



SKODA

Škoda Extended Warranty Cover Booklet

Škoda Financial Services

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Welcome to your Škoda Extended Warranty

Your Škoda Extended Warranty has been designed to give **you** additional peace of mind when **you** need it most.

Please ensure **you** read this Cover Booklet and understand the terms and conditions relating to the policy 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. Certain words in this Cover Booklet have a specific meaning and are highlighted in bold print.

We explain what these words mean under the 'Meaning of words' section.

The specific details of **your** policy can be found in **your Confirmation of Cover**.

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

If **you** have any questions that are not answered within this Cover Booklet or **your Confirmation of Cover**, please contact **us**.





Who provides your Škoda Extended Warranty?

Škoda Financial Services is a trading name of Volkswagen Financial Services (UK) Limited ("VWFS UK"), registered in England and Wales with company number 2835230. Registered office: Brunswick Court, Yeomans Drive, Blakelands, Milton Keynes MK14 5LR. VWFS UK is authorised and regulated by the Financial Conduct Authority ("FCA"), Firm Reference Number ("FRN") 311988. Authorisation details can be checked on the FCA's register at www.fca.org.uk

Škoda Extended Warranty from Škoda Financial Services is sold and administered by Lawshield UK Limited, registered in England and Wales number: 3360532. Registered office: 850 Ibis Court, Lakeside Drive, Centre Park, Warrington, Cheshire, WA1 1RL. Lawshield UK Limited is authorised and regulated by the FCA, FRN 306793.

Škoda Extended Warranty is underwritten by AWP P&C SA. AWP P&C SA is registered as a foreign company in England and Wales with foreign company number

FC030280. Registered office: 7 Rue Dora Maar, 93400 Saint-Ouen, France. AWP P&C SA acts through its UK branch AWP P&C UK, registered in the United Kingdom as a branch of AWP P&C SA (registered branch number: BR015275, registered office: 102 George Street, Croydon, Surrey, CR9 6HD).

AWP P&C SA is authorised and regulated by L'Autorité de Contrôle Prudentiel et de Résolution in France. Authorised by the Prudential Regulation Authority. Subject to regulation by the Financial Conduct Authority and limited regulation by the Prudential Regulation Authority. Details about the extent of our regulation by the Prudential Regulation Authority are available from us on request.

VWFS UK, AWP P&C SA and Lawshield UK Limited are not part of the same corporate group.

Demands and Needs Statement

Škoda Extended Warranty is designed for anyone driving a Škoda wanting to protect themselves against the costs of repairing or replacing components, should they fail suddenly and unexpectedly.

Moreover, it ensures that any necessary repairs will be carried out by a **Škoda Approved Retailer**, using Škoda Genuine Parts.

You may already possess alternative insurance(s) for some or all of the features and benefits this type of policy provides. It is **your** responsibility to investigate this.



Summary of Cover

The following is only a summary of the main cover limits. **You** should read the rest of this policy for the full terms and conditions. The covered component section applicable to **your** policy is shown on **your Confirmation of Cover**.

Cover	Extended Warranty Essentials  ☒☐☐	Extended Warranty Standard  ☒☒☐	Extended Warranty Plus  ☒☒☒
	The most budget-friendly option. Designed to protect drive-line components (engine, transmission and drive) and keep your vehicle moving.	Coverage for a wide range of predefined vehicle components, a well-rounded level of protection but with some exclusions.	The most comprehensive plan on offer, providing extensive protection for your vehicle against mechanical or electrical failure.
Additional Cover		Damage caused by Consequential Failure	- Damage caused by Consequential Failure - Damage caused by Water Ingress
Claim Limit	The maximum we will pay per claim is the market value[†] of your vehicle including VAT.		
Excess	Either £0, £100 or £250 as specified on your Confirmation of Cover .		
Annual Mileage	Either up to 10,000, up to 15,000 or more than 15,000 miles per year as specified on your Confirmation of Cover .		

[†]The market value of **your vehicle** is taken at the time of the sudden failure including VAT.

