CUPRA APPROVED USED WARRANTY COVER BOOKLET

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WELCOME

APPROVED USED WARRANTY

MOT COVER

KEY COVER

CUPRA

ASSISTANCE

65 USEFUL

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USE OF DATA

CONTACT NUMBERS

YOUR COVER

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**

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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 CUPRA 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.

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 CUPRA 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, 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.

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 3799¹.

CLAIMING WHILE OUTSIDE THE UNITED KINGDOM

If you need to make a claim, please contact **us** on +44 333 043 3799[†].

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[†] 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.

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

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[†] Telephone lines are open Monday to Friday, 8am to 5pm, excluding bank holidays. By email: customerservices @cupra-usedwarranty.co.uk



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 Complaints@VWFS-Cuprawarranty.co.uk Or telephone us on 0333 043 3799[†]

†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. This policy cannot be transferred to a new owner if the sale of the vehicle involves a motor trader or third party involvement at any point. Payment for the vehicle must be directly transferred between the old owner and the new owner. We will request proof of this if necessary.



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.

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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.

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, 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; P O 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

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

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

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**.

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.

You/Your/Yours

The person named on the **Confirmation** of **Cover** being the registered owner of your vehicle, or any subsequent owner of the vehicle during the period in which this cover remains valid.

Your vehicle

The vehicle detailed on the **Confirmation** of **Cover**. **Your Confirmation of Cover** will confirm if MOT Cover is applicable to **you**.

POLICY WORDING

WHAT IS COVERED

We will pay the reasonable cost of repairing or replacing such part or parts of your vehicle listed below up to a maximum of £750 (inclusive of VAT) in the event of a part or parts covered herein being cited on an official "Refusal of an MOT Certificate" (Form VT30) as the reason for your vehicle failing to pass the MOT Test, in the United Kingdom during the period of cover.

 Lighting Equipment: Front and rear lamps, headlamps, stop lamps, rear reflectors, direction indicators, hazard warning lamps, switches, tell tales, high-intensity discharge (HID), LED headlamps, washing and levelling system, power steering malfunction indicator lamp (MIL), electronic parking brake MIL, illumination of speedometers, brake fluid level warning lamps, electronic stability control system MIL, tyre pressure monitoring system warning lamp

- Steering and Suspension: Steering control, steering mechanism, power steering, transmission shafts, wheel bearings, front suspension, rear suspension, shock absorbers, wheel alignment, steering, suspension, brake, transmission dust covers / gaiters, and steering wheel locking mechanism
- Brakes: ABS warning system/controls, condition of service brake system, condition of parking brake system, service brake performance, parking brake performance, brake fluid levels where below the minimum indication
- CUPRAbelts: All CUPRAbelt mountings, their condition and operation; front driver's and passenger CUPRA mountings; driver's CUPRA adjustment mechanism, backrest security in an upright position and supplementary restraint systems (SRS) including airbags and CUPRA belt 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



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**
- **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

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: 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

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

Get in touch online: www.financialombudsman.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

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 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

KEY COVER

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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.



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 CUPRA Financial Services for CUPRA UK.

CUPRA 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 CUPRA 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 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

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

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**.

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.

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

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

HOW TO MAKE A CLAIM

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

- 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
- 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

- 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
- 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
- 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[†]

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

tTelephone 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: 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 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.financialombudsman.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

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

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-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

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TERMS AND CONDITIONS

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

HELP WHEN YOU NEED IT

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

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

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

If you are ringing from a mobile phone in the UK, please call 0330 053 0624*.

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

SMS text messaging is available for use by deaf, hard of hearing or speech impaired customers in a breakdown situation by sending an SMS to 07900 444 999. Deaf, hard of hearing or speech impaired customers may contact CUPRA Roadside Assistance using Text Relay. These services are not available outside the United Kingdom. CUPRA Roadside Assistance is provided by Volkswagen Group United Kingdom Limited in partnership with the AA. We reserve the right to make changes to these Terms and Conditions during the period of eligibility where this is necessary in order to comply with any applicable laws, regulations or the advice or instruction of any regulatory authority. Such changes will be updated on our website or notified to **you** in writing from time to time. Please check our website from time to time to take notice of any such changes we make, as they are binding on **you**.

