

APPROVED USED COVER BOOKLET.



ŠKODA



ŠKODA Financial Services

Finance. Insurance. Fleet. Mobility.



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WELCOME

Welcome to your ŠKODA Approved Used Cover.

Your ŠKODA Approved Used Cover 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 ŠKODA Approved Retailer will be able to help you.

To locate your nearest ŠKODA Approved Retailer please go to www.skoda.co.uk

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

Certain words in the Approved Warranty, Roadside and MOT sections of your Cover Booklet have a specific meaning. We explain what these words mean under the Meaning of words headings in these sections of this Cover Booklet.



APPROVED WARRANTY COVER

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WHO PROVIDES YOUR ŠKODA APPROVED WARRANTY

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

ŠKODA 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.

ŠKODA 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.

ŠKODA Approved Used Warranty Cover from ŠKODA Financial Services is administered by Lawshield (UK) Limited, which is authorised and regulated by the Financial Conduct Authority.

ŠKODA Approved Used Warranty Cover 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 Approved Used Warranty Cover will pay for the costs of repairing or replacing any components which are covered under this policy.

You have not been charged 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

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

We will not pay for:

- › The failure of any components as a result of wear and tear
- › The failure of any fixed or portable in car entertainment systems or satellite navigation system.

You must ensure your vehicle is serviced in accordance with the manufacturers recommendations.

How long does your Approved Used Cover last?

The duration of your SKODA Approved Used Warranty Cover is as 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 ŠKODA 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 ŠKODA Approved Retailer and show your Confirmation of Cover. If you need help finding your local ŠKODA Approved Retailer please go to www.skoda.co.uk. Your ŠKODA Approved Retailer will assess your vehicle and liaise with us on your behalf.

How to make a complaint

Contact our Customer Services Manager at:

ŠKODA Warranty, PO Box 869, Warrington, WA4 6LD

By telephone: 0333 043 3782

By email:
customerservices@skoda-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** at the time of **sudden failure**.

Period of cover

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

Private individual

Means a person who is using the vehicle named on the **Confirmation of Cover** 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.

ŠKODA Approved Retailer

Means a ŠKODA franchise retailer or vehicle servicing facility which is approved by ŠKODA UK.

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 and Northern Ireland.

We, us, our

Means Volkswagen Versicherung Aktiengesellschaft. 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** named on the **Confirmation of Cover** and any subsequent owner of the vehicle during the period in which the Warranty remains valid.

Your vehicle

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

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 claim limit** and the terms and conditions of this Warranty.

What is not covered

We will not pay for:

- › Airbags, batteries, bulbs, exhaust systems, water ingress (including damage to covered parts caused by water), wiper blades, wheel balancing and alignment; wiring, wiring looms, connections and fuses, wheels and tyres.
- › Any losses or damage to components that are not directly covered within the terms of this Warranty.
- › Bodywork, paintwork, body component (including encased aerals, gas struts, sunroof assemblies, soft top roofs, and seat frames, strikers, hinges or any component which may require adjustment from time to time).
- › Catalytic converters and diesel particulate filters.
- › Diagnostic time of any type (unless incurred as part of a valid claim).
- › External oil leaks (unless it requires the removal of a major component e.g. Engine, Gearbox, Rear Axle), lubricants, filter elements and any damage caused by frost or lack of anti-freeze, impact, accident or negligence.
- › Electrical software update or reprogramming unless required due to the failure of a covered part.
- › Fixed or portable in car entertainment systems including but not limited to, audio or video equipment, games consoles, CD multi-changers, MP3 or iPod equipment, speakers, amplifiers, remote controls.

- › Interior trim including seats, seat belts and pre-tensioners.
- › Normal maintenance services, and the replacement of such items as, but not limited to, spark plugs, plug leads, oils, filters and lubricants (the cambelt is covered providing it has been maintained correctly).
- › Recharging of the air conditioning unit, owing to natural depletion of the refrigerant.
- › **Wear and tear** of brake components: brake discs, drums, brake pads and shoes.
- › **Wear and tear** of clutch component: clutch pressure plates, bearing and disc.
- › The clearing of fuel lines, filters, fuel injection system, throttle body, pumps and any damage caused by contaminated or incorrect fuel.
- › The gradual reduction in operating performance (**wear and tear**) due to the age and mileage of the covered vehicle.
- › Traffic management system, telephone including Bluetooth, TV/DVD, satellite navigation system and associated equipment of all types.
- › **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 cover damage to components not covered by **your** Approved Used Warranty Cover 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 good will 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.

General exclusions

The following exclusions apply to **your** ŠKODA Approved Used Warranty Cover:

- › **We** will not pay for **sudden failure** caused by an excluded component.

- › **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 – **We** will not pay for 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 manufacturer's 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
 - › water ingress
 - › corrosion
 - › frost
 - › flood
 - › snow-affected roads or embedding in mud or sand
 - › a recurring problem where **you** have not sought repair advice from a **ŠKODA Approved Retailer**
 - › 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 component failure or damage existed before the Warranty came into effect.

General conditions

The following conditions apply and **you** must meet them 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.
- › Repairs must not be carried out without **our** prior authorisation, with the exception of a repair completed in another

country, which may be authorised by **you**.

- › **Your vehicle** must not be used for hire or reward, commercial use, professional instruction, competition or off-road use, motor rally, speed or duration tests or any practice for these events, or as public service vehicle (e.g. Police, fire, Ambulance).
- › **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 should 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 claims 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. Return **your vehicle** to any **ŠKODA Approved Retailer**. Show them this Cover Booklet and **your Confirmation of Cover**. If **you** need help finding **your** local **ŠKODA Approved Retailer** please go to www.skoda.co.uk.
2. They will assess the failure and liaise with **us** on **your** behalf.
3. If it is not possible for **you** to return **your vehicle** to a **ŠKODA Approved Retailer**, please contact **us** for authority prior to the completion of any work to **your vehicle** on 0333 043 3782.

Claiming while outside the United Kingdom

If **you** need to make a claim please contact **us** on 0333 043 3782.

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 ŠKODA Warranty either by:

Telephone: 0333 043 3782

Email: customerservice@skoda-usedwarranty.co.uk

Post: ŠKODA 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.

Important information

Getting in touch

You can contact us at:

ŠKODA Warranty, P.O. Box 869, Warrington, WA4 6LD

By telephone: 0333 043 3782.

By email:
customerservices@skoda-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 sorted out the situation within 8 weeks we will provide you with information about the Financial Ombudsman Service.

If you have a complaint or dispute that is unresolved, please contact our Customer Services Manager at:

ŠKODA Warranty, PO Box 869,
Warrington, WA4 6LD.

By telephone: 0333 043 3782.

By email:
customerservices@skoda-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 the remaining warranty will be transferred to the new owner subject to the terms and conditions of the warranty as outlined in this booklet being met.

Change of address

You can change your address by contacting your local ŠKODA Approved Retailer.

In writing to,

ŠKODA Warranty, PO Box 869,
Warrington, WA4 6LD.

By telephone: 0333 043 3782.

By email:
customerservices@skoda-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.



ŠKODA ASSISTANCE (OPTIONAL)

Terms and conditions

We reserve the right to make changes to these Terms and Conditions during the **period of eligibility** where this is necessary in order to comply with any applicable laws, regulations or the advice or instruction of any regulatory authority. Such changes will be updated on **our** website or notified to **you** in writing from time to time. Please check **our** website from time to time to take notice of any such changes **we** make, as they are binding on **you**.

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ŠKODA ROADSIDE ASSISTANCE. HELP WHEN YOU NEED IT.

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

- › **Your** name and location
- › Registration number and colour of **your vehicle**
- › ŠKODA model
- › Description of the issue
- › **Your** mileage (if known)
- › A telephone number where **you** can be contacted

Please do not make arrangements without first contacting ŠKODA Roadside Assistance on 0800 526 625.

If You are ringing from a mobile phone in the UK, please call 0330 100 3243.

All calls to ŠKODA Roadside Assistance are recorded. This will help **us** to confirm details of a call that may be incomplete or unclear. **Your** ŠKODA Roadside Assistance is renewable at the end of the third year. **Details** of how to renew **your** ŠKODA Roadside Assistance will be sent to **you** in due course.

SMS text messaging is available for use by deaf, hard of hearing or speech impaired customers in a **breakdown** situation by sending an SMS to **07900 444 999**. Deaf, hard of hearing or speech impaired customers may contact ŠKODA Roadside Assistance using Text Relay. These services are not available outside the **United Kingdom**.

ŠKODA Roadside Assistance is provided by Volkswagen Group United Kingdom Limited in partnership with the AA. **We** reserve the right to make changes to these Terms and Conditions during the **period of eligibility** where this is necessary in order to comply with any applicable laws, regulations or the advice or instruction of any regulatory authority. Such changes will be updated on **our** website or notified to **you** in writing from time to time. Please check **our** website from time to time to take notice of any such changes **we** make, as they are binding on **you**.