Policy wording

Meanings of words

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

Beyond economic repair

Where the repair costs exceed **market value**.

Brake frictional material

Brake discs, drums and frictional material.

Clutch frictional material (except Automatic and DSG Gearbox)

Clutch pressure plates, bearing and frictional material.

Confirmation of Cover

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

Consequential failure

The failure of any covered part which has directly resulted from the **sudden failure** of a covered component, except where this subsequent failure has arisen from an excluded cause or has occurred to batteries, bodywork, brake frictional materials, bulbs, carpets, clutch frictional material (except Automatic and DSG Gearbox), glass, trim, tyres, upholstery, wheels or wipers.

Continental Europe

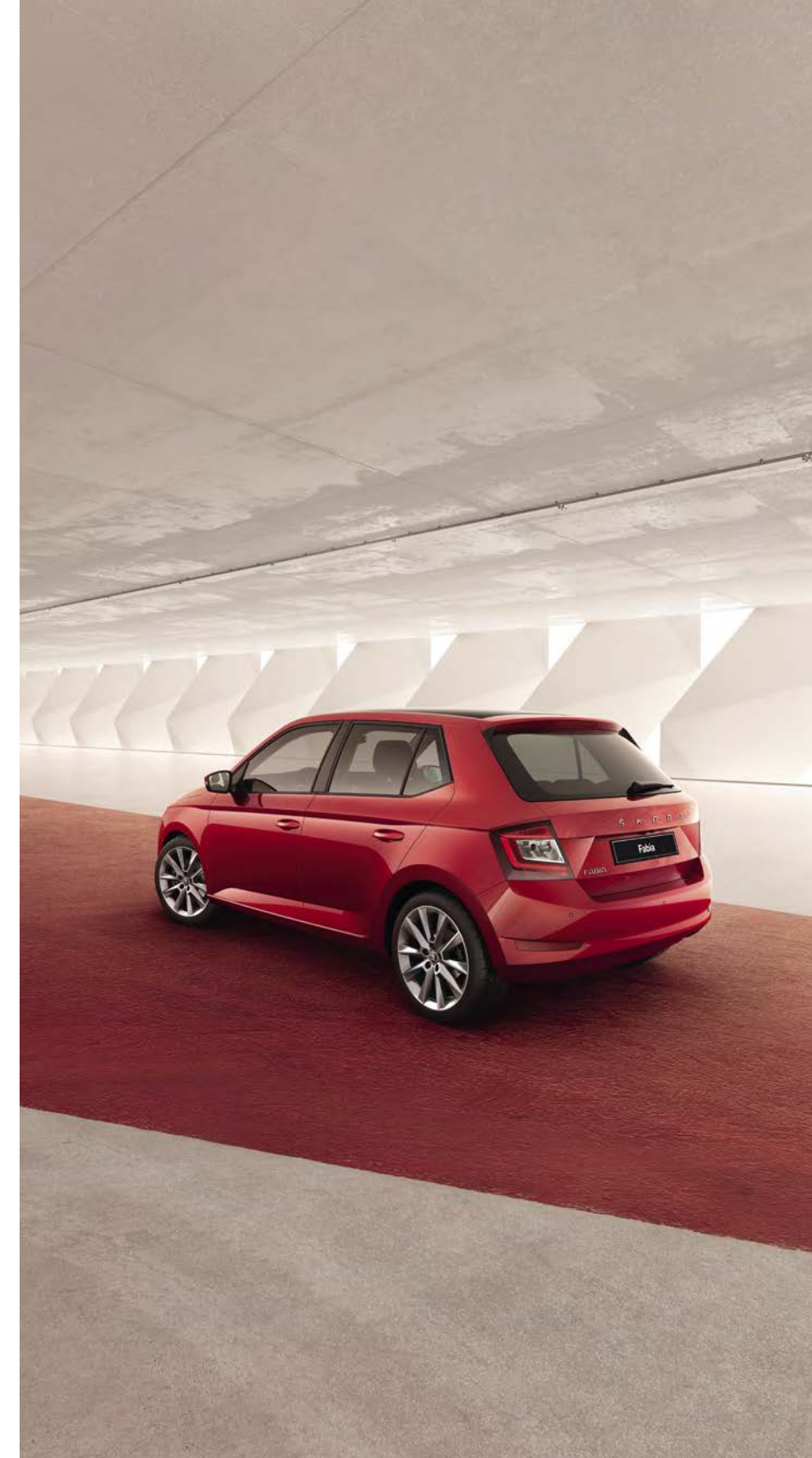
Albania, Andorra, Austria, Belarus, Belgium, Bosnia- Herzegovina, Bulgaria, Croatia, Cyprus, Czech Republic, Denmark, Estonia, Finland, France*, Germany, Gibraltar, Greece, Hungary, Iceland, Italy, Kazakhstan**, Kosovo, Latvia, Liechtenstein, Lithuania, Luxembourg, Malta, Moldova, Monaco, Montenegro,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

