

# 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, Tyre Insurance, Cosmetic Repair Insurance from MAPFRE Asistencia Compania Internacional de Seguros y Reaseguros S.A.
- Car Insurance from Great Lakes Insurance SE., including the option of Motor Legal Expenses Insurance from AmTrust Europe Limited, managed and administered by Wrisk Transfer Limited.
- Insured Warranty and Insured Emergency Service from AWP P&C SA.

These companies are not part of the same group as us. We can only offer car insurance from Great Lakes Insurance SE.

Any premium paid to us in respect of Shortfall Insurance, Tyre Insurance and Cosmetic Repair 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, Tyre Insurance, and Cosmetic Repair Insurance products which we can offer, but do not give recommendations on the basis of a fair and personal analysis.
- For Car Insurance, Motor Legal Expenses Insurance, 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 to the insurer for cancellation of a Shortfall Insurance, Tyre Insurance, Cosmetic Repair Insurance policy after 30 days from receiving your documents.

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 is registered in the FCA's Financial Services Register with number 312578.

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

You can check this on the FCA's Financial Services Register by visiting the FCA's website [www.fca.org.uk](http://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 Shortfall Insurance, Tyre Insurance or Cosmetic Repair Insurance, please contact us in writing at BMW Protect Services Manager, 1 Victoria Street, Bristol Bridge, Bristol BS1 6AA, by email to [customerrelationsteam@mapfre.co.uk](mailto:customerrelationsteam@mapfre.co.uk), or by telephone on 0330 400 1420.

If you wish to register a complaint relating to BMW Car Insurance or Motor Legal Expenses Insurance, please contact us in writing at BMW Car Insurance, Suite 205 CEME, Marsh Way, Rainham, Essex, RM14 8EU, by email to [complaints@bmw-carinsurance.co.uk](mailto:complaints@bmw-carinsurance.co.uk), or by telephone on 0330 058 4088.

If you wish to register a complaint relating to Insured Warranty and Insured Emergency Service please contact us in writing at Customer Service, BMW Insured Warranty Services or Insured Emergency Service, 102 George Street, Croydon, CR9 6HD, by email to [customersupport@allianz-assistance.co.uk](mailto: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 (<http://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.