Das WeltAuto Warranty Cover Booklet

Das WeltAuto Warranty Cover is provided by Volkswagen UK.
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Your cover is made up of the following sections:

- Das WeltAuto Warranty Cover
- Roadside Assistance
- MOT Cover

All the details and conditions of each section of your cover are set out in the following pages. If however, you have any questions, your Volkswagen Retailer or Volkswagen Authorised Repairer will be able to help you. To locate your nearest Volkswagen Retailer or Volkswagen Approved repairer please refer to www.volkswagen.co.uk.
When the following words and phrases appear in this Cover Booklet or Confirmation of Cover, they have the specific meanings given below. These words are highlighted by the use of bold print.

**Area of cover**
Means the UK and Continental Europe.

**Beneficiary, beneficiary’s, beneficiaries**
Means you or any other driver of the covered vehicle using the covered vehicle with your permission and any passenger of the covered vehicle at the moment an electrical or mechanical failure occurs.

**Bodywork**
Means all bodywork, paintwork, body component (including encased aerials, gas struts, sunroof assemblies, soft top roofs, and seat frames, strikers, hinges or any component which may require adjustment from time to time).

**Brake frictional materials**
Brake discs, drums and frictional material.

**Clutch frictional material**
Clutch frictional material, clutch pressure plates, dual clutch systems and release bearings.

**Consequential failure**
Means the failure of any part which has directly resulted from the electrical or mechanical failure of a covered component, except where this subsequent or secondary failure has arisen from an excluded cause (such as abuse, accident, fire, impact or neglect) or has occurred to batteries, bodywork, brake frictional materials, bulbs, carpets, clutch frictional material, glass, trim, tyres, upholstery, wheels or wipers. The maximum payable for consequential failure is £5,000 per claim including VAT.

**Continental Europe**
Means Andorra, Austria, Belgium, Bulgaria, 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 Vatican City.

**Covered vehicle**
Means the covered vehicle shown on the Confirmation of Cover.

**Electrical or mechanical failure**
Means the sudden and unexpected failure of a component which is covered by the Das WeltAuto Warranty section of this cover and which needs immediate repair or replacement. Wear and tear is included for the first 100,000 miles from first registration of the covered vehicle under the Das WeltAuto Warranty section of this cover. Water ingress is included. Consequential failure is included for up to £5,000 per claim inclusive of VAT.

**Maximum claim limit**
Means the price you paid for the covered vehicle or means up to a maximum of the price you paid for the covered vehicle in total under the Das WeltAuto Warranty section of this cover, excluding roadside assistance.

**Private individual**
Means a person who is using the covered vehicle for their own personal use and who...
is not a motor trader, garage, business or individual dealing in the buying and selling or repair of motor vehicles.

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

Das WeltAuto Warranty, we, our, us
Means Volkswagen UK and/or any third party acting on our behalf.

Water ingress
Means the general seepage of externally originating water (such as rainfall or surface splashing) through misaligned bodywork or seals which protect mechanical and electrical components, but excluding the total submersion, immersion or flooding of an affected component.

Wear and tear
Means the gradual reduction in performance of a component over time from normal usage, resulting in the failure to perform its intended function.

You, your, yours
Means the private individual or business named on your Confirmation of Cover, or any subsequent owner of the vehicle declared to us using the transfer of ownership form and accepted by us during the period in which the Warranty remains valid.

Meaning of words (continued)

Introduction
Das WeltAuto Warranty All Component cover has been designed to help protect you against the costs incurred in the event of an electrical or mechanical failure of a covered component.

This document gives you full details of your cover, please keep it together with your Confirmation of Cover in a safe place.

All vehicles sold are subject to the Consumer Rights Act 2015, as from time to time amended. The legal rights which the buyer enjoys against the seller if the goods are not of satisfactory quality, or are unfit for their purpose, or are not as described and which cannot be lawfully restricted, are in no way affected by this Warranty.

All the details of how to make a claim together with conditions of your cover are set out in the following pages. If however, you have any questions, your Volkswagen Retailer or Volkswagen Authorised Repairer, will be able to help you. To locate your nearest Volkswagen Retailer or Volkswagen Authorised Repairer please refer to www.volkswagen.co.uk

Important telephone numbers
Volkswagen Warranty 0333 043 3781.
Telephone lines are open Monday – Friday 8am – 5pm excluding bank holidays.