Date of loss

The date of the incident that resulted in the claim.

Excess

The first part of any claim for which **you** are responsible as shown on **your Confirmation of Cover**. **You** will be required to pay the selected excess for each repair submitted under this warranty policy. Where multiple repairs are submitted in the same claim, multiple excesses will be applied.



* Excluding any overseas territories. **The European part up to the Urals.
†The European part up to the Bosphorus.



Market value

The value of **your vehicle** as at the **date of loss** according to Glass's Guide, or as determined by an independent engineer.

Maximum claim limit

The maximum we will pay per claim is the **market value**[†] of **your vehicle** including VAT.

Mileage limit

The maximum permitted mileage during the **period of cover** as stated in **your Confirmation of Cover**.

Period of cover

The period shown on your **Confirmation of Cover**.

Škoda Approved Retailer

A Škoda Retailer or vehicle servicing facility which is approved by Škoda UK.

Sudden failure

The sudden and unexpected mechanical or electrical failure of a covered component (as stated in the relevant 'what is covered' section) that needs immediate repair or replacement. **Wear and tear** or normal deterioration is not covered

under the definition of electrical or mechanical failure.

United Kingdom

England, Scotland, Wales and Northern Ireland.

Water ingress

The general seepage of externally originating water through misaligned bodywork or seals which protect mechanical and electrical components, but excluding the total submersion, immersion or flooding of an affected component.

We, our, us

AWP P&C SA, the insurer. The policy is administered by Lawshield UK Limited on behalf of the insurer.

Wear and tear

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

You, your, yours

The private individual named on the **Confirmation of Cover** who is not a motor trader, garage, business or individual dealing in the buying or selling of motor vehicles.

Your vehicle

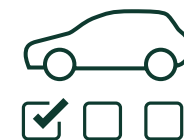
The vehicle detailed on the **Confirmation of Cover** principally used and registered in the **United Kingdom**.

[†]The market value of **your vehicle** is taken at the time of the **sudden failure** including VAT.

Extended Warranty

Essentials





Extended Warranty Essentials



What is covered

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

Components covered

- › **Engine:** All internal components; fly wheel; timing belt and tensioner; turbocharger; supercharger; all solid-state sensors and control units (including immobiliser ECU) of the engine management system including supply relays; ignition switch; petrol or diesel injection lift pumps; fuel injectors and fuel pipes; starter motor; starter motor relay; alternator; water pump; thermostat; and engine mountings.
- › **Gearbox** (automatic or manual): All internal components, gear selection linkages and ECUs; automatic selection switchgear; and reverse light switch.
- › **Electric and hybrid drive:** Traction motor for electric drive, control unit for electric motor, power and control electronics for electric drive, impulse rotor, rotor position sensor, sender for traction motor temperature, voltage converter, inverter, control unit for charging voltage, fan motor for high-voltage battery, and vehicle internal charger for high-voltage battery (without charging cable).
- › **Fuel system:** fuel pump, injection pump, high-pressure pump, turbocharger, compressor (engine charge), electronic components of the engine management, charge air cooler.
- › **Final drive / transmission shafts:** prop shafts, final drive gear and drive joints (**with the exception of gaiters**), mechanical/electronic systems for traction control system (TCS) with the parts: engine speed sensors, control unit, hydraulic unit, pressure accumulator and charge pump, electronic differential lock (EDL) with the parts: engine speed sensors, control unit, hydraulic unit and EDL valve block.

