

This insurance product is provided by AWP P&C SA and is administered by AWP Assistance UK Ltd, trading as smart Warranty Services, 102 George Street, Croydon, CR9 6HD.

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 act as an agent for AWP P&C SA for the receiving customer money, settling claims and handling premium refunds.

This policy is available in large print and Braille. Please phone 0345 641 9758 if you need a copy. We will be happy to provide this for you.

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Extended Warranty
 >> Policy Handbook.



»» Contents.

	Page
Demands and needs statement.	5
About us and our insurance services.	6
Introduction. Important Contact Details.	8
Definition of words.	9
Important information.	10
smart Extended Warranty. What is covered? What is not covered?	14
General terms and conditions.	16
General exclusions.	17
How to make a claim.	19
How to make a complaint.	20
Renewing your Extended Warranty.	20
Transfer of ownership form.	21
Change of address form.	23

>> Demands and needs statement.

This smart Extended Warranty meets the demands and needs of customers who want to insure their vehicle against **mechanical or electrical failure**.

This Extended Warranty does not cover everything. **You** should read this policy carefully to make sure it provides the cover **you** need.

You may already have other insurance for some or all of the features and benefits this type of policy provides. It is **your** responsibility to check this.

We (AWP Assistance UK Ltd, trading as **smart Warranty Services**) have only provided **you** with information and have not provided **you** with any recommendation or advice about whether this product meets **your** specific insurance demands and needs.

» About us and our insurance services.

smart Warranty Services
102 George Street
Croydon
CR9 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 motor warranty. **You** will 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?

smart Warranty 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 warranty 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, smart Warranty 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** may be entitled to refer it to the Financial Ombudsman Service for independent arbitration.

Visit: www.financial-ombudsman.org.uk

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

Call: 0345 080 1800

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

7. Are we covered by the 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.

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 0800 678 1100 or 020 7741 4100, or by visiting their website at www.fscs.org.uk

» Introduction.

Important telephone numbers.	
Warranty administration	0345 641 9758
Warranty claims	0345 641 9759

Welcome.

Thank **you** for taking out this smart Extended Warranty with **us**.

We have designed this smart Extended Warranty to help protect **you** against the costs **you** may have to pay if there is a **mechanical or electrical failure** of a part that is covered by this insurance or if the **insured vehicle** breaks down or won't start, and this happens in the **area of cover**.

Your confirmation of cover shows the sections of the policy that apply to **you**, the **insured vehicle** and any special terms or conditions that may apply.

It is very important that **you** read this policy and the **confirmation of cover**. If **you** do not understand anything, please call **our** administration department on **0345 641 9758**.

The conditions of the policy and how to make a claim are explained in the following pages.

Please keep this policy document and **your confirmation of cover** in a safe place.

Important contact details.

If **you** have a problem with the **insured vehicle**, simply contact **your** chosen authorised smart Retailer and tell them that **your** vehicle is protected by the smart Extended Warranty. The smart Retailer will handle any claim on **your** behalf.

Or, please call **our** claims department on **0345 641 9759**.

Change of address.

If **you** need to update **your** contact details, please call **our** administration department on **0345 641 9758**, fill in the change of address form on page 23, or email **us** at smartwarrantyservices@allianz-assistance.co.uk

Summary of cover.

The maximum claim **we** will pay in each 12-month period is the market value of the **insured vehicle** at the time of **your** claim.

» Definition of words.

When the following words and phrases appear in this policy document or **confirmation of cover**, they have the specific meanings given below. Wherever these words are used in the document, they are highlighted in bold print.

Area of cover

The **UK** and **continental Europe**.

Beneficiary, beneficiaries

You (or any other driver of the **insured vehicle** using the **insured vehicle** with **your** permission) and any passenger of the **insured vehicle** at the time of the breakdown or when the vehicle will not start.

Confirmation of cover

The letter or email which **we** sent **you** with this policy document.