ŠKODA Roadside Assistance

ŠKODA Roadside Assistance provides the following (please refer to the Terms and Conditions on page 17):

1. ŠKODA Roadside assistance

In the event of a **breakdown**, ŠKODA Roadside Assistance will attend to either repair or recover the **vehicle**.

2. Home assistance

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

3. Vehicle recovery

In the event that the **vehicle** cannot be repaired at the roadside or at **home**, ŠKODA Roadside Assistance will arrange for the **vehicle** to be taken to the most appropriate authorised ŠKODA Retailer or Repairer for repair.

4. Accident recovery

If the **vehicle** has been immobilised due to a road traffic accident, **we** may in **our** absolute discretion arrange for the **vehicle** to be taken to an authorised body shop or the most appropriate authorised ŠKODA Retailer or Repairer.

5. Onward travel

In the event of recovery following **breakdown**, where **your vehicle** cannot be repaired within a reasonable time, **we** may in **our** absolute discretion organise one of the following:

Car hire*

In the event of mechanical or electrical **breakdown** only, ŠKODA Roadside Assistance will arrange and pay for a replacement **vehicle** up to a maximum of two days. This excludes road traffic accidents.

or:

Hotel accommodation

In Overnight accommodation for the driver and up to seven passengers. (This does not include the cost of meals and drinks).

or:

Alternative travel

ŠKODA Roadside Assistance may arrange alternative transport for the driver and up to seven passengers to the driver's destination, e.g. by taxi or train.

* 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 days hire.

6. Secure storage

In the event that the immobilised **vehicle** needs overnight storage following a **breakdown, we** may in **our** absolute discretion arrange for such storage.

7. Message service

ŠKODA Roadside Assistance will pass on any urgent messages to friends, family and business colleagues following a **breakdown** and, in **our** absolute discretion, following an accident.

8. Caravan/trailer assistance

ŠKODA Roadside Assistance will arrange for any caravan or trailer that is being towed by the recovered **vehicle** to be transported to a place of safety. Size/weight restrictions apply. Please see point 14 on page 39 for more information.

9. European Assistance

ŠKODA Roadside Assistance will also provide roadside assistance, recovery and, in **our** absolute discretion, repatriation, replacement **vehicle** and accommodation whilst **you** are travelling outside the **United Kingdom** within Europe.* Should **you** need to call **us**, please use the relevant number for the country.

ŠKODA European Roadside Assistance 24 hour helpline: 00800 1330 3939

When calling don't forget that dialling and ringing tones differ from country to country and that the 00800 1330 3939 number may not work from some telephone networks.

If **you** experience difficulties, please use the following alternative to reach ŠKODA European Roadside Assistance: **0033 (0) 472 171 258**

The telephone numbers are correct at the time of going to print. **Your** network provider may charge **you** for this call.

Checklist before leaving the United Kingdom:

Make sure that **you** have the following original documents and other items with **you** and have familiarised yourself with the Terms and Conditions of ŠKODA Roadside Assistance:

Credit card (required if **you** need to take advantage of the **vehicle** hire benefit)

Motor insurance certificate/Green Card (contact **your** motor insurer before taking a **vehicle** out of the **United Kingdom** to find out if **you** need a Green Card or to upgrade to fully comprehensive insurance)

vehicle registration document, plus letter of authority if **vehicle** is hired or borrowed

Driving licence (including paper counterpart if photocard licence)

Spare set of car keys

Passport

Statement of insurance or booking reference

International driving permit (where necessary)

Warning triangle

High visibility jackets (at least two – see table on page 46 for more details)

Check **your** ŠKODA Roadside Assistance details are correct. The table on page 46 provides further guidance on individual country requirements.

ŠKODA Roadside Assistance can also provide you with the following services:

1. Accident Assistance

If the **vehicle** is immobilised as a result of a road traffic **accident**, ŠKODA Roadside Assistance may in **our** absolute discretion, provide an Accident Assistance Helpline to guide the driver through the legalities of liability and insurance notification following the **accident**.

2. Legal helpline

ŠKODA Roadside Assistance may in **our** absolute discretion provide general advice on any UK personal legal motoring matter, although this is not a substitute for taking independent specialist legal advice where necessary. Please note that this is a purely telephone service and does not provide any level of legal representation. The service is, therefore, unable to view and advise on any documentation. The legal helpline cannot advise against ŠKODA, the ŠKODA retail/service dealer network, **our contractors** and/or their respective group, associated and/or subsidiary companies from time to time.

To take advantage of either of the above services, please call **0800 526 625** and select the appropriate option.

ROADSIDE ASSISTANCE

ŠKODA Roadside Assistance is provided by Volkswagen Group United Kingdom Limited in partnership with the AA.

1. How to obtain Assistance

Services in the UK

If the **vehicle** has a **breakdown** in the **United Kingdom**, please follow these simple steps:

1. Telephone **us** on the following number – 0800 5266 25.
2. Advise the operator that **you** have ŠKODA Roadside Assistance.
3. Provide **your details** to the operator.
4. Advise the operator of the location of the **vehicle**, the nature of any fault, and provide any other information requested by the operator.

Please do not go ahead and make **your** own arrangements, as **we** cannot arrange reimbursement of costs incurred without prior authorisation.

Services whilst Abroad

To obtain help in the event of a **breakdown** and, in **our** absolute discretion, **accident**, fire or theft, or if the only qualified driver is medically unfit to drive, please call the ŠKODA Roadside Assistance and state that the **vehicle** has ŠKODA European Roadside Assistance and give the following information:

Your name.

Your location and telephone number – if **you** are on a MOTORWAY see also note 3 opposite.

The make and registration number of the **vehicle**.

2. Please call:

UK 0800 5266 25 (freephone)

Breakdowns on French motorways

Motorways in France are privately managed, so if **you** break down on a French motorway or motorway service area, the Volkswagen Group European Roadside Assistance centre cannot arrange for assistance to be sent to **you**.

1. If **you** can get to an emergency telephone box, please press the button and the police will send assistance to **your** location.
2. If **you** are using a public phone, please dial 17 or, from a mobile phone, dial 112.
3. Once **you** have been towed off the motorway/service area, call the Volkswagen Group European Roadside Assistance centre 24-hour helpline for further assistance.

Mobile and car phones

ŠKODA Roadside Assistance will not reimburse the cost of any telephone calls **you** make in connection with any **breakdown** (including mobile phone calls). It may not be possible for the Volkswagen Group European Roadside Assistance centre to call a mobile or car phone but when it is, **you** may still have to pay the cost of any international call. Some service providers charge for calls to freephone numbers. The regulations on the use of mobile and car phones vary from country to country. Please check with **your** service provider that **your** phone meets the requirements and standards for the countries in which **you** are travelling.

The services

There is an overall maximum total benefit of £2,500 per claim.

Definitions

Below are certain words that have a specific meaning and wherever these words appear they have the following meaning:

Accident – means an accidental crash immobilising the **vehicle**.

Approved Repairer – means a repairer approved by SKODA UK.

Breakdown – means unforeseen mechanical or electrical failure during the **period of eligibility** in the UK or in the **territory** which has either immobilised **your vehicle** or made it unsafe to drive.

Conditions of Eligibility – means those conditions set out in this document.

Contractor – means any person, who **we** use to provide the services described in this document.

DVLA – means the Driver and **vehicle** Licensing Agency, Swansea SA6 7JL responsible for registration of **vehicles** in the England, Scotland and Wales, the Isle of Man Department for Transport responsible for registration of **vehicles** in the Isle of Man and the equivalent authorities in Northern Ireland, Jersey and Guernsey for **vehicles** in Northern Ireland, Jersey and Guernsey respectively.

Details – means **your** name and **vehicle** registration number and model.

Fulfilment Material – means **your** name and **vehicle** registration number and model.

Home – means **your** permanent residence in the **United Kingdom**.

Period of Eligibility – means the period during which the **vehicle** has ŠKODA Roadside Assistance, as set out in the **fulfilment material**.

Resident of the United Kingdom – means a person living permanently in the

United Kingdom or a person employed by a company having its registered office in the **United Kingdom**.

Specialist Equipment – is equipment not carried by ŠKODA Roadside Assistance patrols.

Territory – 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.

The Party/Your Party – means the persons including **you**, travelling with **you** for the whole period of the journey during which the relevant **breakdown** or **accident** occurs.

United Kingdom – means England, Scotland, Wales, Northern Ireland, the Channel Islands and the Isle of Man.

Vehicle – means the **vehicle you** are driving whose **details** have been provided by **us** to **our contractor** and is within the **period of eligibility**.

We/Our/Us – means Volkswagen Group United Kingdom Limited and/or any third party acting on **our** behalf.

You/Your – means the owner of the **vehicle** and any other person driving the **vehicle** with the owner's consent. This service applies to **vehicles** registered with the **DVLA** only, and is available throughout the **territory**.