Summary of cover

Cover and limits

WARRANTY
Parts and labour in respect of repair or replacement of covered components up to the purchase price of the covered vehicle.

WARRANTY (Continental Europe)
Maximum 60 days in each 12 month period of cover.

For full terms and conditions please read this cover document together with your Confirmation of Cover. All claim limits in this document and in your Confirmation of Cover are inclusive of VAT.

Important information

Thank you for purchasing a Das WeltAuto Used Car with Das WeltAuto Warranty All Component Cover.

Your Confirmation of Cover shows the sections of the cover that are applicable, the covered vehicle and any special terms or conditions that may apply.

It is very important that you read the whole of this cover document together with the Confirmation of Cover and make sure that you understand what is covered, what is not covered and what to do if you need to make a Warranty claim or require help.

If you need to contact us regarding this cover, please call Volkswagen Warranty on 0333 043 3781 or write to us at Volkswagen Warranty, PO Box 869, Warrington WA4 6LD.

This Warranty is not an insurance product but a guarantee provided by Volkswagen UK.

How this cover works
This Cover Booklet and Confirmation of Cover must be read together as one document as they form the contract of cover between you and us. We will pay for claims you make which are covered by this cover, occurring during the period of cover and within the area of cover.
Data protection
Information about this cover will be shared between us and any third party administrator we use in administering this cover. You should understand that the information you provide will be used by us, our representatives, industry governing bodies and regulators to process your cover, handle claims and prevent fraud. This may involve transferring information to other countries (some of which may have limited or no data protection laws). We have taken steps to ensure your information is held securely.

Volkswagen Das WeltAuto Warranty is administered on behalf of Volkswagen Group Companies by Volkswagen Financial Services (UK) Limited; your information may be used by Volkswagen Group companies for marketing, research and to inform you from time to time about special promotions, new products or services. If you do not want to receive marketing information please contact us.

Governing law
Unless you and we agreed otherwise, the laws of England and Wales will apply and all communications and documentation in relation to this cover will be in English. In the event of a dispute between us, the courts of England and Wales shall have jurisdiction.

No term of this cover agreement is to be enforceable by any third party pursuant to the Contracts (Rights of Third Parties) Act 1999.

You may have statutory rights in relation to the purchase of the vehicle. Your statutory rights are not affected in any way by this Warranty cover. For further information about your statutory rights contact your local authority Trading Standards Department or the Citizens Advice Bureau.

Cancellation rights/refunds
You may cancel this cover at any time, however as this has been provided free of charge there is no cancellation or surrender value.

Transfer of ownership
This cover can be transferred to any subsequent owner of the covered vehicle during the period shown on the Confirmation of Cover.

Servicing requirements for your Volkswagen
Your covered vehicle should be serviced in accordance with the Volkswagen’s recommendations. Any damage to or defect in the covered vehicle caused by poor or insufficient servicing will not be remedied under the covered vehicles Warranty.

Please ensure that you maintain sufficient records to enable our Authorised Network to confirm that the covered vehicle has been appropriately serviced. In any event, please ensure that the service schedule booklet in your covered vehicle is stamped by the business carrying out the service work.

Servicing requirements for your non-Volkswagen vehicle
Your covered vehicle should be serviced in accordance with the manufacturer’s recommendations. Any damage to or defect in the covered vehicle caused by poor or insufficient servicing will not be remedied under the covered vehicles Warranty.

Please ensure that you maintain sufficient records to enable our Authorised Network to confirm that the covered vehicle has been appropriately serviced. In any event, please ensure that the service schedule booklet in your covered vehicle is stamped by the business carrying out the service work.
You are covered for the costs (limited to parts and labour inclusive of VAT up to the maximum claim limit) of repairing or replacing the covered components below that have suffered sudden electrical or mechanical failure occurring within the area of cover and during the period of cover.

Electrical and mechanical failure includes failure due to wear and tear for the first 100,000 miles from first registration of the covered vehicle under the Das WeltAuto Warranty section of this cover, damage by water ingress and consequential failure, limited to £5,000 per claim inclusive of VAT for the latter.