ROADSIDE ASSISTANCE

CUPRA ROADSIDE ASSISTANCE

CUPRA Roadside Assistance provides the following (please refer to the Terms and Conditions on page 37):

1. CUPRA Roadside Assistance

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

2. Home Assistance

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

3. Vehicle recovery

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

4. Accident recovery

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

5. Onward travel

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

Car hire*

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

or:

Hotel accommodation

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

or:

Alternative travel

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

6. Secure storage

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

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

7. Message service

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

8. Caravan/trailer assistance

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

Please see point 14 on page 62 for more information.

9. European Assistance

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

CUPRA European Roadside Assistance 24 hour helpline: 00800 1330 3939*

When calling don't forget that dialling and ringing tones differ from country to country and that the **0080013303939** number may not work from some telephone networks.

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

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

Checklist before leaving the United Kingdom:

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

- Credit card (required if you need to take advantage of the vehicle hire benefit
- Motor insurance certificate/Green Card (contact your motor insurer before taking a vehicle out of the United Kingdom to find out if you need a Green Card or to upgrade to fully comprehensive insurance) vehicle registration document, plus letter of authority if vehicle is hired or borrowed
- Driving licence (including paper counterpart if photocard licence)
- · Spare set of car keys
- Passport
- Statement of insurance or booking reference
- International driving permit (where necessary)
- Warning triangle
- High visibility jackets (at least two – see point 14 on page 61 for more details)
- Credit card (required if you need to take advantage of the vehicle hire benefit

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

1. Accident Assistance

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

2. Legal helpline

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

To take advantage of either of the above services, please call 0330 053 0624 and select the appropriate option.

ROADSIDE ASSISTANCE

Roadside Assistance

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

1. How to obtain Assistance

Services in the UK

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

- 1. Telephone **us** on the following number 0330 053 0624.
- 2. Advise the operator that you have CUPRA Roadside Assistance.
- 3. Provide your details to the operator.
- 4. Advise the operator of the location of the vehicle, the nature of any fault, and provide any other information requested by the operator. Please do not go ahead and make your own arrangements, as we cannot arrange reimbursement of costs incurred without prior authorisation.

Services whilst Abroad

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

- Your name.
- Your location and telephone number if you are on a MOTORWAY see also note 3 opposite.
- The make and registration number of the vehicle.





2. Please call: UK 0330 053 0624 (freephone)

Breakdowns on French motorways

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

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

Mobile and car phones

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

The services

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

DEFINITIONS

Below are certain words that have a specific meaning and wherever these words appear they have the following meaning: These words are highlighted in **bold print**.

Accident – means an **accident**al crash immobilising the vehicle.

Approved Repairer – means a repairer approved by CUPRA UK.

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

Conditions of Eligibility – means those conditions set out in this document. Contractor – means any person, who we use to provide the services described in this document. **DVLA** – means the Driver and Vehicle Licensing Agency, Swansea SA6 7JL responsible for registration of vehicles in the England, Scotland and Wales, the Isle of Man Department for Transport responsible for registration of vehicles in the Isle of Man and the equivalent authorities in Northern Ireland, Jersey and Guernsey for vehicles in Northern Ireland, Jersey and Guernsey respectively.

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

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

Home – means your permanent residence in the United Kingdom.

Period of Eligibility – means the period during which the vehicle has CUPRA Roadside Assistance, as set out in the fulfilment material. **Resident of the United Kingdom** – means a person living permanently in the United Kingdom or a person employed by a company having its registered office in the United Kingdom.