What is not covered

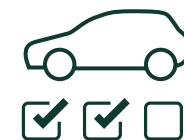
We will not pay for:

- All adjustments, cam belt timing, diesel pump timing or cleaning.
- Any exclusion detailed under the 'General Exclusions' section.
- The costs of repairing or replacing the covered factory fitted mechanical and electrical components of **your vehicle** that have suffered **sudden failure** as a result of **water ingress**.
- The costs of **consequential failure** of a covered part.

Extended Warranty

Standard





Extended Warranty Standard

What is covered

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

We will also pay for the costs of **consequential failure** of a covered component subject to the **maximum claims limit** and the terms and conditions of this policy.

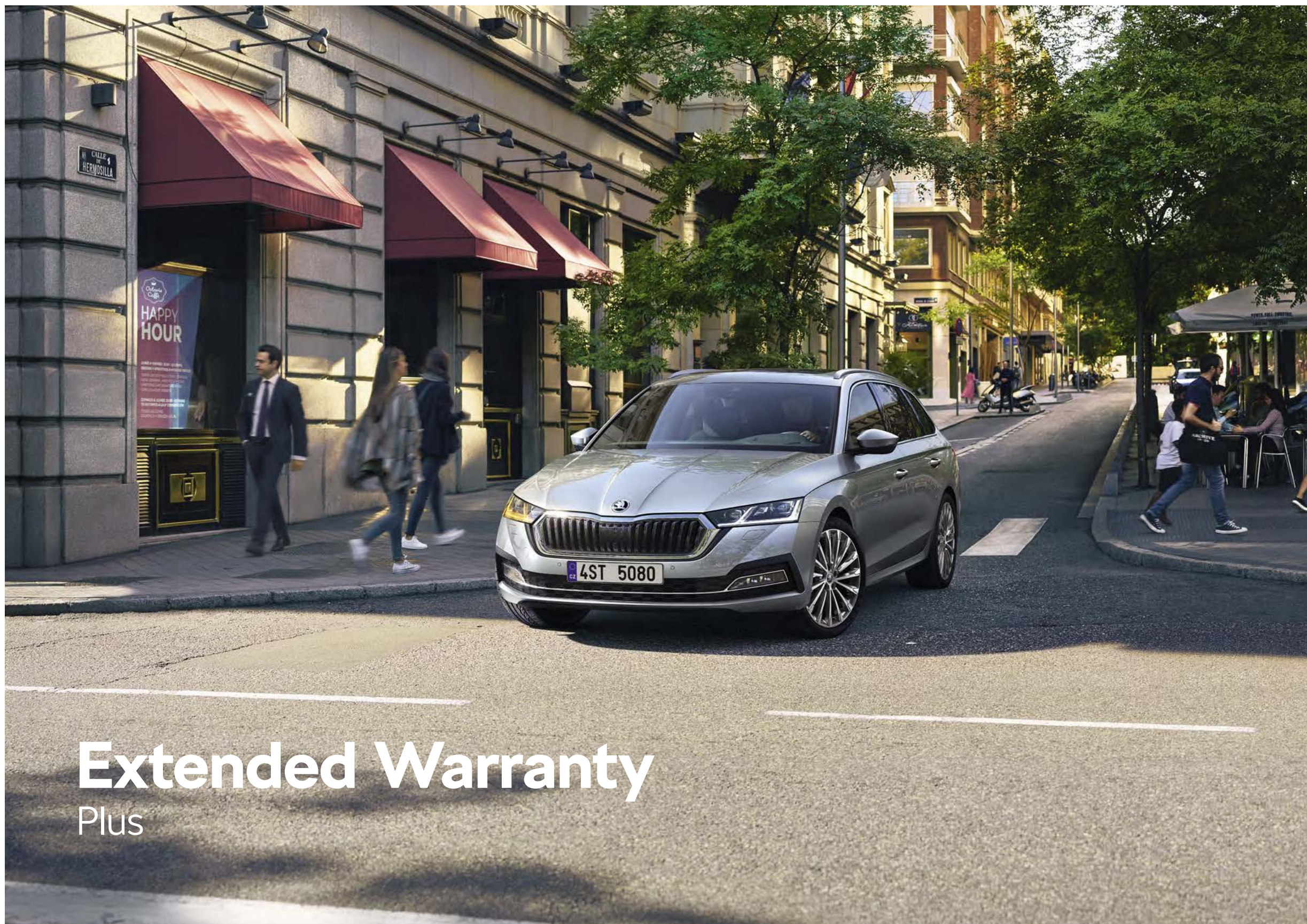
Components covered

- **All braking system components** (however, **brake frictional material** is excluded).
- **Catalytic converter:** Internal failure of catalytic converter.
- **All clutch components** (however **clutch frictional material [except Automatic and DSG Gearbox]** is excluded).
- **All drive-line and four wheel drive components.**
- **Electrics:** Control units (excludes software updates unless required as the result of replacing a covered component); switches; relays; wiper motor at the front and rear, heating blower motor, additional fan motor, window regulator motor, sunroof motor, locking motors (excluding closing aid and tailgate drive); and instrument clusters.
- **Electric and hybrid drive:** Traction motor for electric drive, control unit for electric motor, power and control electronics for electric drive, impulse rotor, rotor position sensor, sender for traction motor temperature, voltage converter, inverter, control unit for charging voltage, fan motor for high-voltage battery, and vehicle internal charger for high-voltage battery (without charging cable).
- **Engine:** All internal components; fly wheel; timing belt and tensioner; turbocharger; supercharger; all solid-state sensors and control units (including immobiliser ECU) of the engine management system including supply relays; ignition switch; petrol or diesel injection lift pumps; fuel injectors and fuel pipes; starter motor; starter motor relay; alternator; water pump; thermostat; and engine mountings.