What is covered?
All electrical and mechanical factory-fitted components are covered against electrical or mechanical failure unless listed in the What is not covered? section below;

What is not covered?
Replacement parts and labour will be paid for with the following exceptions:
- Routine servicing (all parts replaced associated with routine servicing are excluded)
- All bodywork, glass (including heated) and seals
- Wear and perishable items as follows:
  - All adjustments, cambelt timing, diesel timing or cleaning
  - Batteries
  - Brake frictional material
  - Bulbs and fuses
  - Clutch frictional material
  - Coolant pipes and hoses
  - CV boot gaiters
  - Exhaust systems including diesel particulate filters (although catalytic converters are covered for internal failure only)
  - Non-manufacturer’s original parts or second hand parts
  - Tyres and wheels
  - Unencased drive belts
  - Upholstery, interior and exterior trims
  - Washer pipes and vacuum hoses
  - Wiper blades, arms and washer jets
  - Wiring and connections (including HT leads and aerial coaxial cables)

Working materials/casings
Should a valid claim for a covered component require essential replacement or topping up of lubricants, fluids, oils, oil filters, coolant or refrigerant, these items shall be covered as part of the total claim provided that the covered vehicle is not within 1,000 miles or one calendar month of its next due service.

Casings are covered when damaged by a covered component which has suffered an electrical or mechanical failure and which forms part of a valid claim under this cover.

Warranty exclusions
This cover 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, lightning, airborne fallout, (e.g. chemicals, tree sap, bird droppings, etc.), water submersion, water immersion or flooding.
2. Any defect which is likely to have existed before the period of cover.
3. Wear and tear where it occurs over 100,000 miles from first registration of the covered vehicle, normal deterioration, routine servicing, maintenance.
4. Faulty repairs, incorrect servicing or failure to have the covered vehicle serviced in accordance with the manufacturer’s specification. If you fail to have the covered vehicle serviced in accordance with the manufacturers specification, cover will still apply for components which are not connected to vehicle servicing.
5. Lack of oil, fuel, lubricants, anti-freeze, hydraulic fluids or additives; or foreign matter entering the fuel, cooling, air conditioning or lubrication systems; or use of oil, fuel, lubricants, hydraulic fluids or oil degradation, or additives which the manufacturer of the covered vehicle does not recommend.
6. Vehicles modified in any way from the original manufacturer’s specification.
7. Any loss where the speedometer has been tampered with, altered, disconnected or where the mileage of the covered vehicle cannot be verified; or where you or anyone else acting on your behalf acts in a way that prevents us from exercising our right to inspect the covered vehicle under this cover.
8. Damage or failure caused by an excluded component.
9. If the vehicle has been used for competitions of any kind, racing, pacemaking, rallies, off-road use including track days, for any form of hire or reward and usage for or by driving schools.
10. Losses or damage due in any way to any type of accident, misuse or any act or omission which is wilful, unlawful or negligent (such as, but not limited to, consequential damage caused by continuing to drive the covered vehicle when a fault becomes apparent).
11. Any component which is subject to recall by the covered vehicle’s manufacturer.
12. Electrical or mechanical failure which happens outside the area of cover.
13. Cleaning, polishing, operations performed under normal maintenance, adjustments,
modifications, alteration, tampering, disconnection, improper adjustments or repairs.

14. We will not pay for any damage to parts caused by consequential failure exceeding £5,000 per claim inclusive of VAT.

15. We will not pay for any depreciation to your covered 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 item.

16. As your Warranty is intended to cover the repair and/or replacement of defective or damaged parts, it does not additionally cover losses that may be caused by that defective or damaged part, unless otherwise stated in the cover terms and conditions. For example, your Warranty may cover repairs to or replacement of a wheel bearing but would not cover any loss of earnings that you may suffer while your covered vehicle is being repaired.

17. You should check whether you have any other warranties or insurance policies that may cover additional damage or related costs or losses not covered by this cover.

18. Ionising radiation or radioactive contamination from any nuclear fuel or the nuclear waste arising from burning nuclear fuel.

19. Radioactive, toxic, explosive or other dangerous properties of any explosive nuclear equipment or nuclear part of that equipment.

20. Acts of war, invasion, acts of foreign enemies, terrorism, hostilities (whether war be declared or not), civil war, rebellion, revolution, insurrection, military or usurped power, riot or civil commotion, explosions, fire, radiation and falling objects.

21. Pressure waves caused by aircraft and other aerial devices travelling at sonic or supersonic speeds.

22. Any costs covered under any other warranty, guarantee, insurance or cover.

23. Any damage or harm which has occurred as a result of accidental damage or impact of whatever nature to either the covered vehicle or the beneficiaries.

