

Audi Approved



Audi Approved Cover Booklet



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Welcome

Welcome to your Audi Approved Cover. This Cover Booklet gives you full details of your cover; please keep it together with your Confirmation of Cover in a safe place.

Your cover is made up of the following sections:

- ▶ **Approved Warranty Cover**
- ▶ **Roadside Assistance**
- ▶ **MOT Cover**
- ▶ **Key Cover**
- ▶ **Useful contact numbers**
- ▶ **Extending your cover**
- ▶ **Use of data**

All the details and conditions of each section of your cover are set out in the following pages. If, however, you have any questions that are not answered within this Cover Booklet, your Audi Approved Centre will be able to advise you. To locate your nearest Audi Approved Centre, please visit www.audi.co.uk

Approved Warranty Cover

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Important information

Thank you for purchasing an Approved Used Car with Audi Approved Warranty Comprehensive Cover provided by us.

Your Confirmation of Cover shows the sections of the cover that are applicable, the covered vehicle and any special terms or conditions that may apply.

It is very important that you read the whole of this Cover Booklet, together with the Confirmation of Cover. If you do not understand anything, please ask for further information.

If you need to contact us, please call Audi Warranty on 0333 043 3780,[†] or write to us at Audi Warranty, PO Box 253, 740 Birchwood Boulevard, Warrington WA3 9EQ.

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

How this cover works

This document and Confirmation of Cover must be read together as one document as they form the contract of cover between you and us. We will pay for the claims you make which are covered by this cover, occurring during the period of cover and within the area of cover.

Motor Industry Code of Practice

This Audi Approved Warranty Cover conforms to the Motor Industry Code of Practice for Vehicle Warranty Products. For more information on the Code and what it means for you, please visit www.themotorombudsman.org



Motor Industry Code of Practice for

Vehicle Warranties

How to make a complaint

We aim to provide you with first class cover and service. However, there may be times when you feel we have not done so. If this is the case, please tell us about it so that we can do our best to solve the problem.

In the first instance, please write to us at Audi Warranty, PO Box 253, 740 Birchwood Boulevard, Warrington WA3 9EQ;

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

Or telephone us on 0333 043 3780.[†]

If you are not satisfied with our response, we have a complaint handling procedure that you can use to resolve matters. If you are not satisfied following the conclusion of this procedure, the Motor Ombudsman will offer free impartial advice and, when appropriate, an Alternative Dispute Resolution (ADR) service that we are fully committed to in the event that you are not satisfied with the outcome of a dispute. For further information, you can visit their website at www.themotorombudsman.org or call their Consumer Advice Line: 020 7344 1651 (option 1); lines are open Monday – Friday, 8am – 5pm excluding bank holidays.

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

Governing law

Unless you and we agreed otherwise, the laws of England and Wales will apply and all communications and documentation in relation to this cover will be in English. In the event of a dispute between us, the courts of England and Wales shall have jurisdiction.

You may have statutory rights in relation to the purchase of the vehicle. Your statutory rights are not affected in any way by this Warranty cover. For further information about your statutory rights, contact your local authority Trading Standards Department or the Citizens Advice Bureau.

Cancellation rights/refunds

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

Transfer of ownership

This cover can be transferred to any subsequent owner of the covered vehicle during the period shown on the Confirmation of Cover.

Servicing requirements for your Audi

The covered vehicle should be serviced in accordance with Audi's recommendations. Any damage to or defect in the covered vehicle caused by poor or insufficient servicing will not be remedied under this Warranty.

Please ensure that you maintain sufficient records to enable our Authorised Network to confirm that the covered vehicle has been appropriately serviced. If the covered vehicle has a printed service schedule booklet, please ensure it is stamped by the business carrying out the service work. If the covered vehicle has a digital service schedule, please ensure you have the appropriate documentary evidence such as invoices for work carried out.

IMPORTANT: If you fail to have the covered vehicle serviced correctly in accordance with the manufacturer's specifications during the period of cover, or you are unable to produce proof of such servicing if we request it, then this may invalidate your cover or we may not pay all or any part of a claim you make.

Meaning of words

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

Area of cover

Means the **UK** and **Continental Europe**.

Audi Approved Warranty, we, our, us

Means Audi **UK** and/or any third party acting on our behalf.