- **All exhaust treatment system components:** Exhaust gas recirculation and AdBlue system (excluding gaskets, lines, pipes and tank).
- **Gearbox (automatic or manual):** All internal components, gear selection linkages and ECUs; automatic selection switchgear; and reverse light switch.
- **Heating and cooling:** All components relating to heating and air conditioning systems and engine cooling (excludes coolant pipes and hoses, heated seats, heated rear windows, door glasses and heated mirrors).
- **Locking system:** All electrical components fitted as standard.
- **Oil leaks:** Seals and gaskets replaced to rectify the oil leaks on the components in this list of cover.
- **Steering system:** All components including from the steering wheel to the track rod ends; rear wheel steering (if fitted); PAS system (excludes drive belt); solid-state sensors and relays.
- **Suspension:** All components including self-levelling system; wheel bearings; switchgear; ECU and relay; and hydraulic pumps and valves.

What is not covered

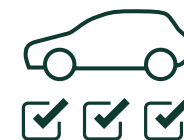
We will not pay for:

- All adjustments, cam belt timing, diesel pump timing or cleaning.
- Any exclusion detailed under the 'General Exclusions' section.
- The costs of repairing or replacing the covered factory fitted mechanical and electrical components of **your vehicle** that have suffered **sudden failure** as a result of **water ingress**.



Extended Warranty

Plus



Extended Warranty Plus



What is covered

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

We will also pay for the costs of repairing or replacing the covered factory fitted mechanical and electrical components of **your vehicle** that have suffered **sudden failure** as a result of **water ingress**.

We will also pay for the costs of **consequential failure** of a covered component subject to the **maximum claims limit** and the terms and conditions of this policy.