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

Territory – Albania, Andorra, Armenia, Austria, Azerbaijan, Belarus, Belgium, Bosnia and Herzegovina, Bulgaria, Croatia, Cyprus, Czech Republic, Denmark, Estonia, Finland, France, Germany, Gibraltar, Greece, Hungary, Iceland, Italy, Kosovo, Latvia, Liechtenstein, Lithuania, Luxembourg, Former Yugoslav Republic of Macedonia, Malta, Monaco, Montenegro, Netherlands, Norway, Poland, Portugal, Republic of Ireland, Romania, Russia, San Marino, Serbia, Slovakia, Slovenia, Spain, Sweden, Switzerland, Turkey, Ukraine, Vatican City. The Party/Your Party – means the persons including you, travelling with you for the whole period of the journey during which the relevant **breakdown** or **accident** occurs.

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

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

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

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



SERVICE IN THE UK

How to obtain Assistance

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

- 1. Telephone **us** on the following number 0330 053 0624.
- 2. Advise the operator that **you** have CUPRA Roadside Assistance.
- 3. Provide your details to the operator.
- Advise the operator of the location of the vehicle, the nature of any fault, and provide any other information requested by the operator.

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

Roadside Assistance

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

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

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

Roadside Assistance does not include:

Routine servicing of the **vehicle**

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

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

The cost of parts, fuel or other supplies.

Replacing tyres or windows.

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

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

Vehicles being demonstrated or delivered by motor traders, or used under trade plates. Vehicles, which in the reasonable opinion of our patrol or contractor, had broken down or were unroadworthy before your vehicle became eligible for CUPRA Roadside Assistance.

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

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

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

Assistance following an **accident**, fire, theft or vandalism or other incident normally covered by a motor insurance policy. **We** may in **our** absolute discretion arrange assistance, if **you** pay for the cost of assistance. (You may be able to recover these costs under the terms of **your** motor insurance policy.) The tow or transport of any **vehicle**, which, in **our** reasonable opinion, is loaded beyond its legal limit.

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

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

Recovery

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

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

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

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

In the event that the **vehicle** is vandalised or is involved in a road traffic **accident**, **we** may in **our** absolute discretion provide Recovery to the nearest CUPRA UK approved body shop or, if **you** pay for the towage for the whole distance, to a destination of **your** choice. Recovery does not include: Breakdowns of caravans, trailers or other objects being towed. If **your vehicle** suffers a **breakdown we** will recover any caravan, trailer or other object which has not broken down and which was being towed by the **vehicle** at the time of **breakdown**, subject to the terms of CUPRA Roadside Assistance including the length restrictions.

A second recovery if:

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

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

Use of the services having the object or effect of avoiding repair costs. For example, if a **vehicle** can be repaired in a reasonable time **we** may not arrange recovery but arrange for repair instead.

At Home

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

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

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

At Home does not include:

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

Caravans, trailers or other objects being towed.

The reimbursement of taxi fares.

Onward travel

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

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

- a. Age limitations. Drivers must be at least 21 years of age;
- b. The need to have a current driving licence and driving licence photocard with you;
- c. Limitations on acceptable endorsements; and

d. The need to provide a valid credit card number. (Alternatively, the car rental provider will require a deposit of no less than £50 and may also undertake a simple credit check, before releasing the **vehicle** to **you**.) All hires are subject to the supplier's terms and conditions.

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

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

The following do not form part of CUPRA Roadside Assistance:

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

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

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

A second use of Onward Travel Benefits

If the original issue has not been properly repaired by a third party other than CUPRA Roadside Assistance or if CUPRA Roadside Assistance have advised **you** that it is a temporary repair.

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

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

Lost and broken keys

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

Accident Management

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

Accident Management Services at the scene:

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

Advice

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

Vehicle driveability check

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

Virtual insurance claim form

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

Liability assessment

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

Motor Insurance claim reporting

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

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

Further services

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

Call back – at a time that suits you

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

Legal advice

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

Replacement vehicle assistance

If you are not liable for the accident and the other party's insurer agrees with this (and in certain other circumstances at an additional cost) we may be able to assist you in obtaining a like for like temporary replacement vehicle until your vehicle is repaired. This will be subject to certain restrictions and the terms and conditions of the vehicle supplier who will contract with you directly.

Personal injury claims assistance

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

For further information, call **us** on **O330 O53 O624**, please select the appropriate option for Accident Management.