SERVICE IN THE UK

How to obtain Assistance

If the **vehicle** has a **breakdown** in the **United Kingdom**, please follow these simple steps:

1. Telephone **us** on the following number – 0800 5266 25.
2. Advise the operator that **you** have ŠKODA Roadside Assistance.
3. Provide **your details** to the operator.
4. Advise the operator of the location of the **vehicle**, the nature of any fault, and provide any other information requested by the operator.

Please do not go ahead and make **your** own arrangements, as **we** cannot arrange reimbursement of costs incurred without prior authorisation.

Roadside assistance

If **you** are stranded on a public highway (or other accessible road or area to which the public has the right of access) as a result of a **breakdown to your vehicle**, **we** will arrange for a **Contractor** to assist **you** who will try to repair the **vehicle** at the roadside. Roadside includes labour at the scene of the **breakdown** but not labour at any garage to which the **vehicle** is taken.

If the **vehicle** cannot be repaired at the roadside, or if repairs are unwise, **we** will arrange for the **vehicle** and up to eight people to be taken to an Approved Repairer. If **you** wish the **vehicle** to be taken to any other destination **we** will use reasonable endeavours to assist if **you** pay for the towage costs for the whole distance.

If **you** cannot readily get to the **vehicle**, **we** will arrange, if practicable, to have it towed to a place of safety and stored until **you** can collect it. The customer must be in attendance with the **vehicle** at the time of

breakdown and at the time of assistance. If the **vehicle** is stored, this is at the customer's cost.

Roadside assistance does not include:

Routine servicing of the **vehicle**.

Breakdowns which would be prevented by routine servicing of **your vehicle**.

Any labour other than that incurred at the roadside including, without limitation, garages.

The cost of parts, fuel or other supplies.

Replacing tyres or windows.

Missing or broken keys. **We** may in **our** absolute discretion attempt to arrange the services of a locksmith if **you** pay them direct.

The cost of ferry crossings, road toll and congestion charges.

Vehicles being demonstrated or delivered by motor traders, or used under trade plates.

Vehicles, which in the reasonable opinion of **our** patrol or **contractor**, had broken down or were unroadworthy before **your vehicle** became eligible for ŠKODA Roadside Assistance.

Vehicles within a quarter of a mile of **your Home** or where **you** normally keep the **vehicle**.

Contaminated fuel. However, **we** may in **our** absolute discretion, arrange for the **vehicle** to be taken to a local garage for **you** to arrange and pay for any work carried out.

Any **vehicle** storage charges before, during or after any assistance provided by **us**.

Assistance following an **accident**, fire, theft or vandalism or other incident normally covered by a motor insurance policy. **We** may in **our** absolute discretion arrange assistance

if **you** pay for the cost of assistance. (**You** may be able to recover these costs under the terms of **your** motor insurance policy).

The tow or transport of any **vehicle**, which, in **our** reasonable opinion, is loaded beyond its legal limit.

Any **vehicle** in a position where **we** cannot work on it or tow it, or wheels have been removed. **We** can arrange to rectify this but **you** will have to pay the costs involved.

If there are animals in the **vehicle**, their onward transportation is at **our** sole discretion and is carried out solely at **your** risk. **We** will not insure any animal or livestock in transit, during any onward transportation.

Recovery

Recovery has the same features and limitations as Roadside assistance but with the following variations:

Recovery operates only in the **United Kingdom**.

If **we** cannot arrange for the **vehicle** to be repaired locally within a reasonable time, **we** will arrange for the **vehicle** and up to eight people to be taken to an Approved Repairer or to any other single address. If there are more than five people this may require two separate **vehicles**. An adult must accompany any persons under the age of 16.

Residents of Northern Ireland are also entitled to be recovered from the Republic of Ireland.

In the event that the **vehicle** is vandalised or is involved in a road traffic **accident**, **we** may in **our** absolute discretion provide Recovery to the nearest ŠKODA UK approved body shop or, if **you** pay for the towage for the whole distance, to a destination of **your** choice.

Recovery does not include:

Breakdowns of caravans, trailers or other objects being towed. If **your vehicle** suffers a **breakdown we** will recover any caravan, trailer or other object which has not broken down and which was being towed by the **vehicle** at the time of **breakdown**, subject to the terms of ŠKODA Roadside Assistance including the length restrictions.

A second Recovery if:

- a) the original issue has not been repaired properly by a party other than ŠKODA Roadside Assistance;
- b) ŠKODA Roadside Assistance have advised **you** that it is a temporary repair; or
- c) the desired destination cannot accept the **vehicle** due to company opening hours or other restrictions.

If a second Recovery is required this service can be provided but a charge will be made dependent on the service required, time of day and distance. These charges will be payable by credit/debit card prior to the relevant service being provided.

Use of the services having the object or effect of avoiding repair costs. For

example if a **vehicle** can be repaired in a reasonable time **we** may not arrange recovery but arrange for repair instead.

At Home

At Home has the same features and limitations as Roadside assistance but with the following variations:

At Home is only available in the **United Kingdom**.

At Home allows **you** to use Roadside assistance services within a quarter of a mile of **home** or the place where **you** normally keep the **vehicle**.

At Home does not include:

Rectifying failed repairs attempted by **you** or someone on **your** behalf.

Caravans, trailers or other objects being towed.

The reimbursement of taxi fares.

Onward travel

If **we** cannot arrange for the **vehicle** to be repaired locally within a reasonable time, **we** may, in **our** absolute discretion, arrange and cover the costs of one of the following:

Either A hire car of similar size/capacity for 48 hours to enable **you** to complete **your** journey, providing that there is one available and that **you** can meet the requirements of the car hire supplier which may include:

- a. Age limitations. Drivers must be at least 21 years of age.
- b. The need to have a current driving licence and driving licence photocard with **you**.
- c. Limitations on acceptable endorsements; and
- d. The need to provide a valid credit card number. (Alternatively, the car rental provider will require a deposit of no

less than £50 and may also undertake a simple credit check, before releasing the **vehicle to you**.) All hires are subject to the supplier's terms and conditions.

Or overnight accommodation for **you** and **your party** up to a maximum of £150 per person in total or £500 for **your party** whichever is less. This does not include the cost of providing meals and drinks. **You** will have to pay for any extra hotel or transport costs.

Or a refund of the cost of public transport for the driver, and passengers to reach the end of their journey, subject to a maximum of £150 per person or £500 for **your party**, whichever is less.

The following do not form part of ŠKODA Roadside Assistance:

Caravans, trailers or other objects being towed. However, if **your vehicle** suffers a **breakdown we** will recover any

caravan, trailer or other object which has not broken down and which was being towed by the **vehicle** at the time of **breakdown**, subject to the terms of ŠKODA Roadside Assistance including the length restrictions.

Any Onward Travel Benefits, as stated opposite, before **our** attendance of the **breakdown** incident.

Any charges arising from **your** use of the hire car, such as fuel costs, deposit, any insurance excess charges, collecting and returning the **vehicle** and any costs due to **you** keeping the car after the agreed period of hire (**you** must settle these charges directly with the supplier).

A second use of Onward Travel Benefits if the original issue has not been properly repaired by a third party other than ŠKODA Roadside Assistance or if ŠKODA Roadside Assistance have advised **you** that it is a temporary repair.

Any Onward Travel Benefits, as stated opposite, if the **vehicle** has been involved in an **accident**.

Any Onward Travel Benefits, as stated above, due to misfuelling, lost keys, lock-outs, kerb collisions, wheel changes and punctures.

Lost and broken keys

In the event that **you** lose, break, or lock **your** keys in **your vehicle**, **we** may in **our** absolute discretion attempt to locate a replacement/spare key and get this to **you**. Or **we** may in **our** absolute discretion decide to recover **you**, the **vehicle** and its passengers to the nearest ŠKODA UK Retailer.

Accident Management

Accident Management may be provided in **our** absolute discretion and, where provided, is subject to all of the relevant terms set out in this document, in addition to the terms set out below.

Accident Management services at the scene

These are the services that **we** can provide to **you** at the scene:

Advice

When **you** phone, **we** will give **you** advice on a wide range of issues, including what information **you** need to collect, whether **you** need to contact the police, and how to deal with the other party.

Vehicle driveability check

Through asking **you** a series of questions, **we** will assist **you** in determining the driveability of **your vehicle**.

Virtual insurance claim form

We can collect and record all the relevant information about the **accident** for **you**, which **we** can supply to **you** at anytime in writing, by fax or email, or over the telephone.

Liability assessment

We can if **we** have enough information give **you** a preliminary view on who **we** think is liable and advise **you** how to deal with the situation.

Motor insurance claim reporting

We can, if **your** insurers will let **us**, report the **details** of **your accident** to **your** insurance company, and ask them to contact **you** at a time convenient to **you** to arrange repairs etc. Alternatively, **we** can assist **you** in arranging repairs.