Continental Europe

Austria, Belgium, Bulgaria, Cyprus (not including North Cyprus), Czech Republic, Denmark, Estonia, Finland, France, Germany, Gibraltar, Greece, Hungary, Italy, Latvia, Liechtenstein, Lithuania, Luxembourg, Malta, Monaco, Netherlands, Norway, Poland, Portugal, Republic of Ireland, Romania, San Marino, Slovakia, Slovenia, Spain, Sweden, Switzerland and the Vatican City.

Insured vehicle

The vehicle shown on the **confirmation of cover**, which **you** have paid the appropriate insurance premium for.

Insurer

AWP P&C SA.

Maximum claim limit, claim limit

The most **we** will pay for each claim is the market value of the **insured vehicle**, including VAT. If the cost of a repair is more than the market value of the **insured vehicle**, **you** agree to have the

repair carried out at a smart Retailer. **We** will pay the market value of the **insured vehicle** and **you** must pay the rest of the cost of the repair. If **you** decide not to have the repair carried out at a smart Retailer, **we** will not pay for the repair.

Mechanical or electrical failure

The sudden and unexpected failure of a part which is covered by this insurance and which needs to be repaired or replaced immediately. **Wear and tear** or normal deterioration is not covered under this definition.

Period of insurance

The period shown on **your confirmation of cover**.

Private individual

A person who is using the **insured vehicle** for their own personal use and who is not a motor trader, garage, business or a person who deals in buying and selling or repairing motor vehicles.

UK

England, Scotland, Wales, Northern Ireland, the Channel Islands and the Isle of Man.

Wear and tear

Gradual deterioration caused by the effects of age or mileage (or both) under normal use.

We, our, us, smart Warranty Services

AWP Assistance UK Ltd, who administer the insurance on behalf of the **insurer**.

You, your

The **private individual** named on the **confirmation of cover**, or any new owner who **you** tell **us** about using the transfer of ownership form in this document (and which **we** have accepted).

» Important information.

Insurer.

Your smart Extended Warranty is provided by AWP P&C SA. We administer in the UK on their behalf.

How your policy works.

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

Unless we tell you otherwise, the benefits and exclusions in each section apply to the **insured vehicle**. Your policy does not cover all possible events and expenses.

Mileage and age limits.

Cover is only available for vehicles with a mileage of less than 120,000 miles on the policy start date. There is no mileage limit within the **period of insurance**. The maximum age limit for the vehicle is 10 years at the end of the **period of insurance**.

Cancelling this policy.

Your right to cancel

If this cover does not meet your needs, or if you decide to cancel this insurance policy for any reason within 14 days of receiving the original documents, we will give you a full refund of the premium you have paid. There is no charge if you do this within 14 days. After this 14 day period you will be entitled to a refund for the **period of insurance** that is still to run on a 12-month or 24-month policy, as long as we have not paid any claims, less an administration fee of £25. We will not pay a refund for monthly policies.

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 claim a refund please write to:

smart Warranty Services, PO Box 1183, Croydon CR9 1HR.

Or phone: **0345 641 9758**.

Our right to cancel

If you have a monthly policy, we can cancel your cover at any time by giving you notice in writing to the last address you gave us.

Servicing requirements for your smart car.

Your insurance is only valid if you have the **insured vehicle** serviced by an authorised smart Retailer in line with the manufacturer's specifications. We will allow you to be up to 1,000 miles or one calendar month (whichever happens first) over the periods that are recommended between services. Please make sure that the smart Retailer who carries out the service fills in the service record for the **insured vehicle** and that you keep all service receipts as proof of the services.

Important: This insurance will not be valid if you do not have the **insured vehicle** serviced at an authorised smart Retailer in line with the manufacturer's recommended service schedule during the **period of insurance**, or you are not able to provide proof that you have done this (if we ask for proof).

Transfer of ownership.

If you sell the **insured vehicle** to a **private individual**, you can transfer the remaining cover to the new owner as long as you pay the registration fee of £25 is paid. We will not transfer the cover until we have received the transfer fee. You (the existing policyholder named in the **confirmation of cover**) must sign the form.