ACCIDENT MANAGEMENT

Terms and Conditions:

- 1. Accident Management services do not form a policy of Insurance.
- Accident Management will only be provided following your involvement in an accident in the United Kingdom (please note that restrictions on certain services may apply in Northern Ireland).
- 3. We can stop providing **you** with Accident Management at any time if **we** reasonably believe (at **our** discretion) that the service **you** are requesting goes beyond the scope of Accident Management or will cause **us** to incur unreasonable costs on **your** behalf (for example, if any claim is disputed by **your** insurers, **we** will not be obliged to assist **you** in pursuing the claim). This will not affect any other aspects of CUPRA Roadside Assistance.
- 4. Any contract for goods or services we obtain on your behalf will be between you and the third party supplier (unless we notify you otherwise). We will not be responsible for the terms of any agreement with a third party supplier, or for the implications to you of entering into a contract on those terms. You should therefore check the terms of any such agreement carefully, to ensure that you are happy with them.
- 5. There may be additional charges for goods or services we arrange on your behalf including, but not limited to, services such as the sourcing of car hire or car repair. You will be notified of any additional charges (either by us or the third party supplier) before you are obliged to enter into any contracts with any third party suppliers.

SERVICE WHILST ABROAD

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

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

EUROPEAN ROADSIDE ASSISTANCE

Service in the UK

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

Service whilst Abroad

CUPRA Roadside Assistance will arrange and cover the cost of:

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

- 3. Either:
 - Contribution towards labour charges at a garage if it is possible to effect the repairs necessary to enable the **vehicle** to continue the journey on the date of **breakdown**; or
 - Inspection fees, in the event of a breakdown, to confirm that the vehicle cannot be repaired by your return travel date and your request for assistance will include authorisation for us to arrange this; and
- Storage charges for the vehicle while awaiting repair or repatriation up to £100, such assistance to be provided in our absolute discretion; and
- The cost of wheel changes but not for replacement tyres, such assistance to be provided at our absolute discretion.

CUPRA Roadside Assistance is not available for:

- 1. Any labour costs other than those incurred at the roadside. We will not pay labour costs at any garage to which the **vehicle** is taken other than under paragraph 3; or
- 2. Repair costs, including labour, if the **vehicle** was in an **accident**, damaged by fire or stolen or is considered uneconomical to repair; or
- 3. The cost of parts used for roadside or garage repairs; or
- 4. The cost of any repairs not directly necessary to enable the **vehicle** to continue the journey on the date of the **breakdown**; or
- 5. The cost of any other supplies, including but not limited to specialist equipment. If we cannot arrange the repair of the vehicle within 12 hours of being notified of a breakdown, we may in our absolute discretion arrange and cover the costs of either:

(a) Additional accommodation expenses

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

CUPRA Roadside Assistance is not available for:

1. The costs of meals, drinks or any other costs.

or

2 Journey continuation or return **home** if the appropriate CUPRA Roadside Assistance control centre can confirm repairs to the **vehicle** will take more than 12 hours, or if the **vehicle** is to be repatriated to the **United Kingdom**, we may, in **our** absolute discretion, make a contribution to travel expenses to allow **you** to either:

- continue the planned journey during the period the **vehicle** is not roadworthy; or
- ii. return **home** by direct route.

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

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

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

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

CUPRA Roadside Assistance is not available for:

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

- 7. The costs of hiring a motorcycle.
- 8. Any hire costs not arranged through CUPRA Roadside Assistance or agreed by CUPRA Roadside Assistance.