Beneficiary, beneficiary's, beneficiaries

Means **you** or any other driver of the **covered vehicle** using the **covered vehicle** with **your** permission and any passenger of the **covered vehicle** at the moment a breakdown/immobilisation occurs.

Bodywork

Means all **bodywork**, paintwork, body component (including encased aerials, gas struts, sunroof assemblies, soft top roofs and seat frames).

Brake frictional materials

Means brake discs, drums and frictional material.

Clutch frictional material

Means clutch pressure plates, bearings and frictional material.

Confirmation of Cover

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

Consequential failure

Means the failure of any part which has directly resulted from the **electrical or mechanical failure** of a covered component, except where this subsequent or secondary failure has arisen from an excluded cause (such as abuse, accident, fire, impact or neglect) or has occurred to batteries, **bodywork**, **brake frictional materials**, bulbs, carpets, **clutch frictional material**, glass, trim, tyres, upholstery, wheels and wipers. The maximum payable for **consequential failure** is £5,000 per claim including VAT.

Continental Europe

Andorra, Austria, Belgium, Bulgaria, Bosnia and Herzegovina, Croatia, Cyprus (Greek territory only), Czech Republic, Denmark, Estonia, Finland, France, Germany, Gibraltar, Greece, Hungary, Iceland, Ireland, Italy, Latvia, Liechtenstein, Lithuania, Luxembourg, Macedonia, Malta, Monaco, Netherlands, Norway, Poland, Portugal, Romania, Russia*, San Marino, Serbia, Slovakia, Slovenia, Spain (including Balearic Islands but excluding Canary Islands), Sweden, Switzerland, Turkey.

*Cover in Russia is limited to a 31 mile radius from the external ring of the following cities: St Petersburg, Moscow, Rostov-On-Don, Togliatti and Perm.

Covered vehicle

Means the vehicle shown on the **Confirmation of Cover**.

Electrical or mechanical failure

Means the sudden and unexpected failure of a component which is covered by the Warranty section of this cover and which needs immediate repair or replacement. **Wear and tear** is included for the first 100,000 miles from first registration of the **covered vehicle** under the Warranty section of this cover. **Water ingress** is included. **Consequential failure** is included for up to £5,000 per claim inclusive of VAT.

Maximum claim limit

Means the price **you** paid for the **covered vehicle** or means up to a maximum of the price **you** paid for the **covered vehicle** in total under the Warranty section of this cover, excluding Roadside Assistance, MOT Cover and Key Cover.

Period of cover

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

Private individual

Means a person who is using the **covered vehicle** for their own personal use and who is not a motor trader, garage, business or individual dealing in the buying and selling or repair of motor vehicles.

UK

Means England, Scotland, Wales, Northern Ireland, the Channel Islands and the Isle of Man.

Water ingress

Means the general seepage of externally originating water (such as rainfall or surface splashing) through misaligned **bodywork** or seals which protect mechanical and electrical components, but excluding the total submersion, immersion or flooding of an affected component.

Wear and tear

Means the gradual reduction in performance of a component over time from normal usage, resulting in the failure to perform its intended function.

You, your, yours

Means the **private individual** or business named on **your Confirmation of Cover**, or any subsequent owner of the vehicle during the period in which the Warranty remains valid.

Policy wording

You are covered for the costs (limited to parts and labour inclusive of VAT up to the **maximum claim limit**) of repairing or replacing the covered components below that have suffered a sudden **electrical or mechanical failure** occurring within the **area of cover** and during the **period of cover**.

Electrical and mechanical failure includes failure due to **wear and tear** for the first 100,000 miles from first registration of the **covered vehicle** under the Warranty section of this cover, damage by **water ingress** and **consequential failure**, limited to £5,000 per claim inclusive of VAT for the latter.

What is covered

All electrical and mechanical factory-fitted components are covered against **electrical or mechanical failure**.

