINI Service Workshop nearest to **your** home address in the **UK** or **Republic of Ireland**.

Storage

If **your vehicle** has to be stored following recovery by MINI Roadside Assistance Services, **we** will pay for the cost of storage up to a maximum of £50.

Onward travel/hotel accommodation

Following assistance and in the event that repairs to **your vehicle** cannot be completed within four hours as a result of **immobilisation**, **we** will, whenever possible, organise and pay for **you** and **your passengers** to continue **your** journey or return home by the most appropriate means.

Alternatively, if breakdown occurs more than 50 miles 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 passengers** up to £100 per person (£150 in Greater London). The maximum allowance under this benefit is £500 including VAT.

Car hire

In the event that, following assistance by MINI Roadside Assistance Services, **your vehicle** 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 **UK** and **Republic of Ireland** cover on page 17.

Vehicle redelivery

Provided that **your vehicle** has been recovered by MINI Roadside Assistance Services to an authorised MINI Centre or MINI Service Workshop other than **your** local authorised MINI Centre or MINI Service Workshop, **we** will arrange for it to be returned to **your** home address in the **UK** or **Republic of Ireland**. Alternatively, if **you** wish to collect **your vehicle** personally, **we** will pay the appropriate transport costs to enable **you** to do so.

Glass breakage

In the **UK** or **Republic of Ireland** **we** can, if required, contact an authorised MINI Centre or MINI Service Workshop on **your** behalf who will usually be able to arrange replacement glass for **you**. Alternatively, if a repair cannot be effected at **your** location, **we** can arrange to have **your vehicle** stored securely until the necessary parts are available for repair. The additional benefits detailed in this document will not be provided in the event of glass breakage and **you** will be liable for the cost of replacement parts.

UK AND REPUBLIC OF IRELAND TERMS AND CONDITIONS

All costs quoted within this document are inclusive of VAT.

Car hire

Whenever possible **we** will attempt to provide **you** with a replacement vehicle from the repairing authorised MINI Centre or MINI Service Workshop. If **we** are unable to do so then a vehicle will be sourced through one of the major vehicle 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 a vehicle.

Insurance requirements stipulate that **you** must be between 21 and 65 years of age. If **you** are under 21 or over 65 years of age **we** will endeavour to make alternative arrangements but these cannot be guaranteed.

Release fees

Should **your vehicle** be stolen and subsequently recovered by the police, **you** may be asked to pay a release fee before **we** can remove **your vehicle** to an authorised MINI Centre or MINI Service Workshop 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 vehicle** 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 passengers** are taken to a place of safety and so the recovery of **your vehicle** may not be possible until weather conditions permit.

Punctures – Mobility System

Should **you** experience a puncture and **your vehicle** is equipped with a Mobility System, details regarding its operation can be found in **your** owner's handbook or on the device itself. Alternatively, **we** will be happy to explain how the system works to help **you** carry out a temporary repair and resume **your** journey.

Lock out/lost keys

Whilst **we** will always endeavour to provide assistance by the most practical method should **you** be unable to gain entry to **your vehicle**, modern security systems make it extremely difficult for this to be achieved should spare keys not be available.

If a forced entry is required, **you** will be asked to sign a declaration stating that **you** have given permission for this to take place and that any costs for resultant damage will be **your** sole responsibility.

Incorrect fuel

If **your vehicle** is immobilised as a result of refuelling with incorrect fuel, **we** will pay for the cost of recovering **your vehicle** to the nearest authorised MINI Centre or MINI Service Workshop. The additional benefits detailed in this document will not be provided in the event of refuelling with incorrect fuel.

UK AND REPUBLIC OF IRELAND EXCLUSIONS

We will not pay for the following.

- Any expenses incurred without **our** prior authorisation.
- 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.
- Any costs resulting from **your vehicle** being kept in an unroadworthy condition or not being serviced in accordance with the manufacturer's recommendations. If we believe that a recurring fault is due to poor maintenance of **your vehicle**, we reserve the right to request proof of servicing and to specify immediate recovery to an authorised MINI Centre or MINI Service Workshop.
- 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 EUROPE COVER

Roadside assistance and recovery

In the event that **your vehicle** 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 vehicle** to the nearest authorised MINI Centre or MINI Service Workshop.

Storage

If **your vehicle** has to be stored whilst awaiting recovery or repatriation, we will pay storage costs up to £100.

Onward travel/hotel accommodation

In the event that the **immobilisation** has occurred en route to **your** planned destination and **your vehicle** has been taken to an authorised MINI Centre or MINI Service Workshop 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 passengers** up to a maximum of four days and £100 per person per night on a bed and breakfast basis.

Car hire

Provided that **your vehicle** has been recovered by MINI Roadside Assistance Services, we will, whenever possible, organise and pay for a replacement vehicle within Europe whilst **your vehicle** 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 availability of vehicles with accessories such as roof racks, tow bars, etc.

For further information please refer to the terms and conditions on page 21.