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

(a) Vehicle Repatriation to the United Kingdom

The cost of taking the **vehicle** by a road transporter from abroad to **your home** or chosen UK repairer for repair in the UK. When repatriation is authorised it normally takes 10-14 working days for delivery to a UK address from most west European countries. At busy times and from east European countries it may take longer. If the **vehicle** has been fitted with a roof box or bicycle rack, **you** must remove and place it inside the **vehicle**. The roof box keys need to be left with the **vehicle** keys. CUPRA Roadside Assistance is not available for:

- 1. Any repatriation not authorised by the Appropriate Volkswagen Group European Roadside Assistance centre.
- 2. The cost of repatriation if this is uneconomical. Repatriation will be uneconomical if it will cost more than the UK market value of the **vehicle** according to Glass's Guide.
- 3. Repatriation if the **vehicle** is roadworthy.
- 4. Any **vehicle** being repatriated if Customs in any country find its contents are breaking the law.
- Any further costs in connection with the vehicle once declared a write-off by us.

or

(b) Collection of vehicle left Abroad for Repair

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

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

CUPRA Roadside Assistance is not available for:

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

Note: The appropriate Volkswagen Group European Roadside Assistance centre will make the sole decision whether **your vehicle** should be repaired abroad for **you** (or someone nominated by you) to return and collect. When **you** are advised the **vehicle** is repaired and ready for collection **you** must immediately notify the Volkswagen Group European Roadside Assistance centre by telephoning the 24 hour helpline: 00800 1330 3939.

Authority for repatriation or repair

If the **vehicle** is not able to be driven due to an **accident**, fire, break-in or theft, any damage which **you** are entitled to have repaired by **your** motor insurers must be reported to them immediately. **Your** insurers must decide whether to declare the **vehicle** as a write-off, authorise repair abroad or have the **vehicle** repatriated. We cannot repatriate the **vehicle** unless **your** insurers first give their permission. Any repatriation after an **accident** is at **our** absolute discretion.

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

Additional Services

CUPRA Roadside Assistance may in **our** absolute discretion provide the following if applicable:

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

- 1. Freight, handling and ancillary charges for dispatch of spare parts not obtainable locally.
- 2. The fare for one person to collect parts from the appropriate railway station or airport.

CUPRA Roadside Assistance is not available for:

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

Vehicle break-in, emergency repairs

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

CUPRA Roadside Assistance is not available for:

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

Accidental damage to or loss of tent

We may, in **our** absolute discretion, provide a contribution of up to £30 to

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

CUPRA Roadside Assistance does not extend to:

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

Urgent message relay service

We may in **our** absolute discretion pay for the cost of relaying urgent messages from the appropriate Volkswagen Group European Roadside Assistance centre to **your** immediate relatives or close business associates if the **vehicle** cannot be driven because of **breakdown**, **accident** or fire or it is stolen. CUPRA Roadside Assistance does not provide assistance with:

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

Replacement driver

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

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

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

REQUIREMENTS AND LIMITATIONS

A. SERVICE IN THE UK AND ABROAD

Credit card details

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

Caravans and trailers

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

Unforeseeable losses or events

Except in relation to any claim **you** may have for death or personal injury or for fraud or fraudulent misrepresentation, neither **we** nor **our contractors** will be liable for any increased costs or expenses or any loss, damage, cost or expense incurred as a result of, or in connection with, CUPRA Roadside Assistance that is not reasonably foreseeable, including loss of profit, business, contracts, revenue or anticipated savings, or for any business losses. **We** do not guarantee the provision of any of the benefits under this document. if there is anything beyond **our** reasonable control (for example storm, flood, severe weather, severe road traffic congestion, natural disaster, terrorist attack, war, strikes) or the reasonable control of any service provider which prevents us or a service provider from providing that benefit. Where such an event occurs, our obligations under CUPRA Roadside Assistance will be suspended and the time for performance of **our** obligations will be extended for the duration of the event outside **our** control. Benefits may be refused if you or any of your party behaves in a threatening or abusive way to any persons providing service.

Taxi bookings

In some circumstances it can be quicker and easier for **you** to arrange a taxi.