24. This cover will not cover any loss, damage or failure caused wholly or partially, from lack of maintenance, abuse or neglect or as a result of accident. It will not cover pre-existing faults or a gradual reduction in operating performance that is commensurate with the age and mileage of the vehicle unless specifically included under wear and tear.

25. Any vehicle which is owned by a business formed for the purposes of selling or servicing motor vehicles.

26. Emergency service vehicles are excluded.

27. Your car must not be one of the following: American, Australian or Canadian cars (unless built for the UK), AC, Aston Martin, Bentley, Bristol, Caterham, Ferrari, Lamborghini, Lotus, Maserati, Morgan, Porsche (not Boxster), Rolls Royce, TVR, Westfield, stretched limousines, kit cars, cars modified outside manufacturer’s specification.

Claim payments

The number of claims we will pay is unlimited and the maximum value of claims in total we will pay is up to the maximum claim limit. The maximum payable in respect of consequential failure is up to £5,000 per claim inclusive of VAT. We will not pay more than the manufacturer’s list price for parts and official labour times/costs which are necessary to repair or replace covered components.

Continental use

The area of cover for your Warranty cover is extended whilst the covered vehicle is in Continental Europe for a period of not more than 60 days during the period of cover on condition that:

– You follow the claims procedure set out in this document
– We will pay only the equivalent UK rates and charges which apply at the date of the electrical or mechanical failure
How to make a Warranty claim (UK)
Contact your nearest Volkswagen Retailer or Volkswagen Authorised Repairer and advise them that your covered vehicle is protected by the Das WeltAuto Warranty All Component Cover. They will manage the claims process on your behalf.

It is your responsibility to authorise any dismantling of the covered vehicle or any other work required to diagnose any faults with the covered vehicle.

We will not pay for any diagnostic costs, other than the reasonable costs of diagnosis should a claim for a defective component be valid under this cover.

Volkswagen Warranty reserve the right to examine the covered vehicle and to subject it to expert assessment in order to determine if your claim is covered and how much we will pay for repairs. If you or anyone acting on your behalf acts in a way which prevents us from being able to determine the cause of failure by inspecting the covered vehicle or defective components, then we may not pay all or any part of your claim.

Courtesy cars
In the event that your vehicle is off the road and needs rectification under Das WeltAuto Warranty, the repairing Retailer will offer a courtesy car* wherever possible.

* Participating Retailers only. Please note that a courtesy car needs to be booked in advance and cannot be guaranteed.

How to make a Warranty claim (Continental Europe)
If you need to make a claim please contact us on 0333 043 3781.

If you are unable to contact us you may arrange for your vehicle to be repaired. Please contact us at the address below within 30 days of any repair and you will be advised if repairs completed are covered by your Warranty. Please ensure that you retain a detailed repair invoice to support your claim. If your claim is covered you will be reimbursed in GBP at the prevailing exchange rate at the time of settlement.

On your return to the UK, please send the invoice and copies of the covered vehicle’s service records to Volkswagen Warranty either by:

Telephone: 0333 043 3781
Email: customerservice@volkswagen-usedwarranty.co.uk
Post: Volkswagen Warranty, PO Box 869, Warrington WA4 6LD

Please retain a copy of the repair invoice and the original service records for your own safekeeping as we will be unable to return these to you.

Your claim will then be processed and reimbursed to you in pounds sterling at the rate of exchange for the relevant currency at the time of the repair, providing that your claim is valid.

If you are VAT registered you remain responsible for settling the VAT content of any claim separately.
General conditions

These conditions apply to all sections of your Das WeltAuto Warranty cover and you must meet them before we make a payment or provide a service.

Providing information

We will only provide the cover described in this document if, as far as you know, the information you gave at the time of taking out this cover is true and complete.

You must tell us about anything that may affect your cover (including also any changes during the period of cover). If you are not sure whether something is relevant, you must tell us anyway. You should keep a record of any extra information you give us. If you do not tell us about something that may be relevant, your cover may be invalidated and we may not cover any part of a claim you make.

Motor Industry Code of Practice

This Volkswagen Das WeltAuto Warranty Cover conforms to the Motor Industry Code of Practice for Vehicle Warranty Products. For more information on the Code and what it means for you please visit www.motorindustrycodes.co.uk

How to make a complaint

We aim to provide you with first class 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.