What is not covered

We will not pay for:

- All bodywork components including encased aerials, paintwork, glass, seals, sunroof assemblies, soft top roofs, and any component that may require adjustment from time to time
- Seat frames
- Gas struts
- Strikers and hinges
- Any exclusion detailed under the 'General Exclusions' section.
- Worn and perishable items as follows:
 - › All adjustments, cam belt timing, diesel pump timing or cleaning
 - › Batteries of all kinds (such as high voltage batteries, including inner parts and housing)
 - › Brake frictional material
 - › Clutch frictional material (except Automatic and DSG Gearbox)
 - › Coolant pipes and hoses
 - › Constant Velocity (CV) boot gaiters
 - › Exhaust systems including DPF filters (however, catalytic converters are covered for internal failure only)
 - › Fuses
 - › Interior trims, exterior trims and upholstery
 - › Non-Xenon and non-LED bulbs
 - › Tyres and wheels
 - › Un-encased drive belts
 - › Wiper blades and arms
 - › Wiring and connections, HT leads, aerial coaxial cables and fibre optic cables

General exclusions

All policies

The following exclusions apply to all policy levels:

- Routine servicing (all components replaced associated with routine servicing are excluded).
- Non-Škoda approved components that are not of a matching quality to Škoda original components.
- **We** will not replace drive belts, filter, lubricants, anti-freeze and fluids unless damage is caused by the **sudden failure** of a component covered by **your** Extended Warranty.
- **We** will not pay for **sudden failure** due to lack of oil, fuel, lubricants, anti-freeze, hydraulic fluids or additives; or foreign matter entering the fuel, cooling, air conditioning or lubrication systems.
- **We** will not pay for **sudden failure** as a result of the use of oil, fuel, lubricants, hydraulic fluids or oil degradation, or additives which the manufacturer does not recommend.
- **We** will not cover damage to components not covered by **your** Extended Warranty cover even if the damage is caused by a component that is covered.
- **We** will not pay for **sudden failure** caused by an excluded component.
- **We** will not pay for any claim covered under any other guarantee, insurance or warranty. For the avoidance of doubt this includes a gesture of goodwill from a motor manufacturer.
- **We** will not pay for any depreciation to **your vehicle**, loss of earnings, death or bodily injury, damage to property or any other loss or damage which is a direct or indirect result of the **sudden failure** of a covered component.
- Unless otherwise stated **we** will not pay for losses that may be caused by defective or damaged components. For example, **your** policy may cover repairs to or replacement of a wheel bearing but would not cover any loss of earnings that **you** may suffer while **your vehicle** is being repaired.
- **We** will not pay for failure caused by deterioration of a covered component commensurate with its age and mileage. This includes, but is not limited to, gradual loss of engine compression requiring the repair of valves or rings and the gradual increase in the oil consumption due to normal operating functions.
- **We** will not pay for any costs of repair or replacement of any components where the **sudden failure** is as result of **wear and tear**.
- Design Faults and Recalls – If any components of **your vehicle** have an inherent design fault or is recalled by its manufacturer, the component which is the subject of the design fault or recall is not covered by this warranty.





- **We** will not pay more than the manufacturer's list prices for parts and labour time in excess of that published by the manufacturer. Please bear this in mind if **you** authorise a repair overseas.
- **We** will not replace casings, unless damaged by a component which has suffered **sudden failure** and which forms part of a valid claim.
- **We** will not pay for damage caused by any of the following:
 - › Alterations, experimental equipment
 - › Fire
 - › Corrosion
 - › Frost
 - › Salt
 - › Hail, windstorm, lightning, water submersion or flooding
 - › Tree sap, bird droppings
 - › A recurring problem where **you** have not sought repair advice from a **Škoda Approved Retailer**
 - › Failure to respond to a manufacturer's recall
 - › Not maintaining **your vehicle** in a safe and roadworthy condition
 - › Improper repair
 - › Intentional damage or injury
 - › Loss or damage to contents of **your vehicle**
 - › The theft of your vehicle
 - › Participating in a criminal act
 - › Wilful exposure to danger
 - › Any type of accident
 - › Any failure of a cosmetic nature only
 - › Being under the influence of drugs (unless medically supervised) or alcohol, misuse or neglect
- › Any unlawful act or omission
- › Acts of war, nuclear explosion, sonic boom or radioactivity.
- **We** will not pay for repair or replacement if the fault causing the component failure or damage existed before **your** Extended Warranty came into effect.
- **We** will not pay for repair or replacement where **your vehicle** has exceeded **your** selected annual mileage limit at time of the claim occurrence, unless **you** have chosen an unlimited mileage policy.
- **We** will not pay for repair or replacement where the speedometer in **your vehicle** has been tampered with, altered, disconnected, or where the mileage of **your vehicle** cannot be verified.
- **We** do not cover the repair or replacement of furnishings (movable or fixed) installed by the factory. This includes camping equipment, camper vans, or business equipment.

