Approved Used Warranty Cover Booklet

Approved Used Warranty Cover is provided by Volkswagen UK
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Welcome to your Volkswagen Approved Used Warranty Cover, this Cover Booklet gives you full details of your cover, please keep it together with your Confirmation of Cover in a safe place.

Your cover is made up of the following sections:

- Approved Used Warranty Cover
- Roadside Assistance
- MOT Cover
- Use of data

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 volkswagen.co.uk.
Approved Used Warranty Cover.

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Meaning of words.

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.

**Confirmation of Cover**
Means the document that accompanies this Cover Booklet specifying your details and the sections of the cover which apply.

**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.

**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 Approved Used 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 Approved Used Warranty section of this cover. Water ingress is included.
Meaning of words (continued).

**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 Approved Used Warranty section of this cover, excluding roadside assistance.

**Period of cover**
Means the period shown on your *Confirmation of Cover*.

**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.

**Approved Used 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 fail 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.
Welcome to your Volkswagen Approved Used Warranty

Approved Used 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 volkswagen.co.uk

Important telephone numbers

Volkswagen Warranty +44 333 043 3781.
Telephone lines are open Monday to Friday, 8am to 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.
Thank you for purchasing an Approved Used Used Car with Approved Used 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 +44 333 043 3781† or write to us at Volkswagen Warranty, PO Box 253, 740 Birchwood Boulevard, Warrington WA3 9EQ.

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

† Telephone lines are open Monday to Friday, 8am to 5pm, excluding bank holidays.

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.

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.
Policy wording.

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.
Policy wording.

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 Approved Used Warranty section of this cover, damage by water ingress and consequential failure.

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.

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
  - The reduction in operating performance (degradation) of any 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 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.

15. 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.

16. 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.

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

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

19. 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.

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

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

22. 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.
23. 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.

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

25. Emergency service vehicles are excluded.

26. 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. 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 Approved Used 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 Approved Used 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 +44 333 043 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: +44 333 043 3781†

Email: customerservices@volkswagen-usedwarranty.co.uk

Post: Volkswagen Warranty, PO Box 253, 740 Birchwood Boulevard, Warrington WA3 9EQ

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.

† Telephone lines are open Monday to Friday, 8am to 5pm, excluding bank holidays.
General conditions.

These conditions apply to all sections of your Approved Used 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 related claims.

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.

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.

Motor Industry Code of Practice
This Volkswagen Approved Used 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 themotorombudsman.org
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 253, 740 Birchwood Boulevard, Warrington WA3 9EQ;

Or email us at: customerservices@volkswagen-usedwarranty.co.uk;

Or telephone us on +44 333 043 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 themotorombudsman.org or call their Consumer Advice Line: +44 20 7344 1651 (option 1); lines are open between 9am and 5pm Monday to Friday excluding bank holidays.

† Telephone lines are open Monday to Friday, 8am to 5pm, 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 +44 333 043 3781.†
Roadside Assistance.

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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 +44 800 777 192.

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.

**Onward travel**
In the event of recovery following a breakdown, where your vehicle cannot be repaired within a reasonable time, Volkswagen Roadside Assistance will organise one of the following:

*Car hire*
In the event of electrical or mechanical failure only, Volkswagen Roadside Assistance will arrange and pay for a replacement vehicle up to a maximum of 48 hours. This excludes road traffic accidents.

Or:
**Overnight accommodation**
Overnight accommodation for the driver and beneficiaries up to a maximum of £500 in total. (This does not include the cost of meals and drinks).

Or:
**Alternative travel**
Volkswagen Roadside Assistance will refund the cost of alternative public transport for the driver and beneficiaries to the driver’s destination, subject to a maximum of £500.

* Please note: if car hire is made available, the driver must be able to satisfy the requirements of the vehicle hiring company, which may include age restrictions. They will wish to see a valid driving licence and may also ask for a refundable deposit to cover fuel charges, insurance costs and any extra hire days.
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:
+44 800 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: +33 472 171 258

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 volkswagen.co.uk to download a copy.
MOT Cover.

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Welcome.

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 Ltd, registered in England (company registration number 3360532) whose registered office is 850 Ibis Court, Lakeside Drive, Centre Park, Warrington, WA1 1RL who are authorised and regulated by the Financial Conduct Authority.

This insurance is underwritten by Bspoke Underwriting Ltd on behalf of Watford Insurance Company Europe Limited. Watford Insurance Company Europe Limited is a Gibraltar based insurance company with its registered office at; P O Box 1338, First Floor, Grand Ocean Plaza, Ocean Village, Gibraltar.