Other than:

Replacement parts and labour will be paid for with the following exceptions:

- ▶ Routine servicing (all parts replaced associated with routine servicing are excluded)
- ▶ All **bodywork**, paintwork, body component (including encased aerials, gas struts, sunroof assemblies, soft top roofs, and seat frames, strikers, hinges or any component which may require adjustment from time to time)
- ▶ All adjustments, cam belt timing, diesel pump timing or cleaning
- ▶ Batteries
- ▶ The reduction in operating performance (degradation) of any batteries
- ▶ **Brake frictional material**
- ▶ Bulbs, including Xenon and fuses
- ▶ Coolant pipes and hoses
- ▶ **Clutch frictional material**
- ▶ CV boot gaiters
- ▶ DPF filters
- ▶ Exhaust systems (catalytic converters are covered for internal failure)
- ▶ Upholstery, interior and exterior trims
- ▶ Non-manufacturer's original parts or second hand parts
- ▶ Tyres and wheels
- ▶ Unencased drive belts
- ▶ Wiper blades and arms
- ▶ Wiring and connections (including HT leads and aerial coaxial cables)

Working materials/casings

Should a valid claim for a covered component require essential replacement or topping up of lubricants, fluids, oils, oil filters, coolant or refrigerant, these items shall be covered as part of the total claim provided that the **covered vehicle** is not within 1,000 miles or one month of its next due service.

Casings are covered when damaged by a covered component which has suffered an **electrical or mechanical failure** and which forms part of a valid claim under this cover.

Warranty exclusions

This cover does not cover any injury, failure, loss or damage caused by, arising from or in connection with the following:

1. Corrosion, frost, salt, hail, windstorms, lightning, airborne fallout, (e.g. chemicals, tree sap, bird droppings, etc.), water submersion, water immersion or flooding.
2. Any defect which is likely to have existed before the **period of cover**.
3. **Wear and tear** where it occurs over 100,000 miles from first registration of the **covered vehicle**, normal deterioration, routine servicing, maintenance.
4. Faulty repairs, incorrect servicing or failure to have the covered vehicle serviced in accordance with the manufacturer's specification. If **you** fail to have the covered vehicle serviced in accordance with the manufacturer's specification, cover will still apply for components which are not connected to vehicle servicing.
5. Lack of oil, fuel, lubricants, hydraulic fluids or additives; or foreign matter entering the fuel, cooling, air conditioning or lubrication systems; or use of oil, fuel, lubricants, hydraulic fluids or additives which the manufacturer of the **covered vehicle** does not recommend.
6. Vehicles modified in any way from the original manufacturer's specification.
7. Any loss where the speedometer has been tampered with, altered, disconnected or where the mileage of the **covered vehicle** cannot be verified; or where **you** or anyone else acting on **your** behalf acts in a way that prevents **us** from exercising our right to inspect the **covered vehicle** under this cover.
8. Damage or failure caused by an excluded component.
9. If the vehicle has been used for competitions of any kind, racing, pacemaking, rallies, off-road use including track days, for any form of hire or reward and usage for or by driving schools.
10. Losses or damage due in any way to any type of accident, misuse or any act or omission which is wilful, unlawful or negligent.
11. Any component which is subject to recall by the manufacturer.
12. **Electrical or mechanical failure** which happens outside the **area of cover**.
13. Cleaning, polishing, operations performed under normal maintenance, adjustments, modifications, alteration, tampering, disconnection, improper adjustments or repairs.
14. **We** will not pay for any damage to parts caused by **consequential failure** exceeding £5,000 per claim inclusive of VAT.
15. **We** will not pay for any depreciation to **your covered vehicle**, loss of earnings, death or bodily injury, damage to property or any other loss or damage which is a direct or indirect result of the failure of a covered item.

