

BMW Insurance Solutions



The Ultimate  
Driving Machine



BMW 7 DAY  
COMPLIMENTARY  
CAR INSURANCE.

POLICY WORDING.

## CONTACT US.

### **Customer Care**

0330 058 4088

### **Lines Open**

8am – 7pm Monday to Friday and 10am – 4pm on Saturdays

### **Email**

**[customercare@bmw-carinsurance.co.uk](mailto:customercare@bmw-carinsurance.co.uk)**

### **Write**

BMW Car Insurance, Suite 205, CEME, Marsh Way, Rainham,  
Essex. RM13 8EU

### **Or visit us online at**

**[www.bmw-carinsurance.co.uk](http://www.bmw-carinsurance.co.uk)**

### **Need To Make A Claim?**

0330 058 4077

For more useful information on what to do if **you** have an accident see  
'How to make a claim' in **your** Policy.

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# BMW 7 DAY CAR INSURANCE POLICY WORDING.

## AN EXPLANATION OF YOUR POLICY WORDING.

This is **your** BMW 7 Day Car Insurance policy which is administered and managed by Wrisk Transfer Limited and underwritten by Great Lakes Insurance SE. It is made up of several parts which must be read together as they form part of **your** contract. **We've** used the answers **you've** given **us** to arrange **your** insurance cover, as shown in the Statement of Facts. Please take time to read all parts of the policy to make sure that they meet **your** needs and that **you** understand the terms, exclusions and conditions. If **you** wish to change anything or if there is anything that **you** do not understand, please let **us** know.

The parts of the policy are:

- this explanation, the General exclusions and General conditions, which apply to all sections of the policy unless otherwise stated;
- Core Cover: the sections of the policy that are always provided;
- the **Schedule**: this document includes **your** details and specifies any limits and **Endorsements** applying to the policy. It also sets out the options **you** have chosen under the policy
- the **Certificate of Motor Insurance**.

Please tell **us** if there are any changes to **your** circumstances which could affect **your** insurance. There are some changes **you** should tell **us** about before they happen, for example, if **you** intend to change **your car** or if **you** wish to include other drivers.

Please refer to General Condition 5 of this policy.

If **your** circumstances change and **you** do not tell **us**, **you** may find that **you** are not covered if **you** need to make a claim.

In return for paying or agreeing to pay the premium, **we** will insure **you** under the conditions of the policy for any insured event which takes place within the **Territorial limits**.

Signed on behalf of Great Lakes Insurance SE



Achim Stegner  
CEO

# HOW TO MAKE A CLAIM.

## IF YOU HAVE AN ACCIDENT:

1. Always stop and make sure **you** and **your** passengers are safe;
2. If anyone is injured or the accident is blocking the road, call the emergency services;
3. Call our claims specialists on 0330 058 4077 (lines are open 24 hours a day, 7 days a week) who will take details of **your** claim. They will also put **you** in touch with **our** accident recovery service who will arrange for **you** and **your** passengers to be taken home or to **your** original destination, and **your car** to be transported to the nearest or **your** local **Authorised Centre** whatever the distance, or to a garage of **your** choice, provided that is within ten miles of the incident or the address in the **schedule** so long as **your car** is not in a roadworthy condition or immobile;
4. Do not accept blame or admit responsibility for the accident;
5. Obtain the following details and advise **our** claims specialists of them as soon as **you** can:
  - the registration number of any other vehicle involved in the accident together with the name and address of the driver;
  - name, address and insurance details of any driver who **you** think is responsible for causing the accident. Under the terms of the Road Traffic Act 1988 **you** must also provide the same details to anyone who holds **you** responsible;
  - obtain the names and addresses of anyone who witnessed the accident.

If and when safe to do so, and possible, take photographs of the accident scene and damage to the vehicle(s)/property involved.

In providing accident recovery assistance, **our** claims specialists will use reasonable care and skill when providing the service. This will include liaising closely with local authorities and emergency services in adverse weather conditions to ensure the accident recovery service can be provided when it is safe to do so.

