

**Approved
Used.**



**Commercial
Vehicles**

**Approved Used Warranty
Cover Booklet.**



Financial Services

Finance. Insurance. Fleet. Mobility.



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Welcome.

Welcome to your Volkswagen Commercial Vehicles Approved Used Warranty.

Your Volkswagen Commercial Vehicles Approved Used Warranty has been designed to give you additional peace of mind when you need it most.

Your cover is made up of various sections as shown on your Confirmation of Cover. Please ensure you read this Cover Booklet and fully understand the terms and conditions relating to the 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 your Volkswagen Commercial Vehicles Assured Van Centre will be able to help you.

To locate your nearest Volkswagen Commercial Vehicles Assured Van Centre please go to volkswagen-vans.co.uk

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

Certain words in the Approved Used Warranty section of your Cover Booklet have a specific meaning. We explain what these words mean under the Meaning of words headings in the Warranty section of this Cover Booklet.

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Who provides your Volkswagen Commercial Vehicles Approved Used Warranty.

This section explains how your Volkswagen Commercial Vehicles Approved Used Warranty works and the benefits you enjoy as a beneficiary of a group insurance policy arranged by Volkswagen Financial Services for Volkswagen Commercial Vehicles UK.

Volkswagen Commercial Vehicles UK is a trading division of Volkswagen Group United Kingdom Limited (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 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 Commercial Vehicles Approved Used Warranty from Volkswagen Financial Services is administered by Lawshield (UK) Limited, which is authorised and regulated by the Financial Conduct Authority.

Volkswagen Commercial Vehicles Approved Used Warranty is underwritten by Volkswagen Versicherung AG, acting through its French branch registered in Pontoise number: 529212912 (registered office: 15 Avenue de la Demi Lune, Batiment Ellipse, 95700, Roissy en France).

Volkswagen Versicherung is authorised and regulated by the German Finance Authority (Bundesanstalt für Finanzdienstleistungsaufsicht, located at Graurheindorfer Str. 108, 53117 Bonn, Germany) and subject to limited regulation by the Financial Conduct Authority and the Prudential Regulation Authority in respect of underwriting insurance business in the UK (register number: 621892).

Volkswagen Financial Services (UK) Limited, Volkswagen Group United Kingdom Limited and Volkswagen Versicherung Aktiengesellschaft are part of the same corporate group. Lawshield (UK) Limited are not part of the same corporate group.

Policy summary.

Your Volkswagen Commercial Vehicles Approved Used Warranty will pay for the costs of repairing or replacing any components which are covered under this policy.

You have not been charged a premium for this cover.

Significant features and benefits of the policy

This is an All Component policy which covers all components other than those stated as being excluded within this section.

Significant conditions and exclusions of the policy

We will not pay for:

- The failure of any components as a result of wear and tear
- Inherent design faults or parts covered by a manufacturers recall
- Claims where the fault existed before your Approved Used Warranty came into effect.

You must ensure your vehicle is serviced in accordance with the manufacturer's recommendations.

How long does your Approved Used Warranty last?

Volkswagen Commercial Vehicles Approved Used Warranty lasts for 12 months. Your period of cover is shown on your Confirmation of Cover.

Who provides your cover?

Your cover is provided by Volkswagen Versicherung AG.

Your right to cancel

You may cancel this Approved Used Warranty 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 Assured Van Centre and show your Confirmation of Cover. If you need help finding your local Volkswagen Assured Van Centre please go to volkswagen-vans.co.uk. Your Volkswagen Assured Van Centre will assess your vehicle and liaise with us on your behalf.

How to make a complaint

Contact our Customer Services Manager at: Volkswagen Commercial Vehicles Warranty, P.O. Box 869, Warrington, WA4 6LD
By telephone: +44 333 043 3784

By email: customerservices@vwcv-usedwarranty.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 its 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.

Cover wording.

Meaning of words

When the following words and phrases appear in the Warranty section of this Cover Booklet, they have the specific meanings given below. These words are highlighted in **bold print**.

Confirmation of Cover

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

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 the Vatican City.

Maximum claim limit

The maximum **we** will pay per claim and in total in the **period of cover** is the market value of **your vehicle** including VAT at the time of the occurrence of a **sudden failure**.

Period of Cover

Means the period shown on **your**

Confirmation of Cover.

