



MINI ROADSIDE ASSISTANCE ESSENTIAL
MINI ROADSIDE ASSISTANCE ESSENTIAL POLICY HANDBOOK





This handbook contains three separate documents for MINI Roadside Assistance Essential.

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

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

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DEMANDS AND NEEDS STATEMENT

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

Roadside Assistance Essential 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
CR9 6HD

1. The Financial Conduct Authority (FCA)

The FCA is the independent watchdog that regulates financial services. It requires us to give you this document. 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 a 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 which is a trading name of AWP Assistance UK Ltd, 102 George Street, Croydon, CR9 6HD 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 for independent arbitration: 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 we cannot meet our 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 Essential.

While **you** are having MINI adventures in the **UK and Republic of Ireland**, **MINI Roadside Assistance Services** are looking out for **you**.

MINI Roadside Assistance Essential includes vehicle recovery and home assistance 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 car** needs fixing, **we** will take it to the nearest 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 call:

020 8603 9401

Republic of Ireland: 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	EXCESS	MAXIMUM VEHICLE AGE AT DATE OF POLICY PURCHASE	MAXIMUM VEHICLE MILEAGE AT DATE OF POLICY PURCHASE
MINI Roadside Assistance Essential	None	10 years	100,000 miles

IMPORTANT INFORMATION

Insurer

Your MINI Roadside Assistance Essential is underwritten by AWP P&C SA and is administered in the UK 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 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** MINI Roadside Assistance Essential 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

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 **your 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 my 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

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.

Governing law

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

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

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.

Area of cover

You will not be covered if **you** travel outside the areas shown below.

- **UK and Republic of Ireland**

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

Confirmation of cover

The document 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/car

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

Insurer

AWP P&C SA.

Passengers

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

Period of insurance

Your MINI Roadside Assistance Essential lasts for 12 months.

We, our, us, MINI Roadside Assistance Services

AWP Assistance UK Ltd 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 DO I DO WHEN I 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** on:

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

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

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 car**
- Details of what has happened;

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

BENEFITS

Home and roadside assistance

In the event of the **immobilisation** of **your vehicle**, whether at home or elsewhere in the **UK** or **Republic of Ireland**, **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 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.

TERMS AND CONDITIONS

All costs quoted within this document are inclusive of VAT.

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 Authorised Workshop. The additional benefits detailed in this document will not be provided in the event of refuelling with incorrect fuel.

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.
- Any assistance where the **insured vehicle** was more than 10 years old or had an odometer reading of more than 100,000 miles at the time of the policy being purchased.

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 or 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

If **your** car 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 Essential to the new owner.

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

MINI Roadside Assistance Essential is underwritten by AWP P&C SA and is administered in the UK by AWP Assistance UK Ltd (trading as MINI Roadside Assistance Services). Registered in England number 1710361. Registered Office: PO Box 74005, 60 Gracechurch Street, London, EC3P 3DS.

AWP Assistance UK Ltd are authorised and regulated by the Financial Conduct Authority (FCA).

AWP P&C SA is authorised and regulated by L'Autorité de Contrôle Prudentiel et de Résolution in France. Deemed authorised by the Prudential Regulation Authority (PRA). Subject to regulation by the FCA and limited regulation by the PRA. Details of the Temporary Permissions Regime, which allows EEA-based firms to operate in the UK for a limited period while seeking full authorisation, are available on the FCA's website.

AWP Assistance UK Ltd will act as an agent for AWP P&C SA with respect to the receipt of customer money, for the purpose of settling claims and handling premium refunds.

This policy is available in large print, audio and Braille.
Please phone 0345 641 9721 and we will be pleased to organise an alternative version for you.