## WINDSCREEN AND GLASS CLAIMS.

If **your** windscreen or other **glass** in **your car** has been damaged, call **our** claims specialists on 0330 058 4077 (lines are open 24 hours a day, 7 days a week).

If **your** windscreen or **glass** is replaced **you** will have to pay the **Excess**

shown in the windscreen section of **your Schedule**.

#### FINANCIAL SERVICES COMPENSATION SCHEME.

In the unlikely event that **we** cannot meet **our** obligations **you** may be entitled to compensation under the Financial Services Compensation Scheme.

Further information about compensation scheme arrangements is available at **www.fscs.org.uk**, or by emailing **enquiries@fscs.org** or by phoning the FSCS on **0800 678 1100** or **0207 741 4100**.

#### THE BENEFITS OF USING THE AUTHORISED CENTRE ARE:

- **you** will not need to obtain estimates;
- if **your car** is a BMW, all **Authorised Centres** will work to the highest BMW standards of repair using fully trained technicians, working with approved equipment and following BMW technical repair methods. Quality and Safety are synonymous with the **Authorised Centres** and provide the assurance that **your** vehicle will be returned to **you** in its pre-accident condition. The work carries a Lifetime Workmanship Guarantee providing it is inspected annually by a BMW **Authorised Centre** and until ownership of the vehicle changes.
- if **your** car is not a BMW or an authorised BMW Centre or BMW Approved Bodyshop is not available then the **Authorised Repairer** will use the Retail Motor Industry Federation (RMI) quality control standard. Their work is guaranteed for five years; and can be extended to a lifetime guarantee if **you** meet their terms and conditions. **Your** local **Authorised Repairer** can explain more about the lifetime repair guarantee;
- the bill will be settled directly with them, although **you** will need to pay the **Excess** and any other amount that **you** will have been told about in advance;
- **you** can arrange for **your car** to be collected from **your** home or place of work and they will also deliver it back;
- **your car** will be washed and cleaned before it is returned to **you**.

## HOW TO MAKE A COMPLAINT.

**Our** aim is to get it right, first time, every time. If **you** believe that **we** have not delivered the service **you** expected, **we** want to hear from **you** so that **we** can address **your** complaint.

If **you** have a complaint, please contact **our** Sales and Service Manager at:  
BMW Car Insurance, Suite 205, CEME, Marsh Way  
Rainham, Essex RM13 8EU

Call: 0330 058 4088

Email: [complaints@bmw-carinsurance.co.uk](mailto:complaints@bmw-carinsurance.co.uk)

Once **we** have received a complaint **we** will:

- confirm to **you** the receipt of **your** complaint with a prompt written acknowledgement
- endeavour to resolve the problem within 3 working days. If **we** cannot **we** will let **you** know when an answer can be expected.

If **we** have not resolved the situation within 8 weeks **we** will provide **you** with information about the Financial Ombudsman Service.

**You have the right to refer your complaint to the Financial Ombudsman Service, free of charge—but you must do so within six months of the date of the final response letter.**

If **you** do not refer **your** complaint in time, the Ombudsman will not have **our** permission to consider **your** complaint and so will only be able to do so in very limited circumstances. For example, if the Ombudsman believes that the delay was as a result of exceptional circumstances.

### **Financial Ombudsman contact details:**

The Financial Ombudsman Service, Exchange Tower, London, E14 9SR

Website: [www.financial-ombudsman.org.uk](http://www.financial-ombudsman.org.uk)

Telephone: 0800 023 4567 or 0300 123 9123

Email: [complaint.info@financial-ombudsman.org.uk](mailto:complaint.info@financial-ombudsman.org.uk)

The European Commission has an online dispute resolution service for consumers who have a complaint about a product or service bought online. If **you** choose to submit **your** complaint this way it will be forwarded to the Financial Ombudsman Service.

Visit [ec.europa.eu/odr](http://ec.europa.eu/odr) to access the Online Dispute Resolution Service. Please quote **our** e-mail address: [complaints@bmw-carinsurance.co.uk](mailto:complaints@bmw-carinsurance.co.uk)

Alternatively, **you** can contact the Financial Ombudsman Service directly.