16. As **your** Warranty is intended to cover the repair and/or replacement of defective or damaged parts, it does not additionally cover losses that may be caused by that defective or damaged part, unless otherwise stated in the Warranty terms and conditions. For example, **your** Warranty may cover repairs to or replacement of a wheel bearing but would not cover any loss of earnings that **you** may suffer while **your covered vehicle** is being repaired.
17. **You** should check whether **you** have any other insurance policies that may cover additional damage or related costs or losses not covered by this cover.
18. Ionising radiation or radioactive contamination from any nuclear fuel or the nuclear waste arising from burning nuclear fuel.
19. Radioactive, toxic, explosive or other dangerous properties of any explosive nuclear equipment or nuclear part of that equipment.
20. Acts of war, invasion, acts of foreign enemies, terrorism, hostilities (whether war is declared or not), civil war, rebellion, revolution, insurrection, military or usurped power, riot or civil commotion, explosions, fire, radiation and falling objects.
21. Pressure waves caused by aircraft and other aerial devices travelling at sonic or supersonic speeds.
22. Any costs covered under any other Warranty, insurance or cover.
23. Any damage which has occurred as a result of accidental damage or impact of whatever nature to either the **covered vehicle** or the persons.
24. This cover will not cover any loss, damage or failure caused wholly or partially from lack of maintenance, abuse or neglect or as a result of accident. It will not cover pre-existing faults, or a gradual reduction in operating performance that is commensurate with the age and mileage of the vehicle unless specifically included under **wear and tear**.
25. Any vehicle which is owned by a business formed for the purposes of selling or servicing motor vehicles.
26. The quality of the Warranty repairs will be the responsibility of an Audi Centre or any other Audi Authorised Repairer.
27. Emergency service vehicles are excluded.
28. **Your** car must not be one of the following:
American, Australian or Canadian (unless built for the UK), AC, Aston Martin, Bentley, Bristol, Ferrari, Lamborghini, Lotus, Maserati, Morgan, Porsche (not Boxster), Rolls Royce, TVR, stretched limousines, kit cars, cars modified outside manufacturer's specification.

What **we** will pay is limited, the maximum value of claims in total **we** will pay is up to the **maximum claim limit**. The maximum payable in respect of **consequential failure** is up to £5,000 per claim inclusive of VAT. **We** will not pay more than the manufacturer's list price for parts and official labour times/costs which are necessary to repair or replace covered components.

Additional benefits

Subject to **us** having agreed that a claim for a covered component is valid under the terms of this Warranty cover and subject to **our** prior agreement, **we** will also pay a contribution towards the following expenses if they are incurred by **you** as a direct result of the covered **electrical or mechanical failure**:

Continental use

Your Warranty cover is extended whilst the **covered vehicle** is in **Continental Europe** for a period of not more than 60 days during the **period of cover** on condition that:

- ▶ **You** follow the claims procedure set out in this document
- ▶ **We** will pay only the equivalent **UK** rates and charges which apply at the date of the **electrical or mechanical failure**

NB. All claims under the additional benefits will only be considered when accompanied by bona fide VAT invoices.

How to make a Warranty claim (UK)

Contact **your** nearest Audi Approved Centre or any other Audi Approved Authorised Repairer and advise them that **your covered vehicle** is protected by the Approved Warranty All Component cover. They will manage the claim process on **your** behalf.

It is **your** responsibility to authorise any dismantling of the **covered vehicle** or any other work required to diagnose any faults with the **covered vehicle**.

We will not pay for any diagnostic costs, other than the reasonable costs of diagnosis should a claim for a defective component be valid under this cover.

Audi Warranty reserves the right to examine the **covered vehicle** and to subject it to expert assessment in order to determine if **your** claim is covered and how much **we** will pay for repairs. If **you** or anyone acting on **your** behalf acts in a way which prevents **us** from being able to determine the cause of failure by inspecting the **covered vehicle** or defective components, then **we** may not pay all or any part of **your** claim.

How to make a Warranty claim (Continental Europe)

If **you** need to make a claim, please contact **us** on 0333 043 3780.[†]

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 **Audi Warranty** either by:

Telephone: 0330 043 3780[†]

Email: customerservices@audi-usedwarranty.co.uk

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

Please retain a copy of the repair invoice and the original service records for **your** own safekeeping as **we** will be unable to return these to **you**.

Your claim will then be processed and reimbursed to **you** in pounds sterling at the rate of exchange for the relevant currency at the time of the repair, providing that **your** claim is valid.

If **you** are VAT registered **you** remain responsible for settling the VAT content of any claim separately.

Courtesy vehicle

In the event that **your** vehicle needs rectification under **your** Approved Used Warranty, the repairing Audi Centre will offer a courtesy car* wherever possible.

*Participating Audi Centres only. Please note that a courtesy vehicle needs to be booked in advance and cannot be guaranteed.

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

Roadside Assistance

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Audi Roadside Assistance

(Your Confirmation of Cover will confirm if this is applicable to you.)

What to do if you need roadside assistance in the UK

All Audi vehicles are built to the highest standards to provide you with maximum reliability. Sometimes, unforeseen circumstances arise and you may need help with your vehicle in the unlikely event of a breakdown. With Audi Roadside Assistance you will receive the best possible advice and practical help.