Please note that many of the above services can also be provided to **you** once **you** have left the scene of the **accident**.

Further services

These are the services **we** can provide to **you** once **you** have left the scene:

Call back – at a time to suit you

We will call **you** back to deal with any other issues that **you** may have and provide a more detailed view of **your** options.

Legal advice

We can provide **you** with initial legal advice related to **your accident** including uninsured losses, repair advice, traffic offences, consumer disputes and the best ways of getting the best value for **your vehicle** if it is a write-off.

Replacement vehicle assistance

If **you** are not liable for the **accident** and the other party's insurer agrees with this

(and in certain other circumstances at an additional cost) **we** may be able to assist **you** in obtaining a like for like temporary replacement **vehicle** until **your vehicle** is repaired. This will be subject to certain restrictions and the terms and conditions of the **vehicle** supplier who will contract with **you** directly.

Personal injury claims assistance

We can provide a personal injury consultation with a qualified legal professional to assess the prospects of pursuing a claim for compensation for **your** injuries or uninsured losses, where **we** consider **you** have a claim.

For further information call **us** on

0800 526 625, please select the appropriate option for Accident Management.

Accident Management terms and conditions

- 1.** Accident Management services do not form a policy of Insurance.
- 2.** Accident Management will only be provided following **your** involvement in an **accident** in the **United Kingdom** (please note that restrictions on certain services may apply in Northern Ireland).
- 3. We** can stop providing **you** with Accident Management at any time if **we** reasonably



believe (at **our** discretion) that the service **you** are requesting goes beyond the scope of Accident Management or will cause **us** to incur unreasonable costs on **your** behalf (for example, if any claim is disputed by **your** insurers, **we** will not be obliged to assist **you** in pursuing the claim). This will not affect any other aspects of ŠKODA Roadside Assistance.

4. Any contract for goods or services **we** obtain on **your** behalf will be between **you** and the third party supplier (unless **we** notify **you** otherwise). **We** will not be responsible for the terms of any agreement with a third party supplier, or for the implications to **you** of entering into

a contract on those terms. **You** should therefore check the terms of any such agreement carefully, to ensure that **you** are happy with them.

5. There may be additional charges for goods or services **we** arrange on **your** behalf including, but not limited to, services such as the sourcing of car hire or car repair. **You** will be notified of any additional charges (either by **us** or the third party supplier) before **you** are obliged to enter into any contracts with any third party suppliers.



SERVICE WHILST ABROAD

A **vehicle** is only eligible to receive this aspect of ŠKODA Roadside Assistance if it is being used for a journey and returning to the **United Kingdom** within the **period of eligibility**. Any number of journeys are up to 90 days each in duration are eligible for ŠKODA Roadside Assistance, but longer stays are not.

In the event of a **breakdown we** will procure the following subject to the limitations for each section:

European Roadside Assistance

Service in the UK

If **you** are stranded on a public highway through **breakdown of the vehicle** on the outward journey from **home**, to **your** point of departure from the UK, or on the inward journey from **your** point of entry to the UK, to **home**, **we** will arrange and cover the cost of services as if **you** were abroad. In addition **we** may, in **our** absolute discretion, procure a contribution of up to £750, towards the cost of self-drive hire car including collision damage waiver and replacement Green Card as necessary, to complete the planned journey if ŠKODA Roadside Assistance confirms the **vehicle** cannot be repaired within 24 hours.

Service whilst Abroad

ŠKODA Roadside Assistance will arrange and cover the cost of:

1. Attendance of local breakdown or garage services to repair the **vehicle** at the roadside if possible; or
2. Tow of the **vehicle** from the place of **breakdown** or, in **our** absolute discretion, **accident** to the nearest local repairer where **you** may arrange repairs; and

3. Either:

- a. Contribution towards labour charges at a garage if it is possible to effect the repairs necessary to enable the **vehicle** to continue the journey on the date of **breakdown**;

or

- b. Inspection fees, in the event of a **breakdown**, to confirm that the **vehicle** cannot be repaired by **your** return travel date and **your** request for assistance will include authorisation for **us** to arrange this; and

4. Storage charges for the **vehicle** while awaiting repair or repatriation up to £100, such assistance to be provided in **our** absolute discretion; and

5. The cost of wheel changes but not for replacement tyres, such assistance to be provided at **our** absolute discretion.

ŠKODA Roadside Assistance is not available for:

1. Any labour costs other than those incurred at the roadside. **We** will not pay labour costs at any garage to which the **vehicle** is taken other than under paragraph 3; or
2. Repair costs, including labour, if the **vehicle** was in an **accident**, damaged by fire or stolen or is considered uneconomical to repair; or
3. The cost of parts used for roadside or garage repairs; or
4. The cost of any repairs not directly necessary to enable the **vehicle** to continue the journey on the date of the **breakdown**; or
5. The cost of any other supplies,

including but not limited to **specialist equipment**. If **we** cannot arrange the repair of the **vehicle** within 12 hours of being notified of a **breakdown**, **we** may in **our** absolute discretion arrange and cover the costs of either:

(a) Additional accommodation expenses

A contribution of up to £60 per person per day towards necessary additional (not alternative) accommodation expenses (room only) while **you** wait for the **vehicle** to be repaired, providing the appropriate ŠKODA Roadside Assistance control centre can confirm repairs will take more than 12 hours, or if it is to be repatriated to the **United Kingdom**.

ŠKODA Roadside Assistance is not available for:

1. The costs of meals, drinks or any other costs.
- or**
2. Journey continuation or return **home**
If the appropriate ŠKODA Roadside Assistance control centre can confirm repairs to the **vehicle** will take more than 12 hours, or if the **vehicle** is to be repatriated to the **United Kingdom**, **we** may, in **our** absolute discretion, make a contribution to travel expenses to allow **you** to either:
 - i continue the planned journey during the period the **vehicle** is not roadworthy; or
 - ii return **home** by direct route.

Expenses can comprise self-drive car hire up to a maximum of £750 including collision damage waiver (see "Important self-drive hire car information") and replacement Green Card as necessary, or second/standard class rail, or a combination of both.

reasonable discretion decide which course of action to adopt, but ŠKODA Roadside Assistance will take into consideration **your** preference.

You must collect the **vehicle** when repaired as once the **vehicle** is repaired and **you** have been notified, ŠKODA Roadside Assistance will not pay any further expenses other than the costs of collection.

This benefit may also, at **our** absolute discretion, be available if the **vehicle** is stolen and not recovered within 24 hours of reporting the matter to the police. A police report must be obtained. However, this benefit will cease if and when the **vehicle** is recovered in a roadworthy condition.

ŠKODA Roadside Assistance is not available for:

1. Fuel, oil, personal insurance, any collection charge if a hire car is left at a different location to that arranged or any other costs in connection with self-drive hire car.
2. The cost of any car hire beyond the period agreed with the Volkswagen Group European Roadside Assistance centre.
3. Any car hire expenses after the **vehicle** is repaired except for the direct journey to return and collect it.
4. First class rail fares.
5. Any costs under this benefit if they are for a service **you** used at the same time as the above section "Additional accommodation expenses".

6. International drop charges where a **vehicle** hired from abroad is dropped within the UK.
7. The costs of hiring a motorcycle.
8. Any hire costs not arranged through ŠKODA Roadside Assistance or agreed by ŠKODA Roadside Assistance.

If ŠKODA Roadside Assistance confirms that repairs cannot be completed by **your** planned return date to the **United Kingdom** and providing the cost of repatriation is not uneconomical assistance may, in **our** absolute discretion, be available for either:

(a) Vehicle Repatriation to the United Kingdom

The cost of taking the **vehicle** by a road transporter from abroad to **your home** or chosen UK repairer for repair in the UK. When repatriation is authorised it normally takes 10-14 working days for delivery to a UK address from most west European countries. At busy times and from east European countries it may take longer. If the **vehicle** has been fitted with a roof box or bicycle rack, **you** must remove and place it inside the **vehicle**. The roof box keys need to be left with the **vehicle** keys.

ŠKODA Roadside Assistance is not available for:

1. Any repatriation not authorised by the Appropriate Volkswagen Group European Roadside Assistance centre.
2. The cost of repatriation if this is uneconomical. Repatriation will be uneconomical if it will cost more than the UK market value of the **vehicle** according to Glass's Guide.
3. Repatriation if the **vehicle** is roadworthy.

4. Any **vehicle** being repatriated if Customs in any country find its contents are breaking the law.
5. Any further costs in connection with the **vehicle** once declared a write-off by **us**.

or

(b) Collection of Vehicle left Abroad for Repair

ŠKODA Roadside Assistance is available for the following costs for one person to collect the **vehicle**, repaired abroad after **breakdown** subject to an overall limit of £600:

1. Standard/second class rail fare plus other public transport fares which are necessary to reach the place of collection.
2. Additional homeward cross channel ferry or rail fare for the repaired **vehicle** (calculated by taking the actual fare less the value of any unused homeward portion of **your** original cross channel ticket).
3. Up to £60 per night for single room hotel accommodation necessary to complete the round trip – limited to room only.