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

# BMW CAR INSURANCE CORE COVER.

## THE MEANING OF WORDS.

Any word or expression within the policy which has a specific meaning has the same meaning throughout the policy wherever it appears (as shown below) unless otherwise stated.

**Authorised Centre** – an authorised BMW Centre or BMW Approved Bodyshop in the UK or, where **your car** is not BMW, an **Authorised Repairer**.

**Authorised Repairer** – a repairer in the UK authorised by the vehicle manufacturer to carry out repairs to OEM standard for the appropriate vehicle manufacturer.

**Car** – a mechanically propelled vehicle, not being a motorcycle, which is intended for use on public highways, is constructed to carry no more than eight people including the driver and is not constructed or adapted for carriage of goods.

**Certificate of Motor Insurance** – The document issued by **us** showing that the policy provides the cover **you** need to comply with the relevant United Kingdom, Channel Islands, Isle of Man, and European traffic laws. It shows who is entitled to drive **your car** and the purposes for which **your car** can be used.

**Endorsement** – changes to the terms and conditions of **your** policy which will be shown on **your Schedule**.

**Excess/Excesses** – the amount **you** will have to pay if **you** make a claim regardless of who was to blame. This will be shown on **your Schedule**.

**Family Member** – Mother, father, sister, brother, wife, husband, civil partner, daughter, son, grandparent, parent-in-law, son-in-law, daughter-in-law, sister-in-law, brother-in-law, step parent, step child, step sister, step brother, grandchild, foster child, legal guardian, common law partner (defined as living together at the same address and including same sex relationships).

**Glass** – any glass in the windscreen, windows, sunroof of **your car**.

**Market value** – the cost of replacing **your car** at the time of the loss or damage taking into account its make, model, specification, age, mileage and condition. This will not exceed the estimate last supplied by **you**.

**Modification** – **we** consider a **modification** to be any alteration to **your car** from the manufacturers standard specifications. This includes cosmetic changes to bodywork such as body kits, spoilers and alloy wheels or performance changes to the suspension, brakes, exhaust or engine management system. Optional extras fitted at the point of manufacture and retailer fitted accessories are not considered **modifications**.

**Period of insurance** – the period **you** are covered for as shown on **your Certificate of Motor Insurance**.



**Prejudicial claim** – any claim made against **your** policy resulting in **us** making a payment which cannot be recovered in full, or an outstanding claim for which responsibility has not been decided.

**Schedule** – a document which includes **your** details and specifies any limits and **Endorsements** that apply to **your** policy.

**Territorial limits** – the United Kingdom, the Channel Islands, the Isle of Man, Andorra, Austria, Belgium, Croatia, Cyprus, the Czech Republic, Denmark, Estonia, Finland, France, Germany, Gibraltar, Greece, Hungary, Iceland, Italy, Latvia, Liechtenstein, Lithuania, Luxembourg, Malta, Monaco, Netherlands, Norway, Poland, Portugal, the Republic of Ireland, Romania, San Marino, Serbia, Slovakia, Slovenia, Spain, Sweden, Switzerland and the Vatican City.

**We, us, our** – Wrisk Transfer Limited: where appropriate may include **The Insurer** and any third party used on our behalf

**The insurer, GLISE** – Great Lakes Insurance SE, UK Branch.

**You, your** – the policyholder named on the **Schedule**.

**Your car** – the car described by its registration number on **your Certificate of Motor Insurance** and **your Schedule** plus its accessories including children's car seats and permanently fitted audio, visual, multimedia, navigational, communication or personal computer equipment, provided it is powered exclusively by **your car's** electrical system.

# SECTION 1: YOUR LIABILITY TO OTHERS.

## WHAT IS COVERED

### 1. Cover provided for you.

**We** will pay all the amounts **you** legally have to pay as a result of driving or using **your car** and any trailer, caravan or vehicle being towed by it if **you**:

- cause the accidental death of or bodily injury to any person;
- cause accidental damage to anyone's property.