We may ask you to make your own arrangements for taxi service. If so, please send your receipts to us and we will reimburse you subject to these Terms and Conditions, in particular the limits set out in the 'Onward Travel' and 'Service Whilst Abroad' sections above Service Providers. Unless the services are provided by CUPRA Roadside Assistance patrols or Contractors acting on **our** instructions and on **our** behalf, **we** do not give any guarantee as to the services provided by:

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

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

B. SERVICE IN THE UNITED KINGDOM ONLY

Battery related issues

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

- Initial attendance for a battery related issue
- The fitting of any parts or batteries purchased by you prior to our attendance is not covered. This is to ensure that parts are fitted from reputable sources in order to avoid secondary call outs
- CUPRA Roadside Assistance will test your battery at that initial breakdown attendance. If the battery is no longer serviceable and so fails the test you will be advised to replace it

C. SERVICE ABROAD ONLY

Motor Insurance – **we** strongly recommend **you** tell your motor insurers before taking the **vehicle** abroad. If **you** do not, your insurance policy may only cover **you** for damage **you** might cause to other people or their property (third party cover). This means that **you** will not be covered for any loss or damage to the **vehicle**. Your insurers will also need to know if **you** are towing a caravan or trailer.

Important Self-Drive Hire Car Information

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

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

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

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

Please note: On mainland Europe, the rental provider may only accept credit cards for fuel and other deposits. It cannot be guaranteed that a hire car will be available. CUPRA Roadside Assistance cannot arrange the hire of motorised caravans, motorcycles, convertibles or vehicles with tow bar, roof rack, roof boxes, automatic gearbox, sports cars, 4x4 or luxury class vehicles and cannot guarantee the hire of minibuses or vans. CUPRA Roadside Assistance will not be responsible for any delays in obtaining a hired **vehicle** and cannot guarantee to provide it in time to connect with **your** pre-booked ferry, etc. You may have to collect a hired **vehicle** from the nearest available place of supply. Drivers must be at least 21 years old and have a full year's car driving experience. Special documents and tachographs are mandatory throughout the EU. For more information, contact **your** local Department of Transport Area Office for details.

Repayment of credit

You must pay back to us on demand:

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

Spares dispatch

After **you** have asked the appropriate Volkswagen Group European Roadside Assistance centre to dispatch parts **you** are responsible for paying for them in full, even if **you** later obtain them locally.

We will arrange the dispatch of parts as quickly as possible but delays will occur at weekends and bank holidays. We will not be responsible for manufacturer's or supplier's errors, loss or damage of parts in transit or any delay in delivery.

Contractors

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

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

EXCLUSIONS

Service in the UK and Abroad

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

- 1. Costs for anything which was not caused by the **breakdown**.
- 2. Breakdowns as a result of taking part in a motor sport event which takes place off the road and/or is not subject to the normal rules of the road or which **breakdown** as a result of a motor sport event which takes place on a permanent or temporarily constructed race track (e.g. Snetterton, Oulton Park) or rally circuit. For example, **vehicles** participating in a treasure hunt, touring assembly or navigational road rally which takes place on the road and comply with normal rules of the road are eligible to receive CUPRA Roadside Assistance but **vehicles** participating in any off road

rally will not be eligible to receive CUPRA Roadside Assistance.

- 3. The cost of all parts, garage, labour or other costs in excess of the limits set out in this document. Please note: these costs are likely to be higher than in the European territory than in the UK.
- 4. Loss caused by any delay, whether the benefit or service is being provided by CUPRA Roadside Assistance or someone else (for example a garage, hotel, car hire company, carrier, etc).
- 5. Any incident affecting a **vehicle** hired by **you** even if arranged for **you** by us.
- Routine servicing of your vehicle, replacing tyres, missing or broken keys*, or replacing windows. We may be able to arrange for the provision of these services but you must pay any costs incurred.

- 7. Any **breakdown** or **accident** caused directly or indirectly by:
 - Your property being held, taken, returned, destroyed or damaged under the order of any Government or other Authority;
 - b. war, invasion, civil unrest, revolution, terrorism or any similar event.
 - running out of oil or water, frost damage, rust or corrosion, tyres which are not roadworthy and/or using the incorrect fuel.
- Any breakdown or accident caused directly or indirectly by the overloading of the vehicle and/or any caravan or trailer.
- 9. Any **breakdown** or **accident** caused directly or indirectly by the effect of intoxicating liquors or drugs
- 10. Any request for assistance where the **vehicle** is being driven by persons who

* In relation to keys which are locked inside a **vehicle**, we may, in our absolute discretion, arrange for a **contractor** to attend. However, any damage which may occur in trying to retrieve the keys will be at **your** risk.

do not hold a full **United Kingdom** or other recognised and accepted driving licence valid for use in the UK.