ŠKODA Roadside Assistance is not available for:

1. First class rail fares.
2. The cost of any meals.
3. The costs of more than one person.

Note: The appropriate Volkswagen Group European Roadside Assistance centre will make the sole decision whether **your vehicle** should be repaired abroad for **you** (or someone nominated by **you**) to return and collect. When **you** are advised the **vehicle** is repaired and ready for collection **you** must

immediately notify the Volkswagen Group European Roadside Assistance centre by telephoning the 24 hour helpline: 00800 1330 3939.

Authority for repatriation or repair

If the **vehicle** is not able to be driven due to an **accident**, fire, break-in or theft, any damage which **you** are entitled to have repaired by **your** motor insurers must be reported to them immediately. **Your** insurers must decide whether to declare the **vehicle** as a write-off, authorise repair abroad or have the **vehicle** repatriated.

We cannot repatriate the **vehicle** unless **your** insurers first give their permission. Any repatriation after an **accident** is at **our** absolute discretion.

ŠKODA Roadside Assistance also reserve the right to negotiate with them to reclaim costs incurred. If **your** insurers cannot or do not give permission to repatriate then it is ŠKODA Roadside Assistance's decision alone whether to declare the **vehicle** as a write-off, or repatriate or repair locally a **vehicle** which cannot be driven as a result of a **breakdown**, or as a result of an accident, fire or theft, for which **you** do not have fully comprehensive cover.

Additional Services

ŠKODA Roadside Assistance may in **Our** absolute discretion provide the following if applicable:

Spare Parts Dispatch – If as a result of a **breakdown** the **vehicle** needs parts but these are unavailable locally **we** will, in **our** absolute discretion, pay for:

1. Freight, handling and ancillary charges for dispatch of spare parts not obtainable locally.
2. The fare for one person to collect parts

from the appropriate railway station or airport.

ŠKODA Roadside Assistance is not available for:

1. The cost of parts themselves, which must be paid on receipt. When telephoning the Volkswagen Group European Roadside Assistance centre **you** will be asked for **your** credit card details. Alternatively **you** will be asked to pay for the part(s) direct to the repairer.

Vehicle break-in, emergency repairs

In the event of damage to windows, windscreens or locks caused solely by forcible entry, or attempted forcible entry, **you** MUST report the matter to the police before contacting **us** or within 24 hours of contacting **us**, and MUST obtain a written report from the police. **We** may, in **our** absolute discretion: 1. Treat the **vehicle** as if a **breakdown** had occurred meaning that **you** will be entitled to all of the services set out in this document except repatriation of the **vehicle**.

ŠKODA Roadside Assistance is not available for:

1. Any costs if **you** do not obtain a police report and submit it to **us** within 14 days of request.
2. Repatriation benefits as described under the section entitled "**vehicle** Repatriation to the **United Kingdom**".

Accidental damage to or loss of tent

We may, in **our** absolute discretion,

provide a contribution of up to £30 to accommodation expenses if during the **period of eligibility** you are camping and **your** tent is damaged accidentally making it unusable, or it is stolen. Alternatively, **we** may in **our** absolute discretion authorise the cost of a replacement tent. If **your** tent is stolen **you** must report the theft to the police as soon as reasonably possible and obtain a written report.

ŠKODA Roadside Assistance does not extend to:

1. The cost of meals or any other costs.
2. Damage caused by weather conditions.
3. The cost of a replacement tent not authorised by **us**.
4. Any costs if **your** tent was stolen and **you** do not report the theft to the police as soon as reasonably possible and obtain a written report.

Urgent message relay service

We may in **our** absolute discretion pay for the cost of relaying urgent messages from the appropriate Volkswagen Group European Roadside Assistance centre to **your** immediate relatives or close business

associates if the **vehicle** cannot be driven because of **breakdown, accident** or fire or it is stolen. ŠKODA Roadside Assistance does not provide assistance with:

1. Non urgent messages or messages to persons not described in the previous paragraph.
2. The cost of relaying any urgent message not arranged through the appropriate ŠKODA Roadside Assistance control centre.

Replacement driver

We may in **our** absolute discretion arrange and cover the costs of

1. a replacement driver to drive the **vehicle** and **your party** to **your** destination or **home**, if a registered doctor declares **you** medically unfit to drive and **you** are the only qualified driver.

A replacement driver will not be arranged if there is another qualified driver in **the party** who is fit to drive. Replacement drivers are limited to one per journey abroad.

REQUIREMENTS AND LIMITATIONS

A. Service in the UK and Abroad

Credit card details

We will require **your** credit card details if **we** agree to arrange a service for **you** which does not form part of ŠKODA Roadside Assistance or exceeds the limits set out in this document. If **you** do not provide ŠKODA Roadside Assistance with **your** credit card details ŠKODA Roadside Assistance will not be able to provide certain services which will be notified to **you** when credit card details are requested.

Caravans and trailers

The **vehicle** restrictions apply equally to caravans and trailers except that the maximum length of trailers and/or caravans must not exceed 7m. If the **vehicle** which has suffered a **breakdown** is towing a caravan or trailer and **we** provide recovery, the caravan or trailer will be recovered together with the **vehicle** to a single destination. Other than as set out in this paragraph caravans and trailers are not eligible to receive ŠKODA Roadside Assistance. **We** do **our** best to find solutions to motoring problems, but **we** regret **we** cannot arrange a replacement caravan or trailer in the event of **breakdown** or **accident** damage which cannot be repaired. It is also virtually impossible to hire **vehicles** with tow bars and it may become necessary to repatriate a caravan or trailer together with a towing **vehicle** which cannot be repaired abroad by the return date.

Unforeseeable losses or events

Except in relation to any claim **you** may have for death or personal injury or for fraud or fraudulent misrepresentation, neither **we** nor **our contractors** will be liable for any increased costs or expenses or any loss, damage, cost or expense incurred as

a result of, or in connection with, ŠKODA Roadside Assistance that is not reasonably foreseeable, including loss of profit, business, contracts, revenue or anticipated savings, or for any business losses. **We** do not guarantee the provision of any of the benefits under this document, if there is anything beyond **our** reasonable control (for example storm, flood, severe weather, severe road traffic congestion, natural disaster, terrorist attack, war, strikes) or the reasonable control of any service provider which prevents **us** or a service provider from providing that benefit. Where such an event occurs, **our** obligations under ŠKODA Roadside Assistance will be suspended and the time for performance of **our** obligations will be extended for the duration of the event outside **our** control. Benefits may be refused if **you** or any of **your party** behaves in a threatening or abusive way to any persons providing service.

Taxi bookings

In some circumstances it can be quicker and easier for **you** to arrange a taxi. **We** may ask **you** to make **your own**

arrangements for taxi service. If so please send **your** receipts to **us** and **we** will reimburse **you** subject to these

Terms and Conditions, in particular the limits set out in the 'Onward Travel' and 'Service Whilst Abroad' sections above Service Providers. Unless the services are provided by ŠKODA Roadside Assistance patrols or **contractors** acting on **our** instructions and on **our** behalf, **we** do not give any guarantee as to the services provided by:

- › garages,
- › breakdown/recovery companies,
- › repairers,

car hire companies, and other third party service providers whose emergency services **we** arrange on **your** behalf and/or pay for under European Motoring Assistance. Such entities do not act as **our** agents or subcontractors and **we** do not accept responsibility for their acts or omissions. **you** should check that any repairs to **your vehicle** are carried out to **your** reasonable satisfaction.

B. Service in the United Kingdom only

Battery related issues

We may in **our** absolute discretion provide the following benefits:

Initial attendance for a battery related issue.

The fitting of any parts or batteries purchased by **you** prior to **our** attendance is not covered. This is to ensure that parts are fitted from reputable sources in order to avoid secondary call outs.

ŠKODA Roadside Assistance will test **your** battery at that initial **breakdown** attendance. If the battery is no longer serviceable and so fails the test **you** will be advised to replace it.

C. Service Abroad only

Motor Insurance – **we** strongly recommend **you** tell **your** motor insurers before taking the **vehicle** abroad. If **you** do not, **your** insurance policy may only cover **you** for damage **you** might cause to other people or their property (third party cover). This

means that **you** will not be covered for any loss or damage to the **vehicle**. **Your** insurers will also need to know if **you** are towing a caravan or trailer.

Important Self-Drive Hire Car Information

ŠKODA Roadside Assistance will normally try to arrange a hire car similar in seating capacity and volume to, but not necessarily the same as, the **vehicle**, if there is one available. If **you** were travelling in an MPV or similar **vehicle** ŠKODA Roadside Assistance may arrange two hire cars. ŠKODA Roadside Assistance will only arrange this if there are two qualified drivers in **your party**. Otherwise, ŠKODA Roadside Assistance will arrange alternative means of transport.