Sudden failure

Means the sudden and unexpected mechanical or electrical failure of a component which is covered by the Warranty section of this Cover Booklet and which needs immediate repair or replacement. **Wear and tear** or normal deterioration is not covered under the definition of electrical or mechanical failure.

United Kingdom

Means England, Scotland, Wales & Northern Ireland.

Volkswagen Assured Van Centre

Means a Volkswagen Van Centre or vehicle servicing facility which is approved by Volkswagen Commercial Vehicles UK.

We, us, our

Means Volkswagen Versicherung AG. All sections of the policy are administered by Lawshield (UK) Limited on behalf of the insurer.

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 the **Confirmation of Cover** who is not a motor trader, garage, business or individual dealing in the buying or selling of motor vehicles and any subsequent owner of the vehicle during the **period of cover**.

Your vehicle

Means the vehicle named on the **Confirmation of Cover** principally used and registered in the **United Kingdom**.

All Component Cover – what is covered

We will pay for the costs of repairing or replacing the factory fitted mechanical and electrical components of **your vehicle** that have suffered **sudden failure** during the **period of cover** subject to the **maximum claims limit** and the terms and conditions of this policy.

What is not covered

We will not pay for:

- Routine servicing (all parts replaced associated with routine servicing are excluded)
- All bodywork, paintwork, body components (Including encased aerials, gas struts, sunroof assemblies, soft top roofs, and seat frames), glass (including heated), seals (including but not limited to water ingress), wardrobes, cupboards and curtain rails
- Wear and perishable items as follows:
 - All adjustments, timing or cleaning
 - Batteries
 - Bulbs and fuses
 - Coolant hoses, pipes and connections
 - CV boot gaiters
 - Diesel particulate filters
 - Exhaust systems (although catalytic converters are covered for internal failure)
 - Interior and exterior trims (including fabric, curtains, upholstery and cosmetic finishers)
 - Non-manufacturer's original parts or second hand parts
 - Tyres and wheels
 - Un-encased drive belts
 - Wiper blades and arms
 - Wiring and connections (including HT leads, fibre optics and aerial co-axial cables)
 - **Wear and tear** of brake components: brake discs, drums, brake pads and shoes
 - **Wear and tear** of clutch components: clutch pressure plates, bearing and disc

Sundries

Working materials e.g. oils, filters, antifreeze are claimable as a direct result of a valid claim providing the vehicle is not within 1,000 miles of its next scheduled service.

General exclusions.

The following exclusions apply to **your** Volkswagen Commercial Vehicles Approved Used Warranty cover:

- **We** will not pay for **sudden failure** caused by an excluded component.
- **We** will not replace drive belts, filter, lubricants, antifreeze and fluids unless damage is caused by the **sudden failure** of a component covered by the Warranty section of this Cover Booklet.
- **We** will not pay for **sudden failure** due to lack of oil, fuel, lubricants, anti-freeze, hydraulic fluids or additives; or foreign matter entering the fuel, cooling, air conditioning or lubrication systems.
- **We** will not pay for **sudden failure** as a result of the use of oil, fuel, lubricants, hydraulic fluids or oil degradation, or additives which the manufacturer of the covered vehicle does not recommend.
- **We** will not cover damage to components not covered by **your** Approved Used Warranty even if the damage is caused by a component that is covered.
- **We** will not pay for any claim covered under any other guarantee, insurance or Warranty. For the avoidance of doubt this includes a gesture of goodwill from a motor manufacturer.
- **We** will not pay for any depreciation to **your 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 **sudden failure** of a covered component.
- Unless otherwise stated in the Warranty terms and conditions **we** will not pay for losses that may be caused by defective or damaged components. 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 vehicle** is being repaired.
- **We** will not pay for failure caused by deterioration of a covered component commensurate with its age and mileage. This includes, but is not limited to, gradual loss of engine compression requiring the repair of valves or rings and the gradual increase in the oil consumption due to normal operating functions.
- **We** will not pay for any costs of repair or replacement of any components where the **sudden failure** is as a result of **wear and tear**.
- Design Faults and Recalls – Any component which is subject to recall by the covered vehicle’s manufacturer, a manufacturing defect or design fault.
- **We** will not pay more than the manufacturers list prices for parts and labour time in excess of that published by the manufacturer. Please bear this in mind if **you** authorise a repair overseas.