- 11. Any claim which you have made under any other policy of insurance held by you. If the value of your claim is more than the amount you can get from your other insurance, we may pay the difference subject to limits and exclusions.
- 12. The cost of any transportation, accommodation or care of any animal. Any onward transportation is at CUPRA Roadside Assistance's discretion and solely at your risk. CUPRA Roadside Assistance will not insure any animal during any onward transportation.
- 13. Any period outside **your Period** of Eligibility.
- 14. Any **vehicle** other than a car motor caravan, minibus fitted with not more than 17 CUPRAs including driver, light van, estate car, MPV or 4 x 4 sport utility **vehicle** and provided the **vehicle** conforms to the following specification:

- Maximum legal laden weight of 3,500kg (3.5 tonnes). This weight is called the Gross Vehicle Mass (GVM);
- Maximum overall dimensions of: length 5.5m; height 3m; width 2.3m (all including any load carried).

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

In the territory, if the **vehicle** requires repatriation **we** will procure repatriation of the caravan or trailer as well.

- 15. Any request for service by **you** unless **you** are a resident of the **United Kingdom** and the **vehicle** is registered with the relevant Vehicle Licensing Agency.
- 16. Any **vehicle** that is not roadworthy and in good mechanical condition at least seven days before any booked journey within **your** period of eligibility. **You** must also make sure it is serviced as the manufacturer recommends.
- 17. Any **vehicle** carrying more persons than recommended by the manufacturer, up to eight persons maximum (including the driver). For minibuses the maximum is increased to 17 persons (including the driver). Each person must occupy a separate fixed CUPRA fitted during **vehicle** construction and to the manufacturer's specification.
- 18. The **vehicle** if it is unattended.

- 19. Any personal effects, valuables or luggage left in the **vehicle** or in any trailer, boat or caravan or any other item being towed by or used in conjunction with the **vehicle**. These are **your** responsibility.
- 20. Specialist Equipment costs. **We** will however arrange for the specialist services if needed, but **you** will have to pay for any additional costs direct to the contractor.
- 21. Vehicles which were broken down/ had suffered a **breakdown** or unroadworthy at the start of this period of eligibility.
- 22. It is a legal requirement that **vehicles** used or recovered with their wheels in contact with the public highway must have a valid current excise licence. Where no current excise licence is displayed **we** may in **our** absolute discretion attempt to fix **your vehicle** at the roadside but will not provide any other service or benefit.

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

- 23. The costs of any parts provided by CUPRA Roadside Assistance to fix **your vehicle** at the roadside must be paid in full by credit/debit card at time of **breakdown** before work can commence.
- 24. Auxiliary equipment that does not form part of the factory specification. Service can be arranged on a Pay on Use basis.
- 25. In relation to any **accidents** or customer induced faults including:
 - · flat battery due to user error,
 - running out of fuel,
 - use of incorrect fuel; and

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

CLAIMS PROCEDURE AND CONDITIONS

When providing assistance **we** make every effort to arrange on **your** behalf all costs within the limits set out in this document. However, in some instances **you** may be asked to pay locally and reclaim costs on **your** return to the **United Kingdom**.

There may also be occasions when **you** arrange and pay for assistance direct and wish to reclaim the cost. Any cost to be reclaimed must be agreed in advance and up to the limits as set out in these Terms and Conditions.

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

Receipts

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

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

- You must do all you can to prevent accident, injury, loss or damage, as if you were not eligible to receive CUPRA Roadside Assistance.
- 2. You must forward to the AA any writ, summons, legal document or other communication about a claim as soon as **you** receive it.
- You must obtain any original receipts, certificates, police reports, evidence, etc and give all the information and help we may need at your expense.

This includes medical certificates and details of **your** household insurance if necessary.