The following vehicles are excluded from this policy:

- All non-Škoda vehicles
- Grey imports
- Vehicles powered by fuel cell or liquid petroleum gas (LPG)
- Vehicles modified from the manufacturer's specification
- New vehicles without a Manufacturer Warranty
- Pre-series or special series vehicles (limited editions with less than 200 vehicles produced)

General conditions

The following conditions apply to all aspects of your Extended Warranty policy.
You must ensure all conditions are met before we can approve a claim.

- Servicing must be carried out in accordance with vehicle manufacturer recommendations. Genuine Škoda components, oils and other fluids or components, oils and other fluids of equivalent specification and matching quality must be used. Failure to comply with this condition will result in a warranty claim being rejected.
- Failure to keep **your vehicle** serviced in accordance with the manufacturer's service schedule will void the warranty. You must keep all servicing receipts and invoices. **We** will be entitled to check that **your vehicle** has been serviced regularly and may ask to see these in the unlikely event that the condition of **your vehicle** does not appear to correspond with **your vehicle** service schedule.
- The cost of any investigation work can only be authorised by **you**, in the event that it is found that the problem is not covered by the warranty, **you** will remain responsible for any costs incurred.
- **You** must be a permanent resident of the **United Kingdom** throughout the period of cover. However, **you** can make a claim while travelling in the **United Kingdom** and **Continental Europe**.
- **Your vehicle** must not be used for hire or reward, public services (e.g. emergency services), professional instruction, competition or off-road use, motor rally, speed or duration tests or any practice for these events.
- **We** reserve the right to have **your vehicle** inspected by an expert before authorising repairs and may also arrange for components to be examined by an expert. **You** may be asked to ensure any faulty component is retained for **our** inspection following a repair.
- Where **your** motor insurance should pay for a repair or will deem your vehicle to be a write-off, then **your** motor insurance should be used and not this warranty.
- **Your** warranty may be invalidated if **your vehicle** continues to be driven when a fault becomes apparent which results in further damage.
- If **your vehicle** is registered to a VAT registered company or individual, the VAT element of a valid warranty claim can be claimed by that company or individual and it is the responsibility of that company or individual to do so. **We** will not be liable for any such amount.
- This policy is governed by English law. If there is a dispute, it will only be dealt with in the courts of England or within the **United Kingdom** in which **your** main residence is situated.
- If a claim is made which **you** or anyone acting on **your** behalf knows is false, fraudulent or exaggerated, **we** will not make any payment to you and all cover under this policy will cease.





- Modification to the vehicle - if **you** would like **your vehicle** to be modified in any way, **you** should obtain our prior approval and the work should be carried out by a **Škoda Approved Retailer**. In the event that a modification, which was not approved by us, contributes to a fault, **we** reserve the right to reject any claim **you** may wish to make in relation to that fault.
- **You** must take all reasonable steps to safeguard **your vehicle** against **sudden failure**.
- You are required by the provisions of the Consumer Insurance (Disclosure and Representations) Act to take care to supply accurate and complete answers to all of the questions **we** ask when **you** buy **your** Škoda Extended Warranty cover. You must tell us of any changes to the answers **you** have given as soon as possible. Failure to advise us of a change to **your** answers may mean that **your** cover is invalid and that it does not operate in the event of a claim.
- If a claim occurs **you** must comply with the relevant claims procedures within this Cover Booklet. Failure to do so may invalidate **your** cover.
- If **your vehicle** is deemed to be **beyond economic repair**, the salvage value of **your vehicle** will be deducted from the **market value**.
- If **you** have chosen to pay for **your** policy in one annual payment, the insurance premium is due at the time of Extended Warranty purchase. If **you** have chosen to pay in monthly instalments, an initial monthly premium is due at the date of Extended Warranty purchase and subsequent monthly payments will be taken each month on the same date via Direct Debit. Further information about the agreed payment method and the Direct Debit due date can be found in **your Confirmation of Cover**.