Parts delivery

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

Vehicle repatriation

If **your vehicle** cannot be repaired in Europe or if the repairs will not be completed before **your** intended return date to the **UK** or **Republic of Ireland**, we will arrange and pay for the repatriation of **your vehicle** to the authorised MINI Centre or MINI Service Workshop nearest to **your** home address in the **UK** or **Republic of Ireland**.

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

The maximum amount payable by us for vehicle repatriation will not exceed the market value of **your vehicle**.

Additional UK or Republic of Ireland car hire

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

If the only qualified driver travelling in the party is repatriated to the **UK or Republic of Ireland** due to illness, **we** will pay the cost of an alternative driver to return **your vehicle** to **your** home address in the **UK or Republic of Ireland** and arrange and pay for the costs of returning other **passengers** to their homes in the **UK or Republic of Ireland**.

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

CONTINENTAL EUROPE TERMS AND CONDITIONS

All costs quoted are inclusive of VAT.

Validity

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

Repatriation

If **your vehicle** has to be repatriated from Europe, **you** should ensure that any items of value are removed. **You** will be asked to provide **us** with a signed inventory of any items left in **your vehicle**. Neither **we** nor **our** 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 passengers** are taken to a place of safety and so the recovery of **your vehicle** may not be possible until weather conditions permit.

Hire cars

Wherever possible **we** will attempt to provide **you** with a replacement vehicle from the repairing authorised MINI Centre or MINI Service Workshop. If **we** are unable to do so then a vehicle will be sourced through one of the major vehicle 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 a vehicle. Insurance requirements stipulate that **you** must be between 21 and 65 years of age.

If **you** are under 21 or over 65 years of age **we** will endeavour to make alternative arrangements but these cannot be guaranteed.

Punctures – Mobility System

Should **you** experience a puncture and **your vehicle** is equipped with a Mobility System, details regarding its operation can be found in **your** owner's handbook or on the device itself. Alternatively, **we** will be happy to explain to **you** how the system works to help **you** carry out a temporary repair and resume **your** journey.

Incorrect fuel

If **your vehicle** is immobilised as a result of refuelling with incorrect fuel, **we** will pay for the cost of recovering **your vehicle** to the nearest authorised MINI Centre or MINI Service Workshop. 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 MINI Roadside Assistance Services at the earliest opportunity so that **we** can arrange for the most appropriate assistance once **your vehicle** has been recovered from the autoroute. Costs incurred for recovery from the autoroute should be claimed back from MINI Roadside Assistance Services.

CONTINENTAL EUROPE EXCLUSIONS

We will not pay for the following.

- Any expenses incurred without **our** prior authorisation.
- 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.
- Any costs resulting from **your vehicle** being kept in an unroadworthy condition or not being serviced in accordance with the manufacturer's recommendations. If, in **our** opinion, **we** believe that a recurring fault is due to poor maintenance of **your vehicle**, **we** reserve the right to request proof of servicing and to specify immediate recovery to an authorised MINI Centre or MINI Service 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 POLICY

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

We may vary the terms of **your** cover and the premium rates at the renewal date.

MAKING A COMPLAINT

We aim to get it right, first time, every time. If **we** make a mistake **we** will try to put it right promptly.

Should **you** wish to make a complaint, please contact:

By post -
Customer Service
MINI Roadside Assistance Services
PO Box 1852
Croydon
CR9 1PW

By phone -
020 8603 9853

By email -
customersupport@allianz-assistance.co.uk

We will always confirm to **you** the receipt of **your** complaint within five working days and do **our** best to resolve the problem within four weeks. If **we** cannot **we** will let **you** know when an answer may be expected.

If **we** have not sorted out the situation within eight weeks **you** can contact the Financial Ombudsman Service:

Visit: www.financial-ombudsman.org.uk

Write to: Financial Ombudsman Service,
Exchange Tower, London E14 9SR

Call: 0800 023 4567 or 0300 123 9 123

Email: complaint.info@financial-ombudsman.org.uk

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

TRANSFER OF OWNERSHIP REQUEST FORM (APPLICABLE TO ANNUAL POLICIES ONLY)

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

Policy number _____

Vehicle VIN/chassis number _____

Vehicle registration number _____

Mileage at transfer _____

New owner details

Title _____ Initials _____

Surname _____

Address _____

Postcode _____

Telephone number _____

E-mail address _____

I (name) _____
 hereby give notice that I wish to transfer the balance of my MINI
 Roadside Assistance Service to the new owner detailed to the left.

Signature of previous owner _____

Date _____

Signature of new owner _____

Date _____

Please send to:
 MINI Roadside Assistance Services,
 PO Box 1852, Croydon, CR9 1PW.

CHANGE OF ADDRESS FORM

Please enter new address and details below:

Policy number _____

Vehicle VIN/chassis number _____

Vehicle registration number _____

Title _____ Initials _____

Surname _____

New Address _____

_____ Postcode _____

Telephone number _____

E-mail address _____

I confirm that the details provided are correct.

Your signature _____ Date _____

Please send to:

MINI Roadside Assistance Services,
PO Box 1852, Croydon, CR9 1PW.

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