- 4. You must not admit liability or offer or promise payment without the AA's written permission.
- The vehicle must be in roadworthy and in good mechanical condition when you commence your journey.
- 6. If any claim is found to be fraudulent in any way **your** claim will be forfeited.

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

CARING FOR OUR CUSTOMERS

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

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

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

Phone: 0344 209 0556

- Email: vwgcustomercareoperations@ theaa.com
- Post: CUPRA Roadside Assistance Customer Care, Lambert House, Stockport Road, Cheadle, Cheshire SK8 2DY.
- Fax: 0161 488 7544

Text Phone users can contact **us** using Next Generation Texting by prefixing any of **our** numbers with 18001. We will either acknowledge your complaint within five working days of receipt, or offer you our final response if we have concluded our investigations within this period.

When we acknowledge your complaint, we will advise you of who is dealing with your concerns and when we expect to respond. If our investigations take longer, a full response will be given within 20 working days or an explanation of our position with timescales for a full response.

Please note that the above number should only be used for complaints about CUPRA Roadside Assistance's level of service, once **you** have returned **home**. Any general enquiries relating to repatriation, claims for reimbursement of costs or other matters associated with **our** European Service should be directed to CUPRA European Roadside Assistance on 00800 1330 3939. (Calls may be recorded and/or monitored.) If **you** have an issue not related to CUPRA Roadside Assistance, then please write to:

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

Tel: 08457 745 745.

Email: customerservices@ CUPRA.co.uk.

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

Use of Personal Information

- Information you provide or we hold about you (whether or not under our contract (or contracts) with you) may be used by us or our contractors or third party agents to:
 - a) Identify **you** when **you** contact us;
 - b) Help identify accounts, services and/or products which you could have from us from time to time. We may do this by automatic means using a scoring system, which uses the information you have provided, any information we hold about you and information from third party agencies (including credit reference agencies);
 - c) Help administer, and contact you about improved administration of, any accounts, services and products we have provided before, or provide now or in the future;

- d) Carry out marketing analysis and customer profiling (including with transactional information) and create statistical and testing information;
- e) Help to prevent and detect fraud or loss; and
- f) Contact you in any way (including mail, email, telephone, visit, text or multimedia messages) about products and services offered by us, our contractors and selected partners unless you have previously asked us not to use the relevant data for such purposes.
- 2. We may allow other people and organisations to use information we hold about you for the purpose of providing services you have asked for, as part of the process of selling one or more of **our** businesses, or if **we** have been legitimately asked to provide information for legal or regulatory purposes or as part of legal proceedings or prospective legal proceedings. From time to time, these other people and organisations may be outside the European Economic Area in countries that do not have the same standards of protection for personal data as the United Kingdom. In this instance, every effort will be made to maintain data security.

- checks with one or more licensed
- processing such information in the

3. We may monitor and record

search these records to.

Assistance: and

a)

b)

communications with you (including

phone conversations and emails) for

guality assurance, legal, compliance,

training and contractual purposes.

4. We will check your details with fraud

prevention agencies. If **you** provide

false or inaccurate information and we

suspect fraud, we will record this. We

and other organisations may use and

Help make decisions about credit

and credit related services for you

and members of **your** household:

Help make decisions regarding the

entitlement to CUPRA Roadside

Assistance for you and other

members of **your** household;

prevent fraud, and to manage

your accounts or CUPRA Roadside

Trace debtors, recover debt.

manner set out in this document 6. In connection with this contract we. and other companies in **our** group, may carry out credit and fraud prevention

credit reference and fraud prevention

(such as health details or details of

any criminal convictions of members

of your household), you agree (and

confirm that the relevant subject of

the information has agreed) to us

of identity. 5. Where you give us information on behalf of someone else, you confirm that **you** have provided them with the information set out in this document. and that they have not objected to the uses of their personal information described in it. Where you give us sensitive data about yourself or others

Check **your** identity to prevent

us other satisfactory proof

money laundering unless you give

d)

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

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

- \cdot 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 insurewithCUPRA.co.uk/privacy
- By contacting us at DPO@vwfs.co.uk
- From the retailer submitting your application for our product



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