Bspoke Underwriting Ltd is authorised and regulated by the Financial Conduct Authority. Firm Reference No. 310101. You can check our details on the Financial Services Register https://register.fca.org.uk

Watford Insurance Company Europe Limited is authorised and regulated by the Gibraltar Financial Services Commission under incorporation number 112869. This can be checked by visiting the Gibraltar FSC website at https://www.fsc.gi

As an insurance company authorised in Gibraltar, Watford Insurance Company Europe Limited is permitted under the Financial Services and Markets Act 2000 (Gibraltar) Order 2001 to conduct business in the United Kingdom under FCA reference 714197. You can check this by visiting the Financial Services Register on the FCA website at https://register.fca.org.uk

Details about the extent of its regulation by the Financial Conduct Authority are available on request.

Volkswagen Financial Services (UK) Ltd, Lawshield (UK) Ltd, Bspoke Underwriting Ltd and Watford Insurance Company Europe Limited are not part of the same corporate group.
Meaning of words.

The words or expressions detailed in this MOT Cover section have the following meaning wherever they appear in this policy in **bold print**.

**Volkswagen Approved Retailer**
Means a Volkswagen franchise Retailer or vehicle servicing facility which is approved by Volkswagen UK.

**Confirmation of Cover**
The document that accompanies this Cover Booklet specifying **your** details and **your** cover.

**Excess**
The first amount of any claim payable by **you** which is £10.

**Insurer/We/Our/Us**
Bspoke Underwriting Ltd on behalf of Watford Insurance Company Europe Limited. This policy is administered by Lawshield UK Ltd on behalf of the Insurer.

**MOT Certificate (VT20)**
**MOT Certificate (VT20)** issued by the **MOT Test** station.

**MOT Test**
Ministry of Transport test completed by a company authorised by The Vehicle & Operator Services Agency to offer an MOT Testing service on behalf of the Secretary of State for Transport.

**Notification of refusal to issue an MOT Certificate (VT30)**
The notification of refusal to issue an MOT Certificate (VT30) issued by an **MOT Test** station should **your vehicle** fail to meet the requirements of the **MOT Test**.

**Period of cover**
Means the period shown on your **Confirmation of Cover**.

**United Kingdom**
England, Scotland, Wales, Northern Ireland and the Isle of Man.

**You/Your/Yours**
The person named on the **Confirmation of Cover** being the registered owner of **your vehicle**, or any subsequent owner of the vehicle during the period in which this cover remains valid.

**Your vehicle**
The vehicle detailed on the **Confirmation of Cover**. Your **Confirmation of Cover** will confirm if MOT Cover is applicable to **you**.
Policy wording.

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, in the United Kingdom, 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.

Notwithstanding any other provision herein, this insurance does not 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
- Anyone that is not a resident of the United Kingdom and has not been living permanently in the United Kingdom six months prior to the purchase of this policy

- Any actual or alleged loss, damage, liability, injury, sickness, cost or expense, regardless of any other cause contributing concurrently or in any sequence, in any way caused by or resulting directly or indirectly:
  (a) infectious or contagious disease;
  (b) any fear or threat of (a) above; or
  (c) any action taken to minimise or prevent the impact of (a) above.
  Infectious or contagious disease means any disease capable of being transmitted from an infected person, animal or species to another person, animal or species by any means.
- Any loss or damage which occurred prior to the commencement of this insurance.
- 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.

- **Your vehicle** must have done under 100,000 miles to be eligible for cover

- 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

- 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;
  - **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 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.
Fraudulent claims.

If you or anyone acting for you makes a false or fraudulent claim, which includes but is not limited to;

- making a statement to us or anyone acting on our behalf, knowing the statement to be false;
- sending us or anyone acting on our behalf a document, knowing the document to be forged or false;
- making a claim for any loss or damage you caused deliberately; or
- acting dishonestly or exaggerating a claim.

We;

a) are not liable to pay the claim; and
b) may recover from you any sums paid by us to you in respect of the claim; and
c) may by notice to you treat the contract as having been terminated with effect from the time of the fraudulent act.

If we exercise our right under (c) above, we shall not be liable to you in respect of a relevant event occurring after the time of the fraudulent act. A relevant event is whatever gives rise to our liability under the insurance contract, such as the occurrence of a loss, the making of a claim, or the notification of a potential claim.

We will not return any of the premiums paid.

This information may also be shared with the police and other insurers for fraud prevention purposes.
Important information.

Getting in touch

You can contact us at:
Volkswagen MOT Cover, P.O. Box 869, Warrington, WA4 6LD
By telephone: +44 333 043 3781†
By email: customerservices@volkswagen-motcover.co.uk

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

It is our intention to give you the best possible service however, if you do have any cause for complaint about this insurance or the handling of any claim you should follow the complaints procedure below.