In the first instance please write to us at Volkswagen Warranty PO Box 869, Warrington, WA4 6LD; Or email us at customerservices@volkswagen-usedwarranty.co.uk; Or telephone us on 0333 043 3781.

If you are not satisfied with any response we have a complaint handling procedure that you can use to resolve matters. If you are not satisfied following the conclusion of this procedure, the Motor Ombudsman Service and Conciliation Service will offer free impartial advice and, when appropriate, an Alternative Dispute Resolution (ADR) service that we are fully committed to in the event that you are not satisfied with the outcome of a dispute. For further information you can visit their website at www.themotorombudsman.org or call their Consumer Advice Line: 020 7344 1651 (option 1); lines are open between 9am and 5pm Monday to Friday excluding bank holidays.

Fraud

If you or any beneficiaries claiming under this cover makes a claim that is false or dishonest in any way, this cover will not be valid and you will lose all benefits under it.

Change of address

Please contact Volkswagen Warranty on 0333 043 3781.

Looking after your vehicle

You must take all reasonable steps to safeguard the covered vehicle against electrical or mechanical failure.

IMPORTANT: If you fail to have the covered vehicle serviced correctly in accordance with the manufacturer’s specifications during the period of cover, or you are unable to produce proof of such servicing if we request it, then this may invalidate this cover or we may not pay all or any part of a claim you make.

Claims – Your duties

If a claim occurs you must comply with the relevant claims procedures described in this document as soon as you can.

Claims – Our rights

We can take over and carry out the defence or settlement of 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 cover.

If we want to, we will examine the covered vehicle and will test damaged components.
What to do if you need roadside assistance in the UK

All Volkswagen passenger cars are built to the highest standards to provide you with maximum reliability. Sometimes, unforeseen circumstances arise and you may need help with your vehicle in the unlikely event of a breakdown. With Volkswagen Roadside Assistance you will receive the best possible advice and practical help.

Help is just one phone call away. When you telephone for assistance, your call will be answered by a Volkswagen Roadside Assistance specialist, who will arrange any services you require. If the problem cannot be resolved at the roadside, they will discuss your options with you and arrange further services suited to your individual needs.

They’ll make sure you and your vehicle continue your journey with as little disruption as possible.

Please do not make arrangements without first contacting Volkswagen Roadside Assistance on 0800 777 192.
Volkswagen Roadside Assistance

When calling for assistance, please have the following information to hand:
- Your name and location
- Registration and colour of your vehicle
- Vehicle model
- Description of the issue
- Your mileage (if known)
- A telephone number where you can be contacted

What your vehicle cover includes

Volkswagen Roadside Assistance provides a range of services to ensure that whatever happens, you can stay mobile with the minimum of inconvenience. For the duration of your cover, your vehicle is covered regardless of who is driving as long as they have your authorisation and an appropriate driving licence.

Roadside assistance

Assistance at the roadside if you are broken down more than a quarter of a mile from home.

Home assistance

In the event of a breakdown at home, Volkswagen Roadside Assistance will attend to either repair or recover the vehicle.

Vehicle recovery

If it is not possible to solve a problem at the roadside or your vehicle is immobilised in an accident, it will be recovered and towed to an authorised Volkswagen Retailer or Authorised Repairer for repair.

Accident recovery

If the vehicle has been immobilised due to a road traffic accident, Volkswagen Roadside Assistance will arrange for the vehicle to be taken to the most appropriate authorised Volkswagen Retailer or Authorised Repairer.

Message service

Volkswagen Roadside Assistance will pass on any urgent messages to your immediate relatives or close business associates following a breakdown or accident.

Caravan/trailer assistance

Volkswagen Roadside Assistance will arrange for any caravan or trailer that is being towed by the recovery vehicle to be transported to a place of safety. Size/weight restrictions apply.

European assistance

Volkswagen Roadside Assistance will also provide roadside assistance, recovery, repatriation, replacement vehicle and accommodation whilst you are travelling outside of the UK within Europe. Should you need to call us, please use the relevant number for the country:

Volkswagen Group European Roadside Assistance 24 hour helpline: 00 800 1330 3939

When calling don’t forget that dialling and ringing tones differ from country to country and that the 00 800 1330 3939 number may not work from some telephone networks.

If you experience difficulties, please use the following alternative to reach Volkswagen Group European Roadside Assistance: 00 33 (0) 472 171 258

Calls to any of the numbers may be recorded and/or monitored for quality and training purposes.