- **We** will not pay for damage caused by any of the following:
 - alterations, experimental equipment
 - fire
 - corrosion
 - frost
 - salt, hail, windstorms, lightning, airborne fallout (e.g. chemicals, tree, sap, bird droppings etc.), water ingress or flooding
 - a recurring problem where **you** have not sought repair advice from a **Volkswagen Assured Van Centre**
 - failure to respond to a manufacturer’s recall
 - not maintaining **your vehicle** in a safe and roadworthy condition
 - improper repair
 - intentional damage or injury
 - loss or damage to contents of **your vehicle**
 - the theft of **your vehicle**
 - participating in a criminal act
 - wilful exposure to danger
 - any type of accident
 - any failure of a cosmetic nature only
 - being under the influence of drugs (unless medically supervised) or alcohol, misuse or neglect
 - any unlawful act or omission
 - acts of war, nuclear explosion, sonic boom or radioactivity
- **We** will not pay for repair or replacement if the fault causing the **sudden failure** or damage existed before the Warranty came into effect.
- **We** will not pay for repair or replacement where the speedometer in **your vehicle** has been tampered with, altered, disconnected or where the mileage of **your vehicle** cannot be verified.
- **We** will not pay for **sudden failure** in the event **your vehicle** has been modified in any way from the manufacturer’s original specification.

General conditions.

You must meet these conditions before **we** make a payment:

- The Warranty is valid in the **United Kingdom** and for up to 60 days during the **Period of Cover** in **Continental Europe**.
- There is no mileage limitation on **your vehicle** while the Warranty is in place.
- Servicing must be carried out in accordance with vehicle manufacturer recommendations. Genuine brand components, oils and other fluids or components, oils and other fluids of equivalent specification and matching quality must be used. Failure to comply with this condition will result in a Warranty claim being rejected.
- Failure to keep **your vehicle** serviced in accordance with the manufacturer's service schedule will void the Warranty. **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 unlikely event that the condition of **your vehicle** does not appear to correspond with **your vehicle** service schedule.
- The cost of any investigation work can only be authorised by **you**. In the event that it is found that the problem is not covered by the Warranty, **you** will remain responsible for any costs incurred.
- **Your vehicle** must not be used for hire or reward, public services (e.g. emergency services), professional instruction, competition or off-road use, motor rally, speed or duration tests or any practice for these events.
- **We** reserve the right to have **your vehicle** inspected by an expert before authorising repairs and may also arrange for components to be examined by an expert. **You** may be asked to ensure any faulty component is retained for **our** inspection following a repair.
- Where **your** motor insurance should pay for a repair or will deem **your vehicle** to be a write-off, then **your** motor insurance be used and not this Warranty.
- **Your** Warranty may be invalidated if **your vehicle** continues to be driven when a fault becomes apparent which results in further damage.



- If **your vehicle** is registered to a VAT registered company or individual, the VAT element of a valid Warranty claim can be claimed by that company or individual and it is the responsibility of that company or individual to do so. **We** will not be liable for any such amount.
- This policy is governed by English law. If there is a dispute it will only be dealt with in the courts of England or within the **United Kingdom** in which **your** main residence is situated.
- If a claim is made which **you** or anyone acting on **your** behalf knows is false, fraudulent or exaggerated, **we** will not make any payment to **you** and all cover under this section will cease.
- Modification to the vehicle – If **you** would like **your vehicle** to be modified in any way, **you** should obtain **our** prior approval. In the event that a modification, which was not approved by **us**, contributes to a fault, **we** reserve the right to reject any claim **you** may wish to make in relation to that fault.
- **You** must take all reasonable steps to safeguard **your vehicle** against **sudden failure**.
- If a claim occurs **you** must comply with the relevant claim procedures within this section of this Cover Booklet. Failure to do so may invalidate **your** cover.

How to make a claim.

If **you** need to make a claim, please take the following steps:

1. Take **your vehicle** to any **Volkswagen Assured Van Centre** and show them **your Confirmation of Cover**. If **you** need help finding **your** local **Volkswagen Assured Van Centre** please go to volkswagen-vans.co.uk
2. **Your Volkswagen Assured Van Centre** will assess **your vehicle** and liaise with **us** on **your** behalf.
3. If it is not possible for **you** to return **your vehicle** to a **Volkswagen Assured Van Centre**, please contact **us** for authority prior to the commencement of any work to **your vehicle** on +44 333 043 3784.