As soon as possible after selling the **insured vehicle**, please fill in the form at the back of this document, attach a cheque for the transfer fee of £25 and send it to:

smart Warranty Services, PO Box 1183, Croydon, CR9 1HR.

You can also call us on **0345 641 9758** to make payment over the phone.

Please make cheques payable to **smart Warranty Services**

You cannot transfer the smart Extended Warranty to any other vehicle. It only covers the **insured vehicle** shown on the **confirmation of cover**.

Data protection notice.

We care about your personal information.

This summary and our full privacy notice explain how we protect your privacy and use your personal information.

Our full privacy notice is available at www.smartonlinewarranty.co.uk/privacypolicy

If you would like a printed version of our privacy notice, please write to us at Customer Service (Data Protection), smart Warranty Services, 102 George Street, Croydon, CR9 6HD.

How will we collect and use your personal information?

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

- > information that you give us; and
- > information about you that we receive from certain third parties, such as the manufacturer of the **insured vehicle** and their dealers and authorised retailers.

We will collect and process your personal information in order to meet our obligations we have under contracts we have entered into and to protect our legitimate interests including:

- > when entering into or managing contracts with you; and
- > to tell you of products and services which we believe you may be interested in.

Who will have access to your personal information?

We may share your personal information:

- > with public authorities, other Allianz Group companies, industry governing bodies, regulators, fraud prevention agencies and claims databases, for the purpose of providing insurance and preventing fraud;
- > with other service providers who provide services on our behalf;

- > with organisations **we** deal with who provide part of the service to **you** (such as motor retailers and recovery providers); and
- > 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** permission to do this.

How long do we keep your personal information?

We will keep **your** personal information for up to seven years from the date **we** stop providing cover to **you**. If possible, **we** will delete certain areas of **your** personal information (or delete any details that could identify **you**) as soon as **we** no longer need that information for the purposes for which **we** received it.

Where will your personal information be processed?

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

Whenever **we** transfer **your** personal information outside the **UK** or EEA to other Allianz Group companies, **we** will do this in line with Allianz's approved binding corporate rules (BCR). If Allianz's BCR do not apply, **we** make sure that any personal information **we** transfer outside the **UK** or EEA receives an appropriate level of protection.

What are your rights relating to your personal information?

You have certain rights relating to **your** personal information. **You** can:

- > ask for access to **your** information and for details about how **we** process and share it;
- > ask **us** to restrict the way **we** process **your** information, or withdraw **your** permission to process **your** information, if **you** previously gave **us** this;
- > ask **us** to stop processing **your** information, including for direct marketing purposes;
- > ask **us** to update **your** information or delete it from **our** records;
- > ask **us** to give a copy of the information to **you** or a new insurer; and
- > make a complaint about the way **we** have processed **your** information.

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 information, please contact **us**.

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

Phone: 0208 603 9853

Email: AzPUKDP@allianz.com

Financial Services Compensation Scheme (FSCS).

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 insurance and the circumstances of **your** claim.

This compensation provides protection for up to 90% of the claim, with no upper limit.

For more information about the compensation scheme arrangements, call the FSCS on 0800 678 1100 or 020 7741 4100, or visit their website at www.fscs.org.uk

Governing Law.

Unless **you** and **we** agree otherwise, English law will apply to this insurance and all communications and documents relating to it will be in English. Any disputes relating to this insurance will be dealt with in the courts of England.

This insurance policy does not affect any rights **you** have by law.

Contracts (Rights Of Third Parties) Act 1999.

No-one other than **us**, the **insurer** and **you** can enforce any of the terms of this insurance under the Contract (Rights of Third Parties) Act 1999.

>> smart Extended Warranty.

What is covered?