In respect of accidental damage to property **we** will not pay any more than £20 million including all costs (or any higher limit provided for by local legislation in territories outside the United Kingdom but within the **Territorial limits**) for any one occurrence or series of occurrences arising from one cause.

### 2. Cover provided for other people.

**We** will provide the same cover in **Section 1** above to the following people:

- anyone **you** allow to drive or use **your car** and are included as persons entitled to drive **your car** on **your Certificate of Motor Insurance**;
- anyone travelling in, getting into or out of **your car**;

### 3. Legal fees and expenses.

**If** there is an accident which is covered under this policy, **we** may, subject to written agreement, arrange and pay for:

- a solicitor or barrister to represent anyone insured under this policy at a coroner's inquest or criminal court;

### 4. Emergency medical treatment.

**If** there is an accident which is covered under this policy, **we** will pay for emergency medical treatment which is required under compulsory motor insurance legislation in force within the **Territorial limits** of this policy.

### 5. Foreign Travel.

This section provides the minimum cover **you** need by law to use **your car** in the **Territorial limits**.

## WHAT IS NOT COVERED

- Loss of or damage to **your car** unless covered by another section of this policy.
- Liability for loss of or damage to property which belongs to or is held in trust by **you** or is in **your** care, custody or control under this section of the policy.
- Liability for loss of or damage to property which belongs to, is held in trust by or is in the care, custody or control of anyone **you** allow to drive **your car** and who is included as a person entitled to drive **your car** in **your Certificate of Motor Insurance**.
- Liability incurred by anyone who is covered under any other policy.
- Liability caused by using **your car** on any part of an aerodrome, airport, airfield, or military base where aircraft can go.
- Loss, damage or legal liability shown in the General Exclusions.
- Loss or damage to any trailer, caravan or vehicle being towed by **your car**.
- Liability arising from loading or unloading any livestock being carried in a trailer whether attached or detached.
- Damage to **your car** whilst **your car** is being driven outside the United Kingdom, the Channel Islands or the Isle of Man, subject to the minimum cover **you** need by law to use **your car** in the **territorial limits**.

## SECTION 2: LOSS OF OR DAMAGE TO YOUR CAR.

For the purposes of this section **only** the **Territorial limits** are defined as the United Kingdom, the Channel Islands and the Isle of Man.

### WHAT IS COVERED

#### 1. Damage to Your car.

In the event of loss or damage to **your car**, **we** will:

- pay for the damage to be repaired, up to the **Market value of your car**; or
- replace with original BMW parts (or parts approved by the appropriate manufacturer for Non-BMW cars) any parts damaged if this is more cost effective; or
- settle **your** claim by making full and final payment which will not exceed the **Market value of Your car**.

#### 2. Lease hire or hire purchase.

If **you** have hired or purchased **your car** under a lease hire or hire purchase agreement, **we** may be required to make payment to the owners. In that event, **our** payment will be full and final settlement of **our** liability under this section of **your** policy.

#### 3. Electric vehicles – Leased Batteries

In the event of loss or damage insured under this section, **we** may be required to make payment to the owner of **your** car's battery, or batteries, if the battery is leased or hired.

#### 4. Replacement locks.

If the keys, transmitter, or immobiliser key for **your car** are lost or stolen, **we** will pay the cost of changing the locks and providing **you** with replacement keys as long as **you** report the loss to the police within 24 hours of discovering it. **We** will pay up to £1,000.

#### 5. Unavailable parts.

If any part or accessory is not available, the most **we** will pay is the cost shown in the manufacturer's last United Kingdom list price plus a fitting cost.

If the part is not listed in the manufacturer's last United Kingdom list price, **we** will pay the cost of an equivalent part listed plus a fitting cost.

#### 6. Salvage.

If **we** settle **your** claim by replacing **your car** or paying **you** the **Market value**, **your car** will become **our** property.

If **your car** has a personalised registration, **you** may retain this subject to DVLA (Driver and Vehicle Licensing Agency) rules and regulations.

