



CUPRA APPROVED  
USED WARRANTY  
COVER BOOKLET

**CUPRA**  
APPROVED



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# WELCOME

*THIS DOCUMENT 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 Used Warranty
- MOT Cover
- Key Cover





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 CUPRA Approved Retailer will be able to advise you.

To locate your nearest CUPRA Approved Retailer please go to **[cupraofficial.co.uk](https://www.cupraofficial.co.uk)**

# APPROVED USED WARRANTY

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## 1. WELCOME TO YOUR CUPRA APPROVED USED WARRANTY

This CUPRA Approved Used Warranty has been designed to help protect you against the costs incurred in the event of the mechanical or electrical breakdown of your vehicle. This Warranty is provided by CUPRA UK and administered by SEAT Financial Services (UK) Limited.

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

All details of how to make a Warranty claim together with the conditions of the cover are set out in the following pages.

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 document 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 Warranty claim or require help.

If, however, you have any questions your CUPRA Approved Retailer will be able to advise you.

## 2. POLICY WORDING

### ALL COMPONENT COVER – WHAT IS COVERED

You are covered for the costs of repairing or replacing the factory-fitted mechanical and electrical components of your car that have suffered sudden failure subject to the terms and conditions of this Warranty.

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 components (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), glass and seals (including heated door mirrors and windows)

- Worn and perishable items as follows:
  - All adjustments, timing and cleaning
  - Batteries
  - The reduction in operating performance (degradation) of any batteries
  - Bulbs and fuses
  - Exhaust systems (catalytic converters are covered for internal failure)
  - Interior, exterior trims and upholstery
  - Non-manufacturer's original parts or second hand parts

- Tyres and wheels
- Un-encased drive belts
- Wiper blades and arms
- Wiring and connections (including HT leads and aerial coaxial cables)
- Wear and tear\* of brake components: brake discs, drums, brake pads and shoes
- Wear and tear\* of clutch component: clutch pressure plates, bearing and discs
- Any component which is subject to recall by the covered vehicle's manufacturer
- If the vehicle is a public service vehicle e.g. Police, Ambulance, Fire

\* 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.



## ALL COMPONENT TERMS AND CONDITIONS – WHAT YOU NEED TO KNOW

- The Warranty is valid in the United Kingdom and for up to 60 days per year in Continental Europe (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 Vatican City)
- There is no mileage limitation on the car while the Warranty is in place
- **Servicing for CUPRA vehicles:** Servicing must be carried out in accordance with the vehicle manufacturer recommendations. Genuine CUPRA parts, oils and other fluids, or parts, oils and other fluids of equivalent specification and matching quality must be used. Failure to comply with this condition will result in a claim being rejected. 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
- **Servicing for non-CUPRA vehicles:** Servicing must be carried out in accordance with vehicle manufacturer recommendations. Genuine brand parts, oils and other fluids, or parts, oils and other fluids of equivalent specification and matching quality must be used. Failure to comply with this condition will result in a claim being rejected. 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
- You must keep all servicing receipts and invoices
- Failure to keep your car serviced in accordance with the manufacturer's service schedule will void the Warranty
- The total value of the repair work completed during the period is limited to the purchase price of the car
- The cost of any investigation work can only be authorised by the vehicle owner, who will remain responsible for meeting that cost in the event that the repair is not covered by the Warranty
- We will only replace drive belts, filters, lubricants, antifreeze and fluids if damage or loss is caused by the failure of a covered part
- We will pay for damage caused to a covered part if caused by another covered part
- We will not pay for any damage to parts not covered by this Warranty even if the damage is caused by a covered part



- 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 failure of a covered item
- 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
- 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 vehicle is being repaired
- You should check whether you have

any insurance policies that may cover additional damage or related costs or losses not covered by this Warranty

- Failure caused by deterioration of a covered part commensurate with its age and mileage is not covered. 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. This Warranty will not pay for deterioration of this type
- If the fault causing the part failure existed before the Warranty came into effect, the Warranty will not pay for that repair
- The car 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
- **The following vehicles are excluded from the Warranty:** Vehicles over 3000cc, North American vehicles,