This warranty covers all factory-fitted mechanical and electrical parts (including labour costs) of the **insured vehicle** against sudden and unexpected **mechanical or electrical failure**. This includes consequential damage (see below) to covered parts. Please see the general exclusions on pages 17 to 18 for details of what is not covered.

This policy covers the following parts.

> Alarm systems

Factory-fitted alarms, or alarm systems that have been fitted according to the manufacturer's specification at the time the **insured vehicle** was registered as a new car.

> Casings

These will only be covered if any of the covered parts fail and cause damage to the casings. Otherwise, casings are not covered.

> Catalytic converters

Catalytic converters and diesel particulate filters are covered for **mechanical failures**. This does not include cleaning fuel lines, filters, carburettors and pumps, or replacing catalytic converters if these have been damaged as a result of using contaminated or incorrect fuel or accidental damage.

> Consequential damage

- We will pay for damage caused to a covered part if caused by another covered part.
- Apart from casings (see above), we will not pay for any damage to parts not covered by this warranty, even if the damage is caused by a covered part.

> High voltage components

HV batteries, plug-in hybrid batteries, AC/DC on-board charger, inverter, HV coolant compressor, HV ECUs, HV line set, electric motors central power train controls (electrical), PTC interior heating and PTC battery heating.

> In-car entertainment

Factory-fitted audio-visual equipment or audio-visual equipment fitted by a retailer as part of the standard specification of the **insured vehicle** at the time it was first registered. This includes the COMAND, Becker Map Pilot, telephone equipment (not including the handsets) and satellite navigation system.

> Working materials

Oils, oil filter and antifreeze are covered only if it is essential to replace them because of the failure of a part which is covered under this warranty.

What is not covered?

Claims for **mechanical or electrical failure** of covered parts due to **wear and tear**.

Bodywork, body seals (including convertible roof, boot, sunroof, doors and so on), fixings and fastenings (nuts, bolts, brackets, studs, clips and springs (other than suspension springs)), glass, interior and exterior trim, interior panels, paint, lamp units and wheels.

Any failure that is caused by the effects of overheating. This is not regarded as a **mechanical failure** under the terms of this insurance.

We do not cover the following parts.

- > Air cleaners
- > Any seal, gasket or sealant
- > Auxiliary belts
- > Batteries - non-HV and auxiliary batteries
- > Bonnet, boot and fuel flap release cables
- > Brake friction material and discs and drums
- > Brake pipes and brake hoses
- > Clutch assemblies, clutch fork, release bearings, pressure plate and carrier plate
- > Clutch master cylinder and clutch slave cylinder
- > Core plugs
- > Distributor caps
- > Drive shaft and steering rack gaiters
- > Electrical connection blocks, terminals and fuses
- > Exhaust system, muffler, heat shields and exhaust pipes
- > Fuel filters
- > Gearbox, axle and drive line mountings
- > Handbrake and parking brake cables
- > Hinges
- > Hoses and pipes (non-metal), hose clips and connectors (not including coolant hoses)
- > HT leads
- > Light bulbs and LED bulbs (except xenon bulbs)
- > Navigation CDs, DVDs and SD cards
- > Oil filters and gaskets

- > PAS high-pressure hose or pipes;
- > Pollen and odour filters;
- > Reprogramming or software updates, unless these are needed as part of a repair to a covered part, or will solve the complaint or fault. **We** will only pay for one hour's work
- > Shock absorbers and suspension struts
- > Spark plugs
- > Sunroof cables, convertible cables, convertible roof material and straps
- > Tyres
- > Wheels
- > Wiper blades
- > Wiring and wiring looms

Claim payments.

We will pay any number of claims (including VAT) up to the **maximum claim limit**. We will not pay more than the manufacturer's list price for parts and official labour times and costs which are necessary to repair or replace covered parts.

When in continental Europe.

The warranty is valid for up to 60 days a year while **your** vehicle is in **continental Europe**. **smart Warranty Services** will not pay more than the equivalent **UK** cost for parts and labour.

» General terms and conditions.