Full terms and conditions apply – you can visit www.volkswagen.co.uk to download a copy.

23 Das WeltAuto Warranty Cover
Welcome to your Volkswagen MOT Cover.

Your Volkswagen MOT Cover has been designed to give you additional peace of mind when you need it most.

Please ensure you read this Cover Booklet and fully understand the terms and conditions relating to the MOT Cover provided to you.

All the details of how to make a claim, together with any conditions that you must comply with, are set out in the following pages.

If you have any questions that are not answered within this Cover Booklet, please contact us.

Please keep this Cover Booklet and your Confirmation of Cover in a safe place.

Certain words in this section have a specific meaning. We explain what these words mean under the Meaning of words section.

Who provides your Volkswagen MOT Cover?

This booklet explains how your MOT Cover works and the benefits you enjoy as a beneficiary of a group insurance policy arranged by Volkswagen Financial Services for Volkswagen UK.

Volkswagen Financial Services is a trading name of Volkswagen Financial Services (UK) Limited, registered in England number: 2835230 (registered office: Brunswick Court, Yeomans Drive, Blakelands, Milton Keynes, Milton Keynes MK14 5LR). Volkswagen Financial Services is authorised and regulated by the Financial Conduct Authority.

Volkswagen UK is a trading division of Volkswagen Group United Kingdom Ltd (company registration number 514809, VAT registration number 217990930) whose registered office is at Yeomans Drive, Blakelands, Milton Keynes MK14 5AN, a company authorised to conduct business in the United Kingdom ("Volkswagen UK").

Volkswagen MOT Cover from Volkswagen Financial Services is administered by Lawshield (UK) Limited, who are authorised and regulated by the Financial Conduct Authority.

Volkswagen MOT Cover is underwritten by UK General Insurance Ltd on behalf of Great Lakes Insurance SE. 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.

Great Lakes Insurance SE, UK Branch, is authorised by Bundesanstalt für Finanzdienstleistungsaufsicht and subject to limited regulation by the Financial Conduct Authority and Prudential Regulation Authority. Details about the extent of their regulation by the Financial Conduct Authority and Prudential Regulation Authority are available on request. UK General Insurance Ltd is an agent of Great Lakes Insurance SE and in the matters of a claim act on behalf of Great Lakes Insurance SE.

Volkswagen Financial Services (UK) Ltd, Lawshield (UK) Ltd, UK General Insurance Ltd and Great Lakes Insurance SE are not part of the same corporate group.
**Policy summary**

Your MOT Cover will cover the cost of repairs to your vehicle as a result of a part covered by this cover being cited on an official notification of refusal to issue an MOT Certificate (VT30) being issued during the period of cover.

**Significant features and benefits of the policy**

The most we will pay is £750 inclusive of VAT.
You will need to pay the first £10 towards any claim (the excess).

**Significant conditions and exclusions of the policy**

- We will not pay for items subject to wear and tear (such as bulbs, fuses, tyres etc).
- We will not pay for repairs to bodywork or glass.
- We will not pay for the MOT Test or re-test fee.
- You must ensure your vehicle is serviced in accordance with the manufacturers recommendations.

**How long does your MOT Cover last?**

Your period of cover is shown on your Confirmation of Cover.

**Who provides your cover?**

Your Volkswagen MOT Cover is provided as a benefit of group insurance policy issued to Volkswagen UK by UK General Insurance on behalf of Great Lakes Insurance SE.

**Your right to cancel**

You may cancel this MOT Cover at any time, however as this has been provided free of charge there is no cancellation or surrender value.

**How to make a claim**

Take your vehicle to a Volkswagen Approved Retailer and show your Confirmation of Cover. If you need help finding your local Volkswagen Approved Retailer please go to www.volkswagen.co.uk.
Your Volkswagen Retailer will assess your vehicle and liaise with us on your behalf.

**How to make a complaint**

Contact our Customer Services Manager at:
Volkswagen MOT Cover, P O Box 869, Warrington, WA4 6LD
By telephone: 0333 043 3781
By email: customerservices@volkswagen-motcover.co.uk

If we have not resolved the situation within eight weeks we will provide you with information about the Financial Ombudsman Services.

**Financial Services Compensation Scheme**

You may be entitled to compensation from the FSCS if the insurer cannot meet it’s obligations.