Self-drive car hire arranged will be subject to the normal conditions of the hiring company – **you** will be required to enter in to a **vehicle** hire contract with the relevant hire car provider, and such contract will be between **you** and the relevant hire car provider. Hire car providers do not act as **our** contractors.

The terms of such contracts will generally include limitations on driver age, driving convictions and other licence endorsements etc. The driver must also have held a full UK driving licence or equivalent for a minimum of one year (two years for France). **Your** credit card details will also be required as security for the hire and to cover extras such as top up of the fuel tank when returning the **vehicle**. Car hire companies insist on having credit card details at the time of booking and the card must be produced at the time of hiring the car. The name on the credit card and the name of the driver of the hire **vehicle** must be the same. Switch cards and debit cards are not acceptable. If **you** leave a hire car at a different location to

the one arranged by the ŠKODA Roadside Assistance control centre **you** must pay any collection charge which may be made.

Please note that many car hire companies across Europe charge a damage excess which is not covered by the collision damage waiver. In some parts of Europe hire cars are not allowed to cross national borders. It may be necessary to arrange two hires or alternative transport to complete **your** journey. A car hired abroad must not be brought into the **United Kingdom**.

* Please note: On mainland Europe, the rental provider may only accept credit cards for fuel and other deposits. Please note that many car hire companies across Europe charge a damage excess which is not covered by the collision damage waiver. In some parts of Europe hire cars are not allowed to cross national borders. It may be necessary to arrange two hires or alternative transport to complete Your journey. A car hired abroad must not be brought into the United Kingdom. It cannot be guaranteed that a hire car will be available. ŠKODA Roadside Assistance cannot arrange the hire of motorised caravans, motorcycles, convertibles or vehicles with tow bar, roof rack, roof boxes, automatic gearbox, sports cars, 4x4 or luxury class vehicles and cannot guarantee the hire of minibuses or vans. ŠKODA Roadside Assistance will not be responsible for any delays in obtaining a hired vehicle and cannot guarantee to provide it in time to connect with Your pre-booked ferry, etc. You may have to collect a hired vehicle from the nearest available place of supply. Drivers must be at least 21 years old and have a full year's car driving experience. Special documents and tachographs are mandatory throughout the EU. For more information contact your local Department of Transport Area Office for details.

Repayment of credit

You must pay back to **us** on demand:

- a. any costs **we** have paid for which do not form part of ŠKODA Roadside Assistance as described in this document;
- b. the cost of any spare parts supplied.

Spares dispatch

After **you** have asked the appropriate Volkswagen Group European Roadside Assistance centre to dispatch parts **you** are responsible for paying for them in full, even if **you** later obtain them locally. **We** will arrange the dispatch of parts as quickly as possible but delays will occur at weekends and bank holidays. **We** will not be responsible for manufacturer's or supplier's errors, loss or damage of parts in transit or any delay in delivery.

Contractors

ŠKODA Roadside Assistance is provided by Volkswagen Group United Kingdom Limited. **We** reserve the right to change any **contractor** (including the AA) in **our** sole discretion from time to time.

Please note: our contractors provide services to **us** and to drivers of **vehicles** On **our** behalf. Nothing in these Terms and Conditions creates a direct contract between **you** and **our contractors**.

EXCLUSIONS

(Service in the UK and Abroad)

In addition to any limits and exclusions noted elsewhere ŠKODA Roadside Assistance does not provide assistance in respect of the following:

1. Costs for anything which was not caused by the **breakdown**.
2. Breakdowns as a result of taking part in a motor sport event which takes place off the road and/or is not subject to the normal rules of the road or which **breakdown** as a result of a motor sport event which takes place on a permanent or temporarily constructed race track (e.g. Snetterton, Oulton Park) or rally circuit. For example, **vehicles** participating in a treasure hunt, touring assembly or navigational road rally which takes place on the road and comply with normal rules of the road are eligible to receive ŠKODA Roadside Assistance but **vehicles** participating in any off road rally will not be eligible to receive ŠKODA Roadside Assistance.
3. The cost of all parts, garage, labour or other costs in excess of the limits set out in this document. Please note these costs are likely to be higher than in the European **territory** than in the UK.
4. Loss caused by any delay, whether the benefit or service is being provided by ŠKODA Roadside Assistance or someone else (for example a garage, hotel, car hire company, carrier, etc).
5. Any incident affecting a **vehicle** hired by **you** even if arranged for **you** by **us**.
6. Routine servicing of **your vehicle**, replacing tyres, missing or broken keys*, or replacing windows. **We** may be able to arrange for the provision of these

Services but **you** must pay any costs incurred.

* In relation to keys which are locked inside a Vehicle We may, in Our absolute discretion arrange for a Contractor to attend. However, any damage which may occur in trying to retrieve the keys will be at Your risk.

7. Any **breakdown** or **accident** caused directly or indirectly by:
 - a. **Your** property being held, taken, returned, destroyed or damaged under the order of any Government or other Authority;
 - b. war, invasion, civil unrest, revolution, terrorism or any similar event.
 - c. running out of oil or water, frost damage, rust or corrosion, tyres which are not roadworthy and/or using the incorrect fuel.
8. Any **breakdown** or **accident** caused directly or indirectly by the overloading of the **vehicle** and/or any caravan or trailer.
9. Any **breakdown** or **accident** caused directly or indirectly by the effect of intoxicating liquors or drugs
10. Any request for assistance where the **vehicle** is being driven by persons who do not hold a full **United Kingdom** or other recognised and accepted driving licence valid for use in the UK.
11. Any claim which **you** have made under any other policy of insurance held by **you**. If the value of **your** claim is more than the amount **you** can get from **your** other insurance **we** may pay the difference subject to limits and exclusions.

12. The cost of any transportation, accommodation or care of any animal. Any onward transportation is at ŠKODA Roadside Assistance's discretion and solely at **your** risk. ŠKODA Roadside Assistance will not insure any animal during any onward transportation.
13. Any period outside **your Period of Eligibility**.
14. Any **vehicle** other than a car motor caravan, minibus fitted with not more than 17 seats including driver, light van, estate car, MPV or 4 x 4 sport utility **vehicle** and provided the **vehicle** conforms to the following specification:

maximum legal laden weight of 3,500kg (3.5 tonnes). This weight is called the Gross **vehicle** Mass (GVM);

maximum overall dimensions of: length 5.5m; height 3m; width 2.3m (all including any load carried).

The **vehicle** restrictions apply equally to caravans and trailers except that the maximum length of trailers and/or caravans must not exceed 7m. If the **vehicle** which has suffered a **breakdown** is towing a caravan or trailer and **we** procure recovery, the caravan or trailer will be recovered together with the **vehicle** to a single destination. Other than as set out above caravans and trailers are not eligible for ŠKODA Roadside Assistance.

In the **territory** if the **vehicle** requires repatriation **we** will procure repatriation of the caravan or trailer as well.
15. Any request for service by **you** unless **you** are a **resident of the United Kingdom** and the **vehicle** is registered with the relevant **vehicle** Licensing Agency.
16. Any **vehicle** that is not roadworthy and in good mechanical condition at least seven days before any booked journey within **your period of eligibility**. **You** must also make sure it is serviced as the manufacturer recommends.
17. Any **vehicle** carrying more persons than recommended by the manufacturer, up to eight persons maximum (including the driver). For minibuses the maximum is increased to 17 persons (including the driver). Each person must occupy a separate fixed seat fitted during **vehicle** construction and to the manufacturer's specification.
18. The **vehicle** if it is unattended.
19. Any personal effects, valuables or luggage left in the **vehicle** or in any trailer, boat or caravan or any other item being towed by or used in conjunction with the **vehicle**. These are **your** responsibility.
20. **specialist equipment** costs. **We** will however arrange for the specialist services if needed, but **you** will have to pay for any additional costs direct to the contractor.
21. **Vehicles** which were broken down/had suffered a **breakdown** or unroadworthy at the start of this **period of eligibility**.

22. It is a legal requirement that **vehicles** used or recovered with their wheels in contact with the public highway must have a valid current excise licence. Where no current excise licence is displayed **we** may in **our** absolute discretion attempt to fix **your vehicle** at the roadside but will not provide any other service or benefit.

The above is not applicable to those **vehicles** exempt under Section 5 of the **vehicle** Excise and Registration Act 1994 (which include certain types of **vehicles**, including certain old **vehicles**, agricultural **vehicles** and emergency **vehicles**) or under Section 5 of the **vehicle** Duty Order 2010 in Isle of Man. For further information please contact either **DVLA** at www.dvla.gov.uk or **vehicle** Licensing, Dept of Transport for Isle of Man at www.gov.im/transport/highways/dandv/welcome.xml

23. The costs of any parts provided by ŠKODA Roadside Assistance to fix **your vehicle** at the roadside must be paid in full by credit/ debit card at time of **breakdown** before work can commence.
24. Auxiliary equipment that does not form part of the factory specification. Service can be arranged on a Pay on Use basis.
25. In relation to any Accidents or customer induced faults including:
- › flat battery due to user error,
 - › running out of fuel,
 - › use of incorrect fuel; and
 - › tyre defects due to user error e.g. driving over potholes/kerbs, or failure to maintain correct tyre pressures unless in **our** absolute

discretion **we** elect to do so.