These conditions apply to all sections of **your** warranty. **You** must meet them before **we** will make a payment under this policy.

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 give accurate answers to the questions **we** ask when **you** buy **your** smart Extended Warranty. If **you** do not answer the questions truthfully **your** policy may not be valid and **we** may not pay all or part of any claim **you** make.

If **you** think **you** may have given **us** any incorrect information, or if **you** want any help, please call **0345 641 9758** as soon as possible and **we** will be able to tell **you** if **we** can still offer **you** cover.

Claims – your duties.

If **you** need to make a claim **you** must follow the relevant claims procedures, described on page 19 of this document, as soon as **you** can.

Claims – our rights

We can take over and defend or settle any claim. After **we** have made a payment, **we** can pay to take legal action to get back any payment **we** have made under this insurance. If **we** want to, **we** will examine the **insured vehicle** and will test any damaged parts.

Looking after your vehicle.

You must take all reasonable steps to protect the **insured vehicle** against breaking down or not starting and **mechanical or electrical failure**.

Fraud.

If **you** or any **beneficiary** claiming under this insurance makes a claim that is false or dishonest in any way, this insurance will not be valid and **you** will lose all benefits under it. **We** will also have the right to claim back from **you** any payments **we** have made following previous claims **you** have made.

Salvage.

If **we** are going to settle **your** claim by replacing **your** vehicle or by paying **you** the market value, **your** vehicle will become **our** property. If **your** vehicle has a personalised registration **you** may retain this subject to DVLA rules and regulations.

Obsolete parts

If any part or accessory is not available, the most **we** will pay for that part will be the cost shown in the manufacturer's last **UK** price list, plus a reasonable fitting cost. If the part is not listed in the manufacturer's last **UK** price list, **we** will pay the cost of an equivalent part plus the reasonable cost of fitting it. If no equivalent part is listed the most **we** will pay is £250.

» General exclusions.

This insurance does not cover any injury, failure, loss or damage caused by, arising from or in connection with the following:

1. Corrosion, frost, salt, hail, windstorms, fire, lightning, things landing on the **insured vehicle** (such as chemicals, tree sap, bird droppings) rodent damage, water ingress, flooding or any material letting in water.
2. Any fault which is likely to have existed before the **period of insurance**.
3. Manufacturing faults, faulty design or recall campaigns.
4. **Wear and tear**, normal deterioration, routine servicing, maintenance or reprogramming.
5. Faulty repairs, incorrect servicing or failing to have the **insured vehicle** serviced in line with the manufacturer's specification.
6. The oil in the **insured vehicle** degrading or carbon or soot building up.
7. Lack of oil, fuel, lubricants, hydraulic fluids or additives.
8. Foreign matter entering the fuel, cooling, air conditioning or lubrication systems.
9. Using oil, fuel, lubricants, hydraulic fluids or additives which the manufacturer of the **insured vehicle** does not recommend.
10. The **insured vehicle** being modified in any way.
11. Fire, explosion, overheating, smoke, scorching or blistering.
12. A part that is not covered by this policy.
13. The vehicle being used for competitions of any kind, racing, pacemaking, rallies (including track days), off-road use (considered to be outside reasonable use) and any form of hire or reward (unless this is specifically included in the **confirmation of cover**).
14. Any type of accident, the **insured vehicle** being misused or **you** doing anything that is deliberate, unlawful or negligent).
15. Any part which is recalled by the **insured vehicle's** manufacturer, or any part which has a manufacturing fault or design fault.
16. **Mechanical or electrical failure** which happens outside the **area of cover**.
17. Cleaning, polishing, adjustments, modifications, alteration, tampering, disconnection, improper adjustments, repairs or operations carried out during normal maintenance.
18. Ionising radiation or radioactive contamination from any nuclear fuel or the nuclear waste produced by burning nuclear fuel.
19. Radioactive, toxic, explosive or other dangerous properties of any explosive nuclear equipment or nuclear part of that equipment.