## WHAT IS NOT COVERED

- Loss or damage to **your car** following theft or attempted theft if it was unoccupied at the time of the loss or damage, unless **your car** was locked and the ignition key or other removable ignition device was not in, on, or left unattended in the immediate proximity of **your car**.
- Loss or damage to **your car** resulting from fraud or deception or by using a counterfeit or other form of payment which a bank or building society will not authorise.
- Audio/visual, communication, navigation or in-car entertainment unless it is standard equipment **for your car** when built or fitted by an **Authorised Centre**. Such equipment must be permanently fitted to **your car** and powered solely via **your car's** electrical system.
- **You will have to pay the Excess of any claim as shown in your Schedule.** The **Excess** will not apply if **your** claim is solely for the replacement of locks following the loss of **your** keys.
- Any damage to leased batteries due to wear and tear.
- Any loss or damage as a result of theft of or the unauthorised taking of **your car** by a **family member** or anyone who lives with **you**, unless **you** report them to the police for taking **your car** without **your** consent.
- Wear and tear, mechanical, electrical, electronic, or computer failures, breakdowns or breakages.
- Damage to tyres caused by braking, punctures, cuts or bursts.
- Loss of value following repairs to **your car**.
- Loss of use of **your car** or other indirect or consequential loss not explicitly covered under this policy.

## SECTION 3: WINDSCREEN COVER.

### WHAT IS COVERED

If the windscreen or the **glass** of **your car** is damaged, **we** will pay for its replacement or repair up to the **Market value** of **your car**. **We** will also pay for repairs to **your car's** bodywork scratched by broken **glass**.

### WHAT IS NOT COVERED

**You** will have to pay the windscreen **Excess** as shown in **your Schedule** if the windscreen or **glass** is replaced. If the windscreen or **glass** is repaired, then **you** will not have to pay this **Excess**.

Damage to lights or reflectors and damage caused by their breakage.

Any damage deliberately caused by **you** or anyone else insured under this policy.

Any liability for inherent defects in the windscreen.

# GENERAL EXCLUSIONS.

THESE EXCLUSIONS APPLY TO EACH AND EVERY SECTION OF THIS POLICY.

This policy does not cover the following unless a particular exclusion is not permitted under motor insurance legislation in force within a particular territory listed in the **Territorial limits** of this policy, in which case such exclusion shall, in respect of such territory, apply only to the extent permitted by such legislation.

## 1. Age and Geographical limits.

Any loss, damage or liability if **you** and any other person entitled to drive are not aged 17 to 85 do not live permanently in and **your car** is not taxed and registered in the United Kingdom, the Channel Islands or the Isle of Man.

## 2. Earthquake, Underground Fire, War.

**We** will not cover loss, damage, injury or liability as a result of:

- earthquake;
- underground fire; or
- war, invasion, revolution or any similar event.

However, **we** will provide the cover **you** need to meet the requirements of any compulsory insurance legislation in force within the **Territorial limits** of this policy.

## 3. Terrorism.

Loss, damage, cost or expense of whatever nature directly or indirectly caused by, resulting from or in connection with any act of terrorism regardless of any other cause or event contributing at the same time or in any other sequence to the loss.

For the purpose of this exclusion an act of terrorism means:

- the use, or threatened use, of biological, chemical and/or nuclear force by any person or group of people whether acting alone or on behalf of or in connection with any organisation(s) or government(s) committed for political, religious, ideological or similar purposes including the intention to influence any government and/or to put the public or any section of the public in fear;
- any act deemed by the United Kingdom government to be an act of terrorism.

## 4. Riot.

Loss, damage or liability caused by riot or civil commotion outside England, Scotland, Wales, the Channel Islands or the Isle of Man.

## 5. Competition and performance driving.

Loss, damage, or liability arising in preparation for or while **your car** is being used for racing, rallying, speed testing, speed trials, whilst driven on a motor sport circuit or Nürburgring.