Help is just one phone call away. When you phone for assistance, your call will be answered by an Audi Roadside Assistance specialist, who will arrange any services you require. If the problem cannot be resolved at the roadside, they will discuss your options with you and arrange further services suited to your individual needs. They'll make sure you and your vehicle continue your journey with as little disruption as possible.

Please do not make arrangements without first contacting Audi Roadside Assistance on 0800 699 999

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

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

What your vehicle cover includes

Audi Roadside Assistance provides a range of services to ensure that whatever happens, you can stay mobile with the minimum of inconvenience. For the duration of your cover, your vehicle is covered regardless of who is driving, as long as they have your authorisation and an appropriate driving licence.

Roadside assistance

Assistance at the roadside if you are broken down more than 1/4 mile from home.

Home assistance

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

Vehicle recovery

If it is not possible to solve a problem at the roadside or your vehicle is immobilised in an accident, it will be recovered and towed to an Audi Centre or Authorised Repairer for repair.

Accident recovery

If the vehicle has been immobilised due to a road traffic accident, Audi Roadside Assistance will arrange for the vehicle to be taken to the most appropriate Audi Centre or Audi Authorised Repairer.

Onward travel

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

Car hire*

- ▶ In the event of mechanical or electrical breakdown only, Audi Roadside Assistance will arrange and pay for a replacement vehicle up to a maximum of 48 hours. This excludes road traffic accidents

Or:

Overnight accommodation

- ▶ Overnight accommodation for the driver and passengers up to a maximum of £300 in total. (This does not include the cost of meals and drinks)

Or:

Alternative travel

- ▶ Audi Roadside Assistance will refund the cost of alternative public transport for the driver and passengers to the driver's destination, subject to a maximum of £300

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

Message service

Audi Roadside Assistance will pass on any urgent messages to your immediate relatives or close business associates following a breakdown or accident.

Caravan/trailer assistance

Audi Roadside Assistance will arrange for any caravan or trailer that is being towed by the recovery vehicle to be transported to a place of safety. Size/weight restrictions apply.

European assistance

Audi Roadside Assistance will also provide roadside assistance, recovery, repatriation, replacement vehicle and accommodation whilst you are travelling outside of the UK within Europe. Should you need to call us, please use the relevant number for the country:

Volkswagen Group European Roadside Assistance 24 hour helpline

Please call: **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 Volkswagen Group European Roadside Assistance: 0033 (0) 472 171 258

Calls to any of the numbers may be recorded and/or monitored for quality and training purposes.

Full terms and conditions apply – you can visit www.audi.co.uk to download a copy.

General terms and conditions

These conditions apply to all sections of **your** Warranty and Roadside Assistance Cover and **you** must meet them before **we** make a payment or provide a service.

Providing information

We will only provide the cover described in this document if, as far as **you** know, the information **you** gave at the time of taking out this cover is true and complete.

You must tell **us** about anything that may affect **your** cover (including also any changes during the **period of cover**). If **you** are not sure whether something is relevant, **you** must tell **us** anyway. **You** should keep a record of any extra information **you** give **us**. If **you** do not tell **us** about something that may be relevant, **your** cover may be invalidated and **we** may not cover any related claims.

Claims – Your duties

If a claim occurs **you** must comply with the relevant claims procedures described in this document as soon as **you** can.

Claims – Our rights

We can take over and carry out the defence or settlement of any claim. After **we** have made a payment, **we** can pay to take legal action to get back any payment **we** have made under this cover.

If **we** want to, **we** will examine the **covered vehicle** and will test damaged components.

Looking after your vehicle

You must take all reasonable steps to safeguard the **covered vehicle** against breakdown/immobilisation and/or **electrical or mechanical failure**.

IMPORTANT: If **you** fail to have the **covered vehicle** serviced correctly in accordance with the manufacturer's specifications during the **period of cover**, or **you** are unable to produce proof of such servicing if **we** request it, then this may invalidate this cover or **we** may not pay all or any part of a claim **you** make.

How to make a complaint

We aim to provide **you** with first class cover and service. However, there may be times when **you** feel **we** have not done so. If this is the case, please tell **us** about it so that **we** can do **our** best to solve the problem. If **you** make a complaint **your** legal rights will not be affected.