Motorhomes/Caravans, Public hire/Private hire vehicles, Public service vehicles, Grey imports, Kit cars, Commercial Vehicles (including car-derived vans), all vehicles over 3500kg gross vehicle weight, vehicles powered by fuel cell or Liquid Petroleum Gas (LPG), vehicles powered by motorcycle engines, vehicles modified from the manufacturer's specification, new vehicles without a Manufacturer's Warranty. Ariel, Audi R8 models, AC, Alfa Romeo GTA models, Alpina, Aston Martin, Bentley, BMW M Series, Bristol, Bugatti, Caterham, Daimler, Ferrari, Invicta, Jensen, Lamborghini, Lancia, Lister, Lotus, Marcos, Maybach, Mazda RX8, Mercedes-Benz AMG models, Microcar, Mitsubishi EVO, Morgan, Nissan GTR, Nissan Skyline, Noble, Pagani, Porsche, Rolls-Royce, Subaru Impreza Turbo, TVR, Volkswagen Phaeton, Westfield, Yugo, all 4x4 models over 2000cc

- **Damage caused by any of the following will not be covered:**

Alterations, experimental equipment, fire, water ingress, corrosion, frost, floods, snow-affected roads or embedding in mud or sand, a recurring problem where you have not sought repair advice from a CUPRA Retailer or Authorised CUPRA Repairer, failure to respond to a manufacturer's recall, not maintaining your car in a safe and roadworthy condition, improper repair, intentional damage or injury, loss or damage to contents of your car, the theft of your car, 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

- CUPRA Approved Warranty reserve the right to have the vehicle inspected by an independent engineer prior to any work being carried out
- Where the Warranty holder's car insurance should pay for a repair or will deem the car to be a write-off, then the car insurance should be used and not this Warranty
- Telephone calls made in connection with your Warranty may be monitored as part of training and quality assurance processes
- The Warranty may be invalidated if the owner continues to drive when a fault becomes apparent which results in further damage
- The quality of the Warranty repairs will be the responsibility of the repairing Retailer
- You may cancel this cover at any time, however, as this has been provided free of charge there is no cancellation or surrender value

## COURTESY CARS

In the event that your vehicle is off the road and needs rectification under your Approved Used Warranty, the repairing Retailer will offer a courtesy car\* wherever possible.

\*Participating Retailers only. Please note that a courtesy car needs to be booked in advance and cannot be guaranteed.



### 3. HOW TO MAKE A CLAIM

Should it be necessary to make a claim, please take the following steps:

- 01** Return your car to your nearest CUPRA Approved Retailer or CUPRA Authorised Repairer. Show them this handbook and your Confirmation of Cover
- 02** They will assess the failure and manage the claims process on your behalf
- 03** An assessor may be instructed to inspect the car. Should there be no valid claim under this Warranty, the expense incurred for any dismantling of the car will be your responsibility

Should it not be possible for you to return your car to a CUPRA Approved Retailer or CUPRA Authorised Repairer, please contact CUPRA Warranty for authority prior to the completion of any work to your car on 0333 043 3799<sup>†</sup>.

#### CLAIMING WHILE OUTSIDE THE UNITED KINGDOM

If you need to make a claim, please contact us on +44 333 043 3799<sup>†</sup>.

If you are unable to contact us you may arrange for your vehicle to be repaired. Please contact us at the address provided 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 CUPRA Warranty either by:

Telephone: **0333 043 3799<sup>†</sup>**  
Email: **customerservices@cupra-usedwarranty.co.uk**  
Post: **CUPRA 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 GBP 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.

<sup>†</sup>Telephone lines are open Monday to Friday, 8am to 5pm, excluding bank holidays.