If you have a complaint, please contact our Customer Services Manager at:
Volkswagen MOT Cover, P.O. Box 869, Warrington, WA4 6LD
By telephone: +44 333 043 3781†
By email: customerservices@volkswagen-motcover.co.uk.

†Telephone lines are open Monday to Friday, 8am to 5pm, excluding bank holidays.

Financial Ombudsman

If we have not completed our investigations into your complaint within 8 weeks of receiving your complaint or if you are not happy with our Final Response, you may ask the Financial Ombudsman Service (FOS) to look at your complaint. If you decide to contact them, you should do so within 6 months of receiving our Final Response Letter.

For more information regarding the scope of the Financial Ombudsman Service please refer to www.financial-ombudsman.org.uk

The Financial Ombudsman Service, Exchange Tower, London E14 9SR
Tel: 0800 023 4567
Get in touch on line: https://www.financial-ombudsman.org.uk/contact-us/complain-online
Financial Services Compensation Scheme

If Watford Insurance Company Europe Limited cannot meet their obligations, you may be entitled to compensation from the Financial Services Compensation Scheme (FSCS). You can get more information about compensation scheme arrangements from the FSCS or visit www.fscs.org.uk

Bspoke Underwriting Ltd information notice

We are Bspoke Underwriting Ltd, our data controller registration number, issued by the Information Commissioner’s Officer, is Z7739575. This information is relevant to anyone who uses our services, including policyholders, prospective policyholders, and any other individuals insured under a policy.

We are dedicated to being transparent about what we do with the information that we collect about you and we process your personal data in accordance with the relevant data protection legislation.

Why do we process your data?

The provision of your personal data is necessary for us to administer your insurance policy and meet our contractual requirements under the policy. You do not have to provide us with your personal data, but we may not be able to proceed appropriately or handle any claims if you decide not to do so.

What information do we collect about you?

Where you have purchased an insurance policy through one of our agents, you will be aware of the information that you gave to them when taking out the insurance. The agent will pass your information to us so that we can administer your insurance policy and fulfil our contract of insurance.

For specific types of insurance policies, for example when offering you a travel insurance policy, we may process some special categories of your personal data, such as information about your health. We collect this data as we are required to use this information as part of your insurance quotation or insurance policy with us. We may also process the data where it is necessary for a legal obligation, or as part of the establishment or defence of a legal claim. We also process special categories of your personal data as it is in the substantial public interest and it is necessary: i) for administering your insurance policy; or ii) to prevent and detect an unlawful act (e.g. fraud).

Privacy Notice

You can get more information about this by viewing our full Privacy Notice online at https://bspokegroup.co.uk/wp-content/uploads/2023/07/Bspoke-Group-Privacy-Policy-JUL23-V2.pdf or request a copy by emailing us at dataprotection@bspokeunderwriting.co.uk.

Alternatively, you can write to us at: Data Protection, Bspoke Underwriting Ltd, Brookfield Court, Selby Rd, Leeds LS25 1NB

Watford Insurance Company Europe Limited information notice

Personal Data provided in connection with this policy will be used and processed in line with the Information Notice. A copy of this is available at www.watfordre.com/privacy-policy
Use of data.

Volkswagen Approved Used Warranty cover is administered on behalf of Volkswagen UK by Volkswagen Financial Services (UK) Limited ("VWFS"). VWFS will use your information and share it with Lawshield UK Limited and Opteven Services SA ("Opteven") for the following reasons:

- To provide you with the product and notify you about important changes or developments to the features and operation of those products and services
- Manage your account, including responding to your enquiries and complaints
- Comply with audits
- Carry out risk management
- Carry out customer modelling, statistical and trend analysis, with the aim of developing and improving products and services.

VWFS may share your information with other Volkswagen Group companies for audit purposes, risk management and to carry out customer modelling, statistical and trend analysis, with the aim of developing and improving products and services, and to comply with legal requirements. We will not disclose your information to anyone else except:

- Where the law says we may or must do so
- To companies that provide services to VWFS and/or Volkswagen Group United Kingdom Limited to perform activities relating to your contract and/or to protect our rights and/or property
- To our franchised retailers to manage claims under your warranty cover.

If your personal information is stored outside of the UK, we will require your personal information to be protected to UK standards.

Further information on how your information is used, how we maintain the security of your information, your right to access information we hold on you and details of relevant third party and Volkswagen Group companies for data sharing purposes is in our Privacy Policy which is available:

- At our website: insurewithvolkswagen.co.uk/privacy
- By contacting us at DPO@vwfs.co.uk
- From the retailer submitting your application for our product.