In the first instance, please contact:

By post – **Audi Warranty**, PO Box 253, 740 Birchwood Boulevard, Warrington WA3 9EQ

Please supply **us** with **your** name, address, cover number/vehicle registration and claim number where applicable and enclose copies of relevant correspondence as this will help **us** to deal with **your** complaint in the shortest possible time.

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MOT Cover

Welcome

Welcome to **your** Audi MOT Cover.

Your Audi 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 Audi 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 Audi Financial Services for Audi UK.

Audi 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.

Audi 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 (“Audi UK”).

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

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

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

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

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

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

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

Meaning of words

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

Audi Approved Centre

Means an Audi franchise retailer or vehicle servicing facility which is approved by Audi UK.

Confirmation of Cover

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

Excess

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

Insurer/We/Our/Us

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

MOT Certificate (VT20)

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

MOT Test

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

Notification of refusal to issue an MOT Certificate (VT30)

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

Period of cover

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

United Kingdom

England, Scotland, Wales, Northern Ireland, the Channel Islands 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/gaeters, 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 seatbelt mountings, their condition and operation; front driver’s and passenger seat mountings; driver’s seat adjustment mechanism, backrest security in an upright position and supplementary restraint systems (SRS) including airbags and seatbelt pre-tensioners

General:

- ▶ Emission control systems including catalytic converter, electronic stability control system, fuel injection, engine mountings, ECU replacement as a result of calibration failure to meet MOT exhaust gas emission standards, horn, mirrors, registration plates, speedometer, driving controls, windscreen wipers and washers

What is not covered

We will not pay for:

- ▶ Bulbs, fuses, wiring or connections
- ▶ Tyres or wheels
- ▶ Brake pads and shoes where the condition is wear related
- ▶ Bodywork or glass
- ▶ Exhaust system
- ▶ Items listed as “advisory” only
- ▶ Adjustments, tuning or cleaning
- ▶ The first £10 of any claim
- ▶ The **MOT Test** or re-test fees

General exclusions

Notwithstanding any other provision herein, this insurance does not cover;

- ▶ Damage caused by a road traffic accident and/or fire
- ▶ Structural damage, rust or corrosion
- ▶ Parts fitted as part of the repairs that are not detailed under the What is covered section
- ▶ Repairs arising as a result of any deliberate damage, neglect or misuse of **your vehicle** or any modifications such as the fitting of replacement or experimental parts or other equipment not approved by the manufacturer
- ▶ Repair or servicing of **your vehicle** or parts subject to recall for repair or replacement by the manufacturer
- ▶ A fault or defect in any part which can reasonably be said to have been known to exist before the commencement of the **period of cover**
- ▶ Any repairs covered under the manufacturer’s or supplier’s warranty or any other form of cover
- ▶ Any direct or indirect consequence of war, civil war, invasion, acts of foreign enemies (whether war be declared or not), rebellion, revolution, insurrection, military or usurped power, or confiscation, nationalisation, requisition, destruction of or damage to property by or under the order of any government, local or public authority, terrorism
- ▶ 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

Notwithstanding any other provision herein, this insurance does not cover (continued);

- ▶ 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

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 8 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 an **Audi Approved Centre**
- ▶ 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 an MOT Cover 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 an **Audi Approved Centre** and show **your Confirmation of Cover**. If you need help finding your local **Audi Approved Centre** please go to www.audi.co.uk
- 2) **Your Audi Approved Centre** will assess **your vehicle** and liaise with **us** on **your** behalf.
- 3) If **your** claim is valid **we** will authorise **your Audi Approved Centre** to repair **your vehicle** and **we** will settle the costs covered by **your** MOT Cover directly to **your Audi Approved Centre**.
- 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 retest 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:

Audi MOT Cover, PO Box 869, Warrington WA4 6LD

By telephone: 0333 043 3780[†]

By email: customerservices@audi-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:

Audi MOT Cover, PO Box 869, Warrington WA4 6LD

By telephone: 0333 043 3780[†]

By email: customerservices@audi-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

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

Bspoke Underwriting Ltd information notice

We are Bspoke Underwriting Ltd, **our** data controller registration number, issued by the Information Commissioner's Officer, is **Z7739575**.

This information is relevant to anyone who uses **our** services, including policyholders, prospective policyholders, and any other individuals insured under a policy.