Claiming while outside the United Kingdom

If **you** need to make a claim please contact **us** on +44 333 043 3784.

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 Commercial Vehicles Warranty either by:

Telephone: +44 333 043 3784

Email:

customerservices@vwcv-usedwarranty.co.uk

Post: Volkswagen Commercial Vehicles 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.

Policy summary.

Getting in touch

Volkswagen Commercial Vehicles Warranty, P.O. Box 869, Warrington, WA4 6LD

By telephone: +44 333 043 3784

By email:

customerservices@vwcv-usedwarranty.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 Commercial Vehicles Warranty, P.O. Box 869, Warrington, WA4 6LD

By telephone: +44 333 043 3784

By email:

customerservices@vwcv-usedwarranty.co.uk

Financial Services Compensation Scheme

For your added protection the insurer is covered by the Financial Services Compensation Scheme (FSCS). If the insurer is unable to pay a valid claim, you may be entitled to compensation from the scheme. Depending on the type of business and circumstances of the claims, the scheme will cover 90% of the claim with no maximum claim amount.

How to cancel your cover

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

Transfer of ownership

If you sell your vehicle within the Period of Cover the remaining Warranty will be transferred to the new owner subject to the terms and conditions of the Warranty as outlined in this Cover Booklet being met.

Change of address

You can change your address by contacting us.

In writing to:

Volkswagen Commercial Vehicles Warranty, PO Box 869, Warrington, WA4 6LD

By telephone: +44 333 043 3784

By email:

customerservices@vwcv-usedwarranty.co.uk

Sale of Goods Act

All vehicles sold are subject to the Sale of Goods Act 1979 as from time to time amended.

The legal rights that the buyer enjoys against the seller if the goods are not of merchantable 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.

Volkswagen Roadside Assistance* (where applicable).

Volkswagen Roadside Assistance provides you with breakdown and recovery services 24 hours a day, 365 days a year throughout the United Kingdom and most of Europe (see table below for countries covered). Volkswagen Roadside Assistance includes:

- **Roadside**
- **Recovery**
- **At Home**
- **Onward Travel¹**

Terms and Conditions apply. Further details are available in the Volkswagen Roadside Assistance handbook, a copy of which can be obtained by calling Customer Care on **+44 800 783 4909** or visiting **our** website **volkswagen-vans.co.uk**

Contact details

Please do not make any arrangements without first contacting Volkswagen Roadside Assistance.

All calls to Volkswagen Roadside Assistance are recorded. This assists us in the details of your call and helps us to check anything that may be incomplete or unclear.

When calling for assistance please have the following information to hand:

- Your name and location
- The registration number and colour of your vehicle
- A brief description of the issue
- The vehicle mileage (if known)
- A telephone number where you can be contacted

Territory	Telephone number	Limitations
UK	+44 800 777 172	Call charges may vary by provider
UK	+44 330 100 3242	Mobile friendly

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.

Albania, Andorra, Armenia, Austria, Azerbaijan, Belarus, Belgium, Bosnia and Herzegovina, Bulgaria, Croatia, Cyprus, Czech Republic, Denmark, Estonia, Finland, France, Germany, Gibraltar, Greece, Hungary, Iceland, Italy, Kosovo, Latvia, Liechtenstein, Lithuania, Luxembourg, Former Yugoslav Republic of Macedonia, Malta, Monaco, Montenegro, Netherlands, Norway, Poland, Portugal, Republic of Ireland, Romania, Russia, San Marino, Serbia, Slovakia, Slovenia, Spain, Sweden, Switzerland, Turkey, Ukraine, Vatican City.

Telephone numbers shown above were correct as at September 2015.

* Please refer to your Confirmation of Cover which will confirm if this benefit is applicable to you.

¹ Depending on your situation this can be comprised of a replacement vehicle or overnight accommodation or alternative travel or load continuation.

Use of data.

Volkswagen Commercial Vehicles Approved Used Warranty cover is administered on behalf of Volkswagen Commercial Vehicles UK by Volkswagen Financial Services (UK) Limited (“VWFS”). VWFS will use your information and share it with 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: insurewithvwcv.co.uk/privacy
- by contacting us at DPO@vwfs.co.uk
- from the Van Centre submitting your application for our product