## 4. IMPORTANT INFORMATION

### GETTING IN TOUCH

You can contact us at:

**CUPRA Warranty, PO Box 253,  
740 Birchwood Boulevard,  
Warrington WA3 9EQ**

By telephone: **0333 043 3799**<sup>†</sup>

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

By email: **customerservices@  
cupra-usedwarranty.co.uk**



**Vehicle Warranties**

### MOTOR INDUSTRY CODE OF PRACTICE

This CUPRA 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  
**themotorombudsman.org**

### 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:

**CUPRA Warranty, PO Box 253,  
740 Birchwood Boulevard,  
Warrington WA3 9EQ**

Or email us at **customerservices@  
cupra-usedwarranty.co.uk**

Or telephone us on **0333 043 3799**<sup>†</sup>

<sup>†</sup>Telephone lines are open Monday to Friday,  
8am to 5pm, excluding bank holidays.

If you are not satisfied with any 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 Service and Conciliation  
Service 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 **themotorombudsman.org** or call their Consumer Advice Line: 020 7344 1651 (option 1); lines are open between 9am and 5pm Monday to Friday excluding bank holidays.

### TRANSFER OF OWNERSHIP

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

### LEGAL RIGHTS

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.

### 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.



# MOT COVER

## 1. WELCOME TO YOUR CUPRA MOT COVER

## 2. WHO PROVIDES YOUR CUPRA MOT COVER

## 3. MEANING OF WORDS

## 4. POLICY WORDING

- What is covered
- What is not covered
- General exclusions
- General conditions

## 5. HOW TO MAKE A CLAIM

## 6. FRAUDULENT CLAIMS

## 7. IMPORTANT INFORMATION



## 1. WELCOME TO YOUR CUPRA MOT COVER

*YOUR CUPRA 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.



## 2. WHO PROVIDES YOUR CUPRA 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 SEAT Financial Services for CUPRA UK.

SEAT 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 MK14 5LR). Volkswagen Financial Services is authorised and regulated by the Financial Conduct Authority.

CUPRA 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 (“CUPRA UK”).

CUPRA MOT Cover from SEAT 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 at [register.fca.org.uk](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 [www.fsc.gi](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 [register.fca.org.uk](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.

### 3. 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**.

#### **CUPRA Approved Retailer**

Means a CUPRA franchise dealer or vehicle servicing facility which is approved by CUPRA 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 & 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 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**.

## 4. 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 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
- Anyone who 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** car 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 **CUPRA 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 manufacturer's recommendations;
  - **Your vehicle** has been used for racing, rallying or other competition purposes

## 5. 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**.

- 01.** Take **your vehicle** to a **CUPRA Approved Retailer** and show **your Confirmation of Cover**. If **you** need help finding **your** local **CUPRA Approved Retailer** please go to [cupraofficial.co.uk](https://cupraofficial.co.uk)
- 02.** **Your CUPRA Approved Retailer** will assess **your vehicle** and liaise with **us** on **your** behalf
- 03.** If **your** claim is valid **we** will authorise **your CUPRA Approved Retailer** to repair **your vehicle** and **we** will settle the costs covered by **your** MOT Cover directly to **your CUPRA Approved Retailer**
- 04.** **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



## 6. 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.



## 7. IMPORTANT INFORMATION

### GETTING IN TOUCH

You can contact us at:  
**CUPRA MOT Cover, P.O. Box 869,  
Warrington WA4 6LD**  
Telephone: **0333 043 3799**†  
Email: **customerservices@  
cupra-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:  
**CUPRA MOT Cover, P.O. Box 869,  
Warrington WA4 6LD**

Telephone: **0333 043 3799**†  
Email: **customerservices@  
cupra-motcover.co.uk**

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

### 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](http://www.financial-ombudsman.org.uk)

The Financial Ombudsman Service, Exchange Tower, London E14 9SR

Tel: 0800 023 4567

Get in touch online: [www.financial-ombudsman.org.uk/contact-us/complain-online](http://www.financial-ombudsman.org.uk/contact-us/complain-online)

### FINANCIAL SERVICES COMPENSATION SCHEME (FSCS)

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](http://www.fscs.org.uk)