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

Why do we process your data?

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

What information do we collect about you?

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

For specific types of insurance policies, for example when offering **you** a travel insurance policy, **we** may process some special categories of **your** personal data, such as information about **your** health.

We collect this data as **we** are required to use this information as part of **your** insurance quotation or insurance policy with **us**. **We** may also process the data where it is necessary for a legal obligation, or as part of the establishment or defence of a legal claim.

We also process special categories of your personal data as it is in the substantial public interest and it is necessary: i) for administering **your** insurance policy; or ii) to prevent and detect an unlawful act (e.g. fraud).

Privacy Notice

You can get more information about this by viewing **our** full Privacy Notice online at <https://bspokegroup.co.uk/wp-content/uploads/2023/07/Bspoke-Group-Privacy-Policy-JUL23-V2.pdf> or request a copy by emailing **us** at dataprotection@bspokeunderwriting.co.uk. Alternatively, **you** can write to **us** at: Data Protection, Bspoke Underwriting Ltd, 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

Key Cover

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Key Cover

Welcome

Welcome to **your** Audi Key Cover.

Your Audi Key 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 Key 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.

Your Confirmation of Cover shows the sections of cover that are applicable, the covered vehicle and any special terms or conditions that may apply.

It is very important that **you** read the whole of this Cover Booklet together with the **Confirmation of Cover** and make sure that **you** understand what is covered, what is not covered and what to do if **you** need to make a Key claim.

If **you** have any questions that are not answered within this Cover Booklet, please contact **us** on 0333 043 3780*.

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

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 Audi Key Cover?

This booklet explains how **your** Key Cover works and the benefits **you** enjoy as a beneficiary of a group insurance policy arranged by Audi Financial Services for Audi UK.

Audi 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.

Audi 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 (“Audi UK”).

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

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

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

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

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

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

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

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

Meaning of words

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

Audi Approved Centre

Means an Audi franchise retailer or vehicle servicing facility which is approved by Audi UK.

Confirmation of Cover

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

Continental Europe

Andorra, Austria, Belgium, Bulgaria, Channel Islands, 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.

Insurer/We/Our/Us

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

Keys

The **keys**, lock transmitter or entry card to **your vehicle**.

Limit of cover

Means the maximum number of claims payable under this policy, which is two.

Period of cover

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

Territorial limits

United Kingdom and **Continental Europe**.

United Kingdom

England, Scotland, Wales, Northern Ireland, the Channel Islands 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 Key Cover is applicable to **you**.

Policy wording

What is covered

If the **keys** to **your vehicle** are lost, stolen or damaged **we** will pay for the cost of an **Audi Approved Centre** repairing or replacing:

- 1) The **keys** and central locking system of **your vehicle**.
- 2) All entry locks of **your vehicle** that can be opened by the lost or stolen item.

What is not covered

We will not pay for:

- ▶ More than the **limit of cover**
- ▶ Any vehicle recovery costs or **Audi Approved Centre** travelling time
- ▶ Bodywork damage
- ▶ Electrical or mechanical failure
- ▶ Repairs to locks which were already damaged prior to the **keys** being lost stolen or damaged
- ▶ Costs of repairing or replacing any **keys** or locks other than those for **your vehicle**

General exclusions

Notwithstanding any other provision herein, this insurance does not cover;

- ▶ Any loss of earnings, car hire or travel costs
- ▶ Any incident occurring outside of the **territorial limits**.
- ▶ 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
- ▶ Any direct or indirect consequence of terrorism as defined by the Terrorism Act 2000 and any amending or substituting legislation
- ▶ 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
- ▶ Any consequence, howsoever caused, including but not limited to Computer Virus in Electronic Data being lost, destroyed, distorted, altered, or otherwise corrupted. For the purposes of this Policy, Electronic Data shall mean facts, concepts and information stored to form useable data for communications, interpretations, or processing by electronic or electromechanical data processing or other electronically controlled hardware, software and other coded instructions for the processing and manipulation of data, or the direction and manipulation of such hardware. For the purposes of this Policy, Computer Virus shall mean a set of corrupting, harmful, or otherwise unauthorised instructions or code, whether these have been introduced maliciously or otherwise, and multiply themselves through a computer system or network of whatsoever nature
- ▶ Any costs covered under any other key insurance policy
- ▶ 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