This policy summary does not contain the full terms and conditions of your policy. These can be found in this Cover Booklet. You will also need to refer to your Confirmation of Cover.
What is covered?
We will pay the reasonable cost of repairing or replacing such part or parts of your vehicle listed below up to a maximum of £750 (inclusive of VAT) in the event of a part or parts covered herein being cited on an official “Refusal of an MOT Certificate” (Form VT30) as the reason for your vehicle failing to pass the MOT Test during the period of cover.

– Lighting Equipment: Front and rear lamps, headlamps, stop lamps, rear reflectors, direction indicators, hazard warning lamps, switches, tell tales, high intensity discharge (HID), LED headlamps, washing and levelling system, power steering malfunction indicator lamp (MIL), electronic parking brake MIL, illumination of speedometers, brake fluid level warning lamps, electronic stability control system MIL, tyre pressure monitoring system warning lamp.

– Steering and Suspension: Steering control, steering mechanism, power steering, transmission shafts, wheel bearings, front suspension, rear suspension, shock absorbers, wheel alignment, steering, suspension, brake, transmission dust covers / gaiters, and steering wheel locking mechanism.

– Brakes: ABS warning system / controls, condition of service brake system, condition of parking brake system, service brake performance, parking brake performance, brake fluid levels where below the minimum indication.

– Seatbelts: All seatbelts mountings, their condition and operation; front driver’s and passenger seat mountings; driver’s seat adjustment mechanism, backrest security in an upright position and supplementary restraint systems (SRS) including airbags and seatbelt pre-tensioners.

– General: Emission control systems including catalytic converter, electronic stability control system, fuel injection, engine mountings, ECU replacement as a result of calibration failure to meet MOT exhaust gas emission standards, horn, mirrors, registration plates, speedometer, driving controls, windscreen wipers and washers.

What is not covered?
We will not pay for:
– Bulbs, fuses, wiring or connections
– Tyres or wheels
– Brake pads and shoes where the condition is wear related
– Bodywork or glass
– Exhaust system
– Items listed as “advisory” only
– Adjustments, tuning or cleaning
– The first £10 of any claim
– The MOT Test or re-test fees
General exclusions

These exclusions apply to all sections of your cover.

– Damage caused by a road traffic accident and/or fire
– Structural damage, rust or corrosion
– Parts fitted as part of the repairs that are not detailed under the "What is covered" section
– Repairs arising as a result of any deliberate damage, neglect or misuse of your vehicle or any modifications such as the fitting of replacement or experimental parts or other equipment not approved by the manufacturer
– Repair or servicing of your vehicle or parts subject to recall for repair or replacement by the manufacturer
– A fault or defect in any part which can reasonably be said to have been known to exist before the commencement of the period of cover
– Any repairs covered under the manufacturer’s or supplier’s Warranty or any other form of cover
– Any direct or indirect consequence of war, civil war, invasion, acts of foreign enemies (whether war be declared or not), rebellion, revolution, insurrection, military or usurped power, or confiscation, nationalisation, requisition, destruction of or damage to property by or under the order of any government, local or public authority, terrorism
– Any direct or indirect consequence of:
  – Irradiation, or contamination by nuclear material; or
  – The radioactive, toxic, explosive or other hazardous or contaminating properties of any radioactive matter; or
  – Any device or weapon which employs atomic or nuclear fission or fusion or other comparable reaction or radioactive force or matter.

General conditions

These conditions apply to all sections of this MOT Cover and you must meet them before we make a payment.

– Servicing must be carried out in accordance with vehicle manufacturer recommendations. Failure to keep your vehicle serviced in accordance with the manufacturer’s service schedule will void this MOT Cover. You must keep all servicing receipts and invoices. We will be entitled to check that your vehicle has been serviced regularly and may ask to see these in the event of a claim
– We reserve the right to have your vehicle and failed components inspected by an expert before authorising repairs
– This MOT Cover has no surrender value or provision for a refund or repayment.
– Only one claim can be made during the period of cover
– This MOT Cover is governed by English law. If there is a dispute, it will only be dealt with in the courts of England or of the country within the United Kingdom in which your main residence is situated
– We reserve the right to take over and carry out the defence or settlement of any claim after a payment has been made under this policy. Legal action may be taken in your name to recover payment from a third party made under this policy
– In the event of a claim under your policy, you must refer to the “How to make a claim” section of your policy
– Where dismantling of a covered component is necessary to determine the validity of a claim, you must authorise any dismantling. Costs incurred will only be met as part of a valid claim where we agree to meet the cost of repair
– Within 30 days prior to the MOT due date, your vehicle must be submitted for an MOT Test and any faults identified on the MOT Test failure certificate must be rectified by a Volkswagen Approved Retailer
– Only MOTs scheduled 30 days prior to the MOT due date will be covered
– This cover will be invalidated if during the term:
  – Your vehicle is not serviced or repaired in accordance with the manufacturers recommendations;
  – A claim is made on a fraudulent basis;
  – Your vehicle has been used for racing, rallying or other competition purposes.
How to make a claim