## 6. Alcohol and Drugs.

**We** will not pay more than **our** legal liability under compulsory motor insurance legislation for any claim, if the driver of **your car**, at the time of the accident;

- is found to be over the permitted limit for alcohol;
- is unfit to drive through drink or drugs, whether prescribed or otherwise; or
- fails to provide a sample of breath, blood or urine when required to do so, without lawful reason. If **we** are obliged to make a payment in such circumstances, **we** reserve the right to seek to recover any such amounts from **you** or the driver of **your car**.

## 7. Pollution or contamination.

**We** will not cover any loss, damage or liability directly or indirectly caused by pollution or contamination unless the pollution or contamination is directly caused by a sudden, individual, unintentional and unexpected incident which entirely takes place at a specific time and location during the **period of insurance**. All pollution or contamination which results out of one incident shall be considered to have occurred at the time the incident took place.

## 8. Radioactive contamination.

Loss, damage, liability, death or injury caused directly or indirectly by:

- ionising radiation or contamination by radioactivity from any nuclear fuel, or from any nuclear waste from burning nuclear fuel; or
- the radioactive, toxic, explosive or other dangerous properties of any explosive nuclear machinery or any part of it.

## 9. Contracts.

Loss, damage or liability as a result of any agreement or contract that **you** have entered into.

## 10. Drivers and Use of Your Car.

**We** will not cover any claim or damage arising while **your car** is being:

- driven by anyone who is not mentioned in the “Person or classes of persons entitled to drive” section noted in **your Certificate of Motor Insurance**; or
- used for a purpose which is not permitted by **your Certificate of Motor Insurance**. However, this exclusion does not apply to:
  - claims under Section 2 (Loss of or damage to **your car**); and
  - the cover given to **you** (and to no other person) under Section 1 (**Your** liability to others) while **your car** is being used without **your** authority or by a motor trader for servicing or repair.



**11. Deliberate acts.**

Loss, damage, or liability arising as a result of a deliberate act caused by **you**, anyone insured under this policy or anyone acting on **your** behalf.

**12. Public authorities.**

Loss or damage arising from confiscation, requisition, or destruction of **your car** by or under order of any government, public or local authority.

**13. Other insurance.**

**We** will not make any payment if there is cover under any other insurance.

# GENERAL CONDITIONS.

THESE CONDITIONS APPLY TO ALL SECTIONS OF THIS POLICY.

## 1. Taking care of your car.

**You** must do all **you** reasonably can to protect **your car** from damage or theft and keep it in a good and roadworthy condition. Where required by law, **your car** must have a current Department Of Transport test certificate (MOT). If **we** ask, **you** must allow **us**, or **our** representative, to inspect **your car** at any reasonable time.

## 2. Keeping to the terms of this policy.

**We** will only give **you** the cover described in this policy if:

- **you** or any person claiming has met all the conditions as far as they apply;
- any declarations made and information given to **us** verbally, electronically or in writing and in the personal details section of this policy are complete and correct to the best of **your** knowledge and belief or the knowledge and belief of the person claiming.

## 3. Fraud.

If **you** or anyone acting on **your** behalf makes a claim which is in any way false or fraudulent or supports a claim by false or fraudulent statement, device or documents, including inflating or exaggerating a claim **you** will lose all benefit under this policy from the date of the fraudulent claims. **We** may also recover any sums that **we** have already paid for the fraudulent claim.

## 4. Claim adjudication

If **we** accept **your** claim but **you** do not agree with the amount **we** will pay **you**, **we** will refer the matter to the Financial Ombudsman Service. **You** cannot take any action against **us** until **you** and **us** have received the Financial Ombudsman Service's final decision.

## 5. Changing your details.

**You** must tell **us** about any changes that may affect **your** policy cover. If **we** are not informed of any changes or corrections this may affect **your** ability to claim under **your** policy.