General conditions

The following conditions apply to this Key Cover:

- ▶ **You** must take all reasonable precautions to prevent loss, theft or damage to the **keys of your vehicle**
- ▶ This Key Cover has no surrender value or provision for a refund
- ▶ Only two claims can be made during the **period of cover**
- ▶ This Key Cover is governed by English law
- ▶ In the event of a claim under **your** policy, **you** must refer to the how to make a claim section of **your** policy

How to make a Key Cover claim

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

- 1) Take **your vehicle** to an **Audi Approved Centre** and show **your Confirmation of Cover**. If **you** need help finding **your** local **Audi Approved Centre** please go to www.audi.co.uk
- 2) **Your Audi Approved Centre** will assess **your vehicle** and liaise with **us** on **your** behalf.
- 3) If **your** claim is valid **we** will authorise **your Audi Approved Centre** to repair **your vehicle** and **we** will settle the costs covered by **your** Key Cover directly to **your Audi Approved Centre**.
- 4) If the **keys to your vehicle** have been stolen **you** must report the incident to the police as soon as possible and obtain a crime reference number.

Claiming whilst outside the United Kingdom

- 1) If **you** need to make a claim in **Continental Europe** all repair or replacement costs are **your** responsibility. Once the repair or replacement has been completed **you** must retain all receipts.
- 2) Contact us within 30 days of **your** return to the **United Kingdom** and **you** will be advised if the costs are covered by this insurance. If your claim is covered you will be reimbursed in GBP at the prevailing exchange rate at the time of settlement.
- 3) If the **keys to your vehicle** have been stolen **you** must report the incident to the police as soon as possible and obtain a crime reference number.

Contact **us** at:

Audi Key Cover, PO Box 869, Warrington WA4 6LD

By telephone: 0333 043 3780[†]

By email: customerservices@audi-keycover.co.uk

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

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:

Audi Key Cover, PO Box 869, Warrington WA4 6LD

By telephone: 0333 043 3780[†]

By email: customerservices@audi-keycover.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:

Audi Key Cover, PO Box 869, Warrington WA4 6LD

By telephone: 0333 043 3780[†]

By email: customerservices@audi-keycover.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

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

Bspoke Underwriting Ltd information notice

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This information is relevant to anyone who uses **our** services, including policyholders, prospective policyholders, and any other individuals insured under a policy.

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

Why do we process your data?

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

What information do we collect about you?

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

For specific types of insurance policies, for example when offering **you** a travel insurance policy, **we** may process some special categories of **your** personal data, such as information about **your** health.

We collect this data as **we** are required to use this information as part of **your** insurance quotation or insurance policy with **us**. **We** may also process the data where it is necessary for a legal obligation, or as part of the establishment or defence of a legal claim.

We also process special categories of your personal data as it is in the substantial public interest and it is necessary: i) for administering **your** insurance policy; or ii) to prevent and detect an unlawful act (e.g. fraud).

Privacy Notice

You can get more information about this by viewing **our** full Privacy Notice online at <https://bspokegroup.co.uk/wp-content/uploads/2023/07/Bspoke-Group-Privacy-Policy-JUL23-V2.pdf> or request a copy by emailing **us** at dataprotection@bspokeunderwriting.co.uk. Alternatively, **you** can write to **us** at: Data Protection, Bspoke Underwriting Ltd, Brookfield Court, Selby Rd, Leeds LS25 1NB

Watford Insurance Company Europe Limited information notice

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

Useful contact numbers

If you need to contact us regarding your Approved Warranty, MOT or Key Cover please call: 0333 043 3780

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

Audi Roadside Assistance in the UK:

0800 699 999

When calling for assistance outside the UK, please see page 18 for contact numbers.

Extending your cover

Your Confirmation of Cover will detail the period of Cover you and your vehicle benefit from and, providing your car has covered less than 100,000 miles at the end of the cover period, you should be able to take out additional cover for continued peace of mind.

Typically, you will be contacted by Audi Warranty before your cover expires and informed about the options available to you.

Use of data

Audi Approved Used Warranty cover is administered on behalf of Audi 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.insurewithaudi.co.uk/privacy**
- ▶ By contacting us at DPO@vwfs.co.uk
- ▶ From the Centre submitting your application for our product

Audi Financial Services

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