

BMW Financial Services.

BMW Insurance Solutions.

Information about our Insurance Services.

1 Whose products do we offer?

We are an insurance intermediary and we only offer the following BMW branded products:

- Shortfall Insurance and Tyre Insurance from MAPFRE Asistencia Compania Internacional de Seguros y Reaseguros S.A.
- BMW Motorrad Insurance for motorcycles which is arranged by Devitt Insurance Services Limited and underwritten from a limited number of insurers
- Insured Warranty and Insured Emergency Service from AWP P&C SA.

These companies are not part of the same group as us.

Any premium paid to us in respect of Shortfall Insurance and Tyre Insurance will be held as an agent of the insurer: MAPFRE Asistencia Compania Internacional de Seguros y Reaseguros S.A.

2 The service we will provide you with.

- We will advise and make a recommendation for you after we have assessed your needs for the Shortfall Insurance and Tyre Insurance products which we can offer, but do not give recommendations on the basis of a fair and personal analysis.
- For BMW Motorrad Insurance for motorcycles, Insured Warranty and Insured Emergency Service we can only provide you with an introduction and just give information.

We act for and on behalf of the insurers.

3 What will you have to pay for our services?

The insurers pay us commission for selling insurance policies which is included in the insurance premium. Our staff may receive a proportion of this in connection with the sale of insurance, and this may include a bonus for meeting sales targets.

An administration fee of £15 will be payable for cancellation of a Shortfall Policy or Tyre Policy after 30 days from receiving your documents.

An administration fee of £35 will be payable for cancellation of an annual premium BMW Motorrad Insurance Policy within the cooling off period. An administration fee of £55 will be payable for cancellation of an annual premium BMW Motorrad Insurance Policy after the cooling off period and before the first renewal date.

You will receive documentation which will tell you about any other fees relating to any particular insurance policy you take out.

4 Who regulates us?

is an Appointed Representative of BMW Financial Services (GB) Limited, Summit ONE, Summit Avenue, Farnborough, Hampshire GU14 0FB which is authorised and regulated by the Financial Conduct Authority. BMW Financial Services (GB) Limited's Financial Services Register Number is 312578.

BMW Financial Services (GB) Limited's permitted business is advising on and arranging general insurance contracts.

You can check this on the FCA's Register by visiting the FCA's website www.fca.org.uk or by contacting the FCA on 0800 111 6768.

5 What to do if you have a complaint.

If you wish to register a complaint relating to BMW Motorrad Shortfall Insurance or Tyre Insurance, please contact us in writing at BMW Motorrad Protect Services Manager, 1 Victoria Street, Bristol Bridge, Bristol, BS6 1AA or by telephone on 0330 440 1420.

If you wish to register a complaint relating to BMW Motorrad Insurance, please contact us in writing at Customer Satisfaction Manager, BMW Motorrad Insurance, Devitt Insurance Services Limited, North House, St Edwards Way Romford, Essex, RM1 3PP or by telephone on 0345 601 5538.

If you wish to register a complaint relating to Insured Warranty and Insured Emergency Service please contact us in writing at Customer Service, BMW Motorrad Insured Warranty Services or Insured Emergency Service, 102 George

Street, Croydon, CR9 6HD, by email to customersupport@allianz-assistance.co.uk, or by telephone on 020 8603 9853.

If you cannot settle your complaint with us, you may be entitled to refer it to the Financial Ombudsman Service (www.financial-ombudsman.org.uk).

6 Are we covered by the Financial Services Compensation Scheme (FSCS)?

We are covered by the FSCS. You may be entitled to compensation from the scheme if we cannot meet our obligations. This depends on the type of business and the circumstances of the claim. Insurance advising and arranging is covered for a maximum of 90% of the claim with no upper limit. Further information about compensation scheme arrangements is available from the FSCS.