20. War, invasion, acts of foreign enemies, terrorism, hostilities (whether war be declared or not), civil war, rebellion, revolution, violent uprising, military or usurped power, riot or civil commotion, explosions, fire, radiation, falling objects, strike, lockout, embargo (trading ban) or foreign invasion.
21. Pressure waves caused by aircraft and other flying objects travelling at or above the speed of sound.
22. Accidental damage or the **insured vehicle** or the people inside the vehicle being hit by an object.
23. **We** will not cover any loss if the speedometer has been tampered with, altered or disconnected, or if the **insured vehicle's** mileage cannot be confirmed, or if **you** or anyone else acting on **your** behalf prevents **us** from inspecting the **insured vehicle** under this insurance.
24. **We** will pay for damage to a covered part if the damage is caused by another covered part.
25. **We** will not pay for any damage to parts that are not covered by this warranty, even if the damage is caused by a covered part.
26. **We** will not pay for any depreciation (fall in value over time) to **your insured vehicle**, loss of earnings, death or bodily injury, damage to property or any other loss or damage which is a direct or indirect result of the failure of a covered part.
27. **Your** policy is intended to cover the cost of repairing or replacing faulty or damaged parts. It does not cover losses that may be caused by that
- faulty or damaged part, unless **we** tell **you** otherwise in the policy terms and conditions. For example, **your** policy may cover the cost of repairing or replacing a wheel bearing, but would not cover any loss of earnings that **you** may suffer while **your insured vehicle** is being repaired.
28. **You** should check whether **you** have any other insurance policies that may cover extra damage or related costs or losses that are not covered by this policy.
29. **We** will not cover any costs that are covered under any other warranty, guarantee, insurance or cover.
30. This insurance will not cover any loss, damage or failure that is caused fully or partly by the **insured vehicle** not being maintained or used properly or being neglected, or as a result of accident. It will not cover faults that existed before this policy started, or a gradual reduction in the **insured vehicle's** performance that is to be expected considering the age and mileage of the vehicle.
31. This policy does not cover any vehicle which is owned by a business formed for the purposes of selling or servicing motor vehicles, commercial passenger transport, taxis, driving schools, postal and courier services, or rental vehicles.
32. If **you** export the **insured vehicle**, this policy will no longer be valid.

»» How to make a claim.

Making a claim in the UK.

Contact **your** nearest authorised smart Retailer and advise them that **your insured vehicle** is protected by the smart Extended Warranty. The smart Retailer will contact **us** about the claim on **your** behalf.

You are responsible for authorising the retailer to dismantle the **insured vehicle** or carry out any other work needed to diagnose any faults with the **insured vehicle**.

We will only pay for reasonable diagnostic costs that are associated with a valid claim for a faulty part under this insurance.

If **you** are VAT-registered **you** are responsible for paying the VAT on any claim **we** pay.

We have the right to examine the **insured vehicle** and to arrange for an expert to carry out an assessment to decide whether **your** claim is covered and how much **we** will pay for repairs. If **you** or anyone acting on **your** behalf prevents **us** from being able to find out what has caused the failure by inspecting the **insured vehicle** or faulty parts, **we** will not pay all or any part of **your** claim.

Making a claim in Continental Europe.

You are responsible for all repairs and costs while the **insured vehicle** is in any country outside the **UK**. **You** are responsible for authorising the repairer to dismantle the **insured vehicle** or carry out any other work that is needed to diagnose any faults with the **insured vehicle**. Once the repairs have been completed, **you** must pay the repairer. **You** must keep the invoice and, if possible, any parts that have

been replaced, until **we** have finished processing **your** claim as **we** may need to see them.

Please contact **us** within 30 days of any repairs being completed. **We** will tell **you** if they are covered under this insurance. When **you** return to the **UK**, please send the original invoice and copies of the **insured vehicle's** service records with a covering letter to: smart Warranty Services Claims, PO Box 1183, Croydon CR9 1HR.