26. In circumstances where provision of the ŠKODA Roadside Assistance would involve a breach of the law.
27. When **your vehicle** is on private property e.g. garage premises, unless **you** can establish that **you** have the permission of the owner or the occupier.
28. Assistance is also not available following a **breakdown** or **accident** (where **we** elect in **our** absolute discretion to provide service) attended by the police or other emergency service, until the **vehicle's** removal is authorised. If the police insist on recovery by a third party, the cost must be met by **you**.

European claims procedure and conditions

When providing assistance **we** make every effort to arrange on **your** behalf all costs within the limits set out in this document. However, in some instances **you** may be asked to pay locally and reclaim costs on **your** return to the **United Kingdom**. There may also be occasions when **you** arrange and pay for assistance direct and wish to reclaim the cost. Any cost to be reclaimed must be agreed in advance and up to the limits as set out in these Terms and Conditions.

If **you** have paid any cost which **you** believe is included as part of ŠKODA Roadside Assistance, please telephone the AA for an application form immediately on **your** return **home**, quoting **your** reference and **vehicle** registration number. When returning **your** completed application form **you** should enclose relevant original receipts (not photocopies). To obtain an application form, please telephone 01256 493580 or email:

overseasclaims@theAA.com.

Receipts

You must keep all relevant original receipts (not photocopies) as they will be needed for any claim. **We** may refuse to arrange reimbursement of expenses **you** are claiming back if **you** cannot provide original receipts or bills for the items **you** have paid.

Claims for reimbursement are subject to **you** complying with the following conditions:

1. **You** must do all **you** can to prevent **accident**, injury, loss or damage, as if **you** were not eligible to receive ŠKODA Roadside Assistance.
2. **You** must forward to the AA any writ, summons, legal document or other communication about a claim as soon as **you** receive it.
3. **You** must obtain any original receipts, certificates, police reports, evidence, etc and give all the information and help **we** may need at **your** expense. This includes medical certificates and details of **your** household insurance if necessary.
4. **You** must not admit liability or offer or promise payment without the AA's written permission.
5. The **vehicle** must be in roadworthy and in good mechanical condition when **you** commence **your** journey.
6. If any claim is found to be fraudulent in any way **your** claim will be forfeited.

You must, within seven days of any request from the AA, send to the AA copies of any European accident statements (called a "Constatd'amiable" in France) and/or any police reports should You make a claim following a road

traffic incident.

Caring for our customers

If You need to complain (UK and European Roadside Assistance).

ŠKODA Roadside Assistance aims to provide **you** with a high level of service at all times. However, there may be a time when **you** feel that **our** service has fallen below the standard **you** expect. If this is the case and **you** want to complain, **we** will do **our** best to try and resolve the situation.

- a) There are several ways **you** can contact **us**:

Phone: 0344 209 0556

Email: vwgcustomermercureoperations@theaa.com

Post: ŠKODA Roadside Assistance
Customer Care, Lambert House,
Stockport Road, Cheadle, Cheshire
SK8 2DY.

Fax: 0161 488 7544

Text Phone users can contact **us** using Next Generation Texting by prefixing any of **our** numbers with 18001.

We will either acknowledge **your** complaint within five working days of receipt, or offer **you our** final response if **we** have concluded **our** investigations within this period.

When **we** acknowledge **your** complaint, **we** will advise **you** of who is dealing with **your** concerns and when **we** expect

to respond. If **our** investigations take longer, a full response will be given within 20 working days or an explanation of **our** position with timescales for a full response.

Please note that the above number should only be used for complaints about ŠKODA Roadside Assistance's level of service, once **you** have returned **home**. Any general enquiries relating to repatriation, claims for reimbursement of costs or other matters associated with **our** European Service should be directed to ŠKODA European Roadside Assistance on 00800 1330 3939. (Calls may be recorded and/or monitored.)

If **you** have an issue not related to ŠKODA Roadside Assistance, then please write to:

ŠKODA Customer Services Centre,
Selecta post 34,
Sheffield S97 3FA.

Tel: **08457 745 745**.

E-mail:
customerservices@skoda.co.uk.



YOUR PERSONAL DATA

Use of personal information

1. Information **you** provide or **we** hold about **you** (whether or not under **our** contract (or contracts) with **you**) may be used by **us** or **our contractors** or third party agents to:
 - a) identify **you** when **you** contact **us**;
 - b) help identify accounts, services and/or products which **you** could have from **us** from time to time. **We** may do this by automatic means using a scoring system, which uses the information **you** have provided, any information **we** hold about **you** and information from third party agencies (including credit reference agencies);
 - c) help administer, and contact **you** about improved administration of, any accounts, services and products **we** have provided before, or provide now or in the future;
 - d) carry out marketing analysis and customer profiling (including with transactional information) and create statistical and testing information;
 - e) help to prevent and detect fraud or loss; and
 - f) contact **you** in any way (including mail, e-mail, telephone, visit, text or multimedia messages) about products and services offered by **us**, **our contractors** and selected partners unless **you** have previously asked **us** not to use the relevant data for such purposes.
2. **We** may allow other people and organisations to use information **we** hold about **you** for the purpose of providing services **you** have asked for, as part of the process of selling one or more of **our** businesses, or if **we** have been legitimately asked to provide information for legal or regulatory purposes or as part of legal proceedings or prospective legal proceedings. From time to time, these other people and organisations may be outside the European Economic Area in countries that do not have the same standards of protection for personal data as the **United Kingdom**. In this instance, every effort will be made to maintain data security.
3. **We** may monitor and record communications with **you** (including phone conversations and e-mails) for quality assurance, legal, compliance, training and contractual purposes.
4. **We** will check **your details** with fraud prevention agencies. If **you** provide false or inaccurate information and **we** suspect fraud, **we** will record this. **We** and other organisations may use and search these records to:
 - a) help make decisions about credit and credit related services for **you** and members of **your** household;
 - b) help make decisions regarding the entitlement to ŠKODA Roadside Assistance for **you** and other members of **your** household;
 - c) trace debtors, recover debt, prevent fraud, and to manage **your** accounts or ŠKODA Roadside Assistance; and

- d) check **your** identity to prevent money laundering unless **you** give **us** other satisfactory proof of identity.
5. Where **you** give **us** information on behalf of someone else, **you** confirm that **you** have provided them with the information set out in this document, and that they have not objected to the uses of their personal information described in it. Where **you** give **us** sensitive data about yourself or others (such as health details or details of any criminal convictions of members of **your** household), **you** agree (and confirm that the relevant subject of the information has agreed) to **us** processing such information in the manner set out in this document.
6. In connection with this contract **we**, and other companies in **our** group, may carry out credit and fraud prevention checks with one or more licensed credit reference and fraud prevention agencies. **We** and they may keep a record of the search. Information held about **you** by these agencies may

be linked to records relating to other people living at the same address. These records will also be taken into account in credit and fraud prevention checks. Information from **your** application and payment details of **your** account will be recorded with one or more of these agencies and may be shared with other organisations to help make decisions about **you** and members of **your** household and for debt collection and fraud prevention. This includes those who have moved house and who have missed payments.

7. If **you** provide false or inaccurate information to **us** and **we** suspect fraud, **we** will record this and may share it with other people and organisations. **We**, and other organisations, may also use technology to detect and prevent fraud.

TRAVEL INFORMATION FOR EUROPEAN COUNTRIES

(Correct as at May 2014.)