Changes **you** must tell **us** about before continuing to use **your car**:

- If **you** change **your car**;
- If **you** make any **Modifications** to **your car** that make it different from the manufacturer's standard UK specification;
- If **you** use **your car** for a purpose not permitted in **your Certificate of Motor Insurance**;
- If **you** wish to add a new driver

Changes **you** must tell **us** about no later than 48 hours after **you** become aware of these facts:

- If **you** change **your** address, or where **you** normally keep **your car**;
- If **you**, or any other driver covered by **your** policy, are convicted of a criminal offence including fixed penalty notices;
- If **you**, or any other driver covered by **your** policy, have a prosecution pending for any motoring offence;
- If **you**, or any driver covered under **your** policy become unemployed or change occupation, including any part-time work;
- If **you**, or any other driver have had changes made to the status of **your** or their driving license;
- If **you** become aware of any physical or medical condition of any driver which may affect **your** or their ability to drive; or
- If **you**, or any driver covered under **your** policy change their name due to marriage or via Deed Poll.

When **you** tell **us** of a change of details, **we** may reassess the terms of **your** policy. **You** will be informed of any revisions to the terms and asked to agree before any change is made.

In some circumstances, **we** may not be able to continue **your** policy following the changes. Where this happens, **you** will be told and the policy will be cancelled.

## **6. Cancellation**

As this is a short-term 7-day policy, **we** have **not** provided a cooling off period and there are no cancellation rights under this policy. If **you** opt for an annual insurance policy during this **period of insurance**, **we** will cancel this policy from the start date of the annual policy.

## **7. Rights of parties.**

A person who is not a party to this policy has no right under the Contracts (Rights of Third Parties) Act 1999 to enforce any term of this policy. This does not affect any right or remedy of a third party which exists or is available apart from that Act.

## **8. Choice of law and jurisdiction.**

Unless **we** agree otherwise:

- the language of the policy and all communications relating to it will be in English;
- all aspects of this policy including negotiation and performance are subject to English law and the decisions of English courts.

## **9. Car sharing.**

**Your** policy also covers **your car** when **you** are paid for carrying passengers for social reasons, as long as:

- **your car** is not built or adapted to carry more than eight passengers (including the driver);
- the passengers are not being carried as part of a business of carrying passengers; and
- **you** do not profit from the total amount of money **you** are paid for the journey.

If **you** have any doubts as to whether or not any car sharing **you** have arranged is covered by this policy, please contact BMW Car Insurance.

## **10. Tax and Registration.**

**Your car** must be taxed and registered in the United Kingdom, the Channel Islands or the Isle of Man.

## **11. Sanctions.**

**We** shall not be deemed to provide cover and shall not be liable to pay any claim or provide any benefit hereunder to the extent that the provision of such cover or payment of such claim or provision of such benefit would expose **us** to any sanction, prohibition or restriction under United Nations resolutions or the trade or economic sanctions, laws or regulations of the European Union, United Kingdom or United States of America.

This insurance is arranged by Wrisk Transfer Limited, a Company registered in England under Company number 10657213 and is a wholly owned subsidiary of Wrisk Limited. Registered Address: 25 Moorgate, London, England, EC2R 6AY, United Kingdom. The company is registered in England under company number 09721622. Wrisk Transfer Limited is authorised and regulated by the Financial Conduct Authority under the Financial Services Register number 788062.

This insurance is underwritten by Great Lakes Insurance SE. Authorised by Bundesanstalt für Finanzdienstleistungsaufsicht (BaFin), its home state regulator, and permitted to carry out passported regulated (insurance) activities through a branch in the UK under EU Freedom of Establishment rules. Great Lakes Insurance SE UK Branch is, as an authorised incoming EEA passported branch, subject to similar regulation and oversight as a UK insurance undertaking including complying with the relevant rules in the Prudential Regulation Authority (PRA) rulebook and Financial Conduct Authority (FCA) handbook. All UK policyholders of Great Lakes Insurance SE are afforded the same protections under UK law and regulation. Great Lakes Insurance SE is a German insurance company with its headquarters at Königinstrasse 107, 80802 Munich. UK Branch office: Plantation Place, 30 Fenchurch Street, London, EC3M 3AJ.

BMW Financial Services (GB) Limited, registered office: Summit ONE, Summit Avenue, Farnborough, Hampshire , GU14 0FB and Great Lakes Insurance SE are not part of the same corporate group.

03.2019