If you need to make a claim please take the following steps within seven days from the date of issue of the VT30.

1) Take your vehicle to any Volkswagen Approved Retailer and show your Confirmation of Cover. If you need help finding your local Volkswagen Approved Retailer please go to www.volkswagen.co.uk.

2) Your Volkswagen Approved Retailer will assess your vehicle and liaise with us on your behalf.

3) If your claim is valid we will authorise your Volkswagen Approved Retailer to repair your vehicle and we will settle the costs covered by your MOT Cover directly to your Volkswagen Approved Retailer.

4) You will be responsible for the following costs:
   - The first £10 of any repairs, (the excess)
   - Costs not covered by this policy
   - Costs in excess of £750 inclusive of VAT
   - Any VAT arising on the repairs (only where you are VAT registered)
   - Any MOT Test or re-test fee.

Important information

Getting in touch

You can contact us at:
Volkswagen MOT Cover, P.O. Box 869, Warrington, WA4 6LD
By telephone: 0333 043 3781
By email: customerservices@volkswagen-motcover.co.uk.

What to do if you are not satisfied with the cover or service provided

Our aim is to get it right, first time, every time. If we make a mistake we will try and put it right promptly. 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 resolved the situation within eight weeks we will provide you with information about the Financial Ombudsman Service.

If you have a complaint please contact our Customer Services Manager at:
Volkswagen MOT Cover, P.O. Box 869, Warrington, WA4 6LD
By telephone: 0333 043 3781
By email: customerservices@volkswagen-motcover.co.uk.

If it is not possible to reach an agreement, you have the right to make an appeal to the Financial Ombudsman Service. This also applies if you are insured in a business capacity and have annual turnover of less than €2million and fewer than ten staff. You may contact the Financial Ombudsman Service at:

The Financial Ombudsman Service,
Exchange Tower,
London,
E14 9SR
Tel: 0300 123 9123
Email: complaint.info@financial-ombudsman.org.uk

The above complaints procedure is in addition to your statutory rights as a consumer. For further information about your statutory rights contact your local authority Trading Standards Service or Citizens Advice Bureau.
Financial Services Compensation Scheme

For your added protection the insurer is covered by the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from the scheme, if they cannot meet their obligations. This depends on the type of business and the circumstances of the claim. Most insurance contracts are covered for 90% of the claim with no upper limit. You can get more information about compensation scheme arrangements from the FSCS or visit www.fscs.org.uk.

Use of data

We may use personal details you give to deal with your cover, or support the development of our business by including your details in customer surveys. We may contact you and ask necessary questions. We will store your details on computer but will not keep them for longer than necessary.

Under the terms of the Data Protection Act 1998 you are entitled to a copy of any information we hold about you. Telephone calls between you and us may be recorded. We may share your details with other companies within the Volkswagen Group United Kingdom Limited and Volkswagen Financial Services (UK) Limited and other carefully selected financial services and insurance companies we partner with, so that you can be informed of products and services which may be of interest to you by telephone, email or post. If you do not want to know about these products or services, please contact us.

Under the Data Protection Act 1998 we can only discuss your details with you. If you would like anyone else to contact on your behalf, please contact us. Your personal details may be transferred to countries outside the European Union. They will at all times be held securely and handled with the utmost care in accordance with all principles of English law.

Telephone calls may be monitored as part of training and quality assurance processes.

The Insurer and the Data Protection Act 1998

Please note that any information provided to us will be processed by us and our agents in compliance with the provisions of the Data Protection Act 1998, for the purpose of providing insurance and handling claims, if any, which may necessitate providing such information to third parties. We may also send the information in confidence for process to other companies acting on their instructions including those located outside the European Economic Area.