Compulsory equipment

DRIVING REQUIREMENTS	COUNTRY												
	AUSTRIA	BELGIUM	CROATIA	DENMARK	FRANCE	GERMANY	IRELAND	ITALY	NETHERLANDS	NORWAY	PORTUGAL	SPAIN	SWEDEN
Minimum age/ UK licence holders (1)	17	18	18	17	18	18	17	18	18	18	17 (13)	18	18
IDP required – UK licence holders	NO (2)	NO	NO	NO	NO	NO	NO	NO (3)	NO	NO	NO (3)	NO (3)	NO (2)
Original registration document	C	C	C	C	C	C	C	C	C	C	C	C	C
Motor vehicle insurance (4)	C	C	C	C	C	C	C	C	C	C	C	C	C
Motorway tax/Vignette	C & TOLLS	NO	TOLLS	TOLLS	TOLLS	NO	TOLLS	TOLLS	NO	TOLLS	TOLLS (18)	TOLLS	TOLLS
GB sticker (5)	C	C	C	C	C	C	C	C	C	C	C	C	C
Warning triangle	C (6)	C (6)	C (6/8)	C	C (6)	R (7&12)	NO	C (6)	R (9&6)	C (6)	R (9&16)	C (8&6)	C (6&8)
Reflective jacket/waistcoat	C (6/19)	C (10)	C (10)	R	C (6/10)	NO	NO	NO	NO	R	NO	NO	NO
First aid kit	C	R (16)	C (6)	R	NO	R (16)	NO	NO	NO	R	NO	NO	NO
Fire extinguisher (6)	NO	R (16)	NO	R	NO	NO	NO	NO	NO	R	NO	NO	NO
Headlamp adjustment (11)	C	C	C	C	C	C	NO	C	C	C	C	C	C
On the spot fines	YES	YES	YES (12)	YES	YES	YES	YES (12)	YES (12)	YES	YES	YES (12)	YES	YES
Radar detectors (17)	F	F	F	F	F	F	F	F	F	F	F	F	F
Daytime headlights/passing Lights – cars	NO (15)	NO (15)	C (15)	C	R (15)	R (15)	NO (15)	C (14)	R	C	NO (15)	NO	C
Daytime headlights/passing Lights – motorcycles	C	C	C	C	C	C	C	C	R	C	C	C	C
Breathalyser	117	117	NO	NO	C (20)	NO	NO	NO	NO	NO	NO	NO	NO

C = COMPULSORY **R** = Recommended by AA/respective Country **F** = Forbidden

Read in conjunction with the Touring Tips for the relevant country.

The above chart is not an exhaustive list; further information can be found on the touring tips for each country and the Winter Requirement page.

Items highlighted above can be purchased from the AA Travel Shop – the one stop shop for all your motoring accessories.

Notes

1. Minimum age at which a visitor may drive a car.
2. UK driving licences which do not incorporate photograph are recognised but, drivers must be able to produce photographic proof of identity (e.g. passport).
3. All valid UK licences should be accepted. However, the acceptance of the older 'all green' style UK licences cannot be guaranteed. Drivers may wish to voluntarily update them before travelling abroad, if time permits. Alternatively, older licences may be accompanied by an IDP.
4. Before taking a **vehicle** abroad contact your motor insurer or broker to notify them of your intentions, and ask their advice. It is important to know what level of cover **you** will have and what documents **you** need to prove it.
5. GB Stickers are compulsory within the EU unless your UK registration plates display the GB Euro-symbol (Europlates) which became a legal option from 21 March 2001. The Euro plate must comply with the new British Standard (BS AU 145d). The Euro plate is only legally recognised in the EU; it is still a requirement to display a GB sticker when travelling outside the EU.
6. Not required for two-wheeled **vehicles**.
7. Although not compulsory for visiting motorists to carry a warning triangle, its use is compulsory in an accident/ breakdown situation.
8. Spain: One warning triangle compulsory for non-Spanish registered **vehicles**; two for Spanish registered **vehicles**. Note: Drivers of non-Spanish registered **vehicles** should consider carrying two triangles as, regardless of regulations, local officials may impose an on-the-spot fine if only one is available. Croatia: Two triangles compulsory for **vehicles** towing a trailer. Switzerland: Warning triangle must be kept within easy reach (not in the boot).
9. The use of hazard warning lights or a warning triangle is compulsory in an accident/ breakdown situation. However, a warning triangle should always be carried as hazard-warning lights have no effect at bends or rises in the road, or may become damaged or inoperative.
10. Wearing, compulsory if driver and/or passenger(s) exits **vehicle** immobilised on carriageway, in Italy at night or in poor visibility, in Spain on all motorways and busy roads, it must be kept within the **vehicle**. In Croatia the wearing is compulsory whenever **you** have to get out of the **vehicle** at the roadside in an emergency. In Portugal and Norway the actual law applies to residents; however, regardless of the regulations local officials may impose an on-the-spot fine. In Belgium the wearing of the reflective jacket only applies to the driver, it must be worn should **you** be stranded on a Belgian motorway or on a major road or should **you** stop at a place where parking is not allowed. In France drivers must have one warning triangle and one reflective jacket in their **vehicle**. In Austria the regulation applies only to the driver.

11. The legal requirement is to 'not dazzle oncoming drivers' rather than specifically to adjust/convert the headlamp beam pattern. Without adjustment the dipped beam will dazzle oncoming drivers and this could result in a fine. Headlamp beam converter kits are widely available but may not be suitable for all types of headlights. The AA shop sell beam converters suitable for all **vehicles** and individual fitting diagrams are included for the latest 'clear glass', 'projector and xenon' headlamps inside the packaging. In some countries it is compulsory to use dipped headlights at all times when driving during the day. Note: this adjustment is not required for two wheeled **vehicles** as the beam pattern is more symmetrical but check that any extra loading has not affected the beam height. On some cars it is inadvisable or impossible for anyone other than a qualified technician to change a headlamp bulb unit e.g. high intensity discharge (HID) headlamps and carrying spares is not an option. However, it is recommended that spare bulbs are carried for any lights that may be easily and/or safely replaced by the owner/driver. Spare bulbs are compulsory for Croatia.
12. Sweden: Police are not authorised to actually collect fines, which must be paid in accordance with notice instructions. Italy: Police will collect a quarter of the maximum fine amount from drivers of foreign registered **vehicles**. Ireland: Police are not authorised to actually collect fines, they will issue a notice which must be paid within 28 days. Croatia: The fine does not have to be paid on the spot; however it does need to be paid within eight days. Portugal: Some traffic police carry ATMs.
13. Portugal: Visiting drivers of 17 years of age may encounter problems even though they hold a valid driving licence in the UK.
14. Outside built up areas, during snow or rain causing poor visibility.
15. Compulsory during daylight hours if the visibility is poor. For France the use of dipped headlights are recommended throughout the year, for Croatia during daylight hours from the last Sunday in October to the last Sunday in March.
16. Recommended as their carriage is compulsory for **vehicles** registered in that country.
17. Many countries now stipulate that GPS based navigation systems which have maps indicating the location of fixed speed cameras must have the 'fixed speed camera Pol (Point of interest)' function deactivated, please check individual touring tips.
18. In order to use some Motorways in Portugal, a temporary electronic toll device (DEM) or the pre-payment of tolls is required.
19. Recommended for two wheeled **vehicles**
20. In principle all drivers should possess a breathalyser, however, as of 25 January 2013 a driver can not be penalised for not carrying one – the possibility of imposing a fine has been postponed indefinitely. The breathalyser has to be a certified by the French authorities, showing an 'NF' number. The official text states that one unused breathalyser should be produced. **We** recommend that two single-use breathalysers are carried, so if one is used or damaged **you** will still have a replacement to produce.

MOT COVER

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ŠKODA Financial Services

Finance. Insurance. Fleet. Mobility.

Welcome.

Welcome to **your** ŠKODA MOT Cover.

Your ŠKODA 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 ŠKODA 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 ŠKODA Financial Services for ŠKODA UK.

ŠKODA 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.

ŠKODA 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 ("ŠKODA UK").

ŠKODA MOT Cover from ŠKODA 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 UK General Insurance Limited 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.

UK General Insurance Limited 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, UK General Insurance 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**.

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

UK General Insurance 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**.

ŠKODA Approved Retailer

Means a ŠKODA franchise retailer or vehicle servicing facility which is approved by ŠKODA UK.

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
- › Items subject to wear and tear
- › 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 be under 10 years old and 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 **ŠKODA 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 a **ŠKODA Approved Retailer** and show **your Confirmation of Cover**. If **you** need help finding **your local ŠKODA Approved Retailer** please go to www.skoda.co.uk.
- 2) **Your ŠKODA Approved Retailer** will assess **your vehicle** and liaise with **us** on **your** behalf.
- 3) If **your** claim is valid **we** will authorise **your ŠKODA Approved Retailer** to repair **your vehicle** and **we** will settle the costs covered by **your** MOT Cover directly to **your ŠKODA 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:

ŠKODA MOT Cover, P.O. Box 869, Warrington, WA4 6LD

By telephone: 0333 043 3782

By email: customerservices@skoda-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:

ŠKODA MOT Cover, P.O. Box 869, Warrington, WA4 6LD

By telephone: 0333 043 3782

By email: customerservices@skoda-motcover.co.uk

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

UK General Insurance Limited information notice

We are UK General Insurance Limited, **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 <http://ukgeneral.com/privacy-notice> or request a copy by emailing **us** at dataprotection@ukgeneral.co.uk. Alternatively, **you** can write to **us** at: Data Protection, UK General Insurance Limited, 3 Carrwood Park, Selby Road, Swillington Common, Leeds LS15 4LG

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

ŠKODA Approved Used Warranty cover is administered on behalf of ŠKODA 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: www.insurewithskoda.co.uk/privacy
- › by contacting us at DPO@vwfs.co.uk
- › from the retailer submitting your application for our product





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