When **you** send **us your** claim please include a detailed repair invoice and the following original documents.

- > The job card for the repairs
- > Diagnostic printouts (star test)
- > The receipt for the repairs

If **you** have any questions, please call **us** on **0345 641 9759**.

Please keep a copy of the repair invoice and the original service records for **your** own records as **we** will not be able to return the originals to **you**. **We** will then process **your** claim and, as long as it is valid, **we** will pay **you** the cost of the repairs that **you** have paid. **Our** payment will be in pounds sterling at the rate of exchange for the relevant currency at the time of the repair.

We will not pay more than the equivalent **UK** rates for the manufacturer's list price for parts and official labour times and costs which are necessary to repair or replace parts that are covered by this warranty.

If **you** are VAT-registered, **you** are responsible for paying the VAT on any claim **we** pay.

>> How to make a complaint.

We aim to provide **you** with first-class insurance cover 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 this will not affect **your** legal rights.

If **you** have a complaint, please contact **us**.

Write to: Customer Service,
smart Warranty Services,
PO Box 1183, Croydon, CR9 1HR
Email: customersupport@allianz-
assistance.co.uk
Phone: 020 8603 9853

Please give **us your** name, address, policy number, vehicle registration and claim number (if this applies). If **you** make **your** complaint in writing, please enclose

copies of relevant correspondence, as this will help **us** to deal with **your** complaint as quickly as possible.

If **you** are not satisfied with **our** final response to **your** complaint, **you** can refer the matter to the Financial Ombudsman Service for an independent decision.

Visit: www.financial-ombudsman.org.uk
Write to: Financial Ombudsman Service,
Exchange Tower, London E14 9SR,
Phone: 0800 0234 567 or 0300 123 9 123
Email: complaint.info@financial-ombudsman.org.uk

>> Renewing your extended warranty.

Renewing your smart Extended Warranty.

12-month or 24-month policies
If **your** cover is for 12 months or 24 months, **we** will send **you** a renewal notice before the end of the **period of insurance** as shown on **your confirmation of cover**.

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

Renewing your smart Extended Warranty.

Monthly policies
Unless **you** or **we** have cancelled **your** policy or it has ended for any reason each time **you** make a monthly payment when it is due, **your** monthly policy will renew for a period of one month from when **we** receive **your** payment.

>> Transfer of ownership form.

Vehicle details.

Registration number: _____

Chassis number: _____

Current mileage: _____

Price paid by the
new owner: _____

Current owner's declaration.

I (name) _____

want to transfer the balance of my smart Extended Warranty to the new private owner whose details are given below.

Signature _____

New owner's details.

Title: Mr, Mrs, Miss, Ms, other: _____

Initials: _____

Surname: _____

Full address
(including postcode): _____

Mobile number: _____

Home number: _____

Email: _____

If **you** sell the **insured vehicle** to a **private individual**, **you** can transfer the remaining cover to the new owner as long as **you** pay the registration fee of £25. Please make **your** cheque payable to **smart Warranty Services** or call **us** on **0345 641 9758** to make payment over the phone. **We** will not transfer cover to the new owner until **we** have received this payment. Please note that **you** (the existing policyholder named on the **confirmation of cover**) must sign this form.

Please send the filled-in form to:
smart Warranty Services
PO Box 1183
Croydon
CR9 1HR

>> Change of address form.

Vehicle details.

Registration number: _____

Chassis number: _____

Driver's details.

Title: Mr, Mrs, Miss, Ms, other: _____

Initials _____

Surname: _____

New address
(including postcode): _____

Mobile number: _____

Home number: _____

Email: _____

Company details (please complete this section for a company vehicle only).

Company name: _____

New address
(including postcode): _____

Please fill in this form and send it to:

smart Warranty Services
PO Box 1183
Croydon
CR9 1HR

Or, **you** can email the form to **us** at smartwarrantysales@allianz-assistance.co.uk or
take it to **your** local smart Retailer.

» Notes.

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