### 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 [bspokegroup.co.uk/wp-content/uploads/2023/07/Bspoke-Group-PrivacyPolicy-JUL23-V2.pdf](https://bspokegroup.co.uk/wp-content/uploads/2023/07/Bspoke-Group-PrivacyPolicy-JUL23-V2.pdf) or request a copy by emailing **us** at [dataprotection@bspokeunderwriting.co.uk](mailto: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](https://www.watfordre.com/privacy-policy)

# KEY COVER

## 1. WELCOME TO YOUR CUPRA KEY COVER

## 2. WHO PROVIDES YOUR CUPRA KEY COVER?

## 3. MEANING OF WORDS

## 4. POLICY WORDING

- What is covered
- What is not covered
- General Exclusions
- General Conditions

## 5. HOW TO MAKE A CLAIM

## 6. FRAUDULENT CLAIMS

## 7. IMPORTANT INFORMATION



## 1. WELCOME TO YOUR CUPRA KEY COVER

*YOUR CUPRA 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 3799.

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.



## 2. WHO PROVIDES YOUR CUPRA 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 SEAT Financial Services for CUPRA UK.

SEAT 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.

CUPRA 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 (“CUPRA UK”).

CUPRA Key Cover from SEAT 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 WA11RL 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 at [register.fca.org.uk](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 [www.fsc.gi](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 [register.fca.org.uk](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.





### 3. 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**.

#### **CUPRA Approved Retailer**

Means a CUPRA franchise dealer or vehicle servicing facility which is approved by CUPRA 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 Ltd 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 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**.

## 4. POLICY WORDING

### WHAT IS COVERED

If the **keys to your vehicle** are lost, stolen or damaged **we** will pay for the cost of a **CUPRA Approved Retailer** 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 **CUPRA Approved Retailer** 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

## 5. HOW TO MAKE A KEY COVER CLAIM

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

- 1) Take **your vehicle** to a **CUPRA Approved Retailer** and show **your Confirmation of Cover**. If you need help finding your local **CUPRA Approved Retailer** please go to [www.cupraofficial.co.uk](http://www.cupraofficial.co.uk)
- 2) **Your CUPRA Approved Retailer** will assess **your vehicle** and liaise with **us** on **your** behalf.
- 3) If **your** claim is valid, **we** will authorise **your CUPRA Approved Retailer** to repair **your vehicle** and **we** will settle the costs covered by **your** Key Cover directly to **your CUPRA Approved Retailer**
- 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:

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

By telephone: 0333 043 3799<sup>†</sup>

By email: [customerservices@cupra-keycover.co.uk](mailto:customerservices@cupra-keycover.co.uk)

<sup>†</sup>Telephone lines are open Monday to Friday, 8am to 5pm, excluding bank holidays.





## 6. 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.

## 7. IMPORTANT INFORMATION

### GETTING IN TOUCH

**You** can contact **us** at:

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

By telephone: 0333 043 3799†

By email: customerservices@  
cupra-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:  
CUPRA Key Cover, PO Box 869,  
Warrington WA4 6LD  
By telephone: 0333 043 3799†

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

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

### FINANCIAL OMBUDSMAN

If we have not completed **our** investigations into **your** complaint within eight 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](http://www.financial-ombudsman.org.uk)

The Financial Ombudsman Service,  
Exchange Tower, London E14 9SR  
Tel: 0800 023 4567

Get in touch online:

[www.financial-ombudsman.org.uk/  
contact-us/complain-online](http://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](http://www.fscs.org.uk)

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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

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## 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](https://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 3799**

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

**CUPRA Roadside Assistance in the UK:**

**0330 053 0624**





## 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 CUPRA Warranty before your cover expires and informed about the options available to you.

# USE OF DATA

CUPRA Approved Used Warranty cover is administered on behalf of CUPRA 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 **[insurewithseat.co.uk/privacy](https://insurewithseat.co.uk/privacy)**
- By contacting us at **[DPO@vwfs.co.uk](mailto:DPO@vwfs.co.uk)**
- From the Retailer submitting your application for our product



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