- If **you** pay **your** premium by instalments, in the event that **you** fail to pay one or more instalments, whether in full or in part, **we** may cancel this policy by giving **you** seven days' notice. **We** may also refuse **your** claim or take the balance of any outstanding premium due to **us** from any claim payment **we** make. Where **we** are unable to collect a premium payment due to insufficient funds in the account **you** have nominated to pay from, notice will be sent to **you** allowing **you** an opportunity to rectify the situation and confirming that a second attempt to collect payment will be made. Where **we** are unable to collect a premium payment due to a Direct Debit instruction being cancelled, notice will be sent to **you** allowing you an opportunity to rectify the situation. If **you** fail to do so within seven days **we** will cancel **your** policy with immediate effect and where **we** have not paid a claim, **you** will be charged on a daily pro-rata basis for the time **you** have had on cover, plus a cancellation fee of £25. If **we** have paid a claim **you** must pay the full annual premium plus a cancellation fee of £25 and **you** will not be entitled to any refund.





How to make a claim

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

1. Take **your vehicle** to any Škoda Approved Retailer and show them **your Confirmation of Cover**. If **you** need help finding your local **Škoda Approved Retailer** please go to www.skoda.co.uk
2. **Your Škoda Approved Retailer** will assess **your vehicle** and liaise with **us** on **your** behalf by calling **0333 043 3810**.
3. If it is not possible for you to return **your vehicle** to a **Škoda Approved Retailer**, please contact **us** for authority prior to the commencement of any work to **your vehicle** on **0333 043 3782**.

If **you** do not follow these steps, we may reject **your** claim.

Claiming while outside the United Kingdom

If **you** need to make a claim in **Continental Europe**, please contact **us** for authority prior to the commencement of any work to **your vehicle** on **+44 1925 403548**.

If **you** are unable to contact **us**, **you** may arrange for **your vehicle** to be repaired. Please contact **us** at the address below within 30 days of any repair and **you** will be advised if repairs completed are covered by **your** warranty. Please ensure that **you** retain a detailed repair invoice to support **your** claim.

If **your** claim is covered, **you** will be reimbursed in GBP at the prevailing exchange rate at the time of settlement.

Škoda Extended Warranty, PO Box 869, Warrington, WA4 6LD.

Important information

Purchasing your policy

Purchasing Extended Warranty is not a requirement in order to obtain other goods or services.

Getting in touch

You can contact us at:

Škoda Extended Warranty,
PO Box 869, Warrington, WA4 6LD.
Telephone: **0333 043 3782**
Email: customerservices@skoda-extendedwarranty.co.uk

What to do if you are not satisfied with the cover or service provided

Our aim is to get it right. If we make a mistake, we will put it right promptly. We will confirm to you the receipt of your complaint within five working days and in most instances will have sent you our final response to your complaint within four weeks.

In rare instances, where the investigation into your complaint takes longer than four weeks, we will provide you with our final response within eight weeks.

You may refer your complaint to the Financial Ombudsman Service if you remain dissatisfied with our final response or we fail to provide a final response within eight weeks.

If you have a complaint, please contact our Customer Services Manager at:

Škoda Extended Warranty, PO Box 869, Warrington, WA4 6LD.
Telephone: **0333 043 3782**
Email: customerservices@skoda-extendedwarranty.co.uk

Financial Services Compensation Scheme

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

Further information about the compensation scheme is available from the FSCS, telephone number **0800 678 1100** or **020 7741 4100**, or by visiting their website at www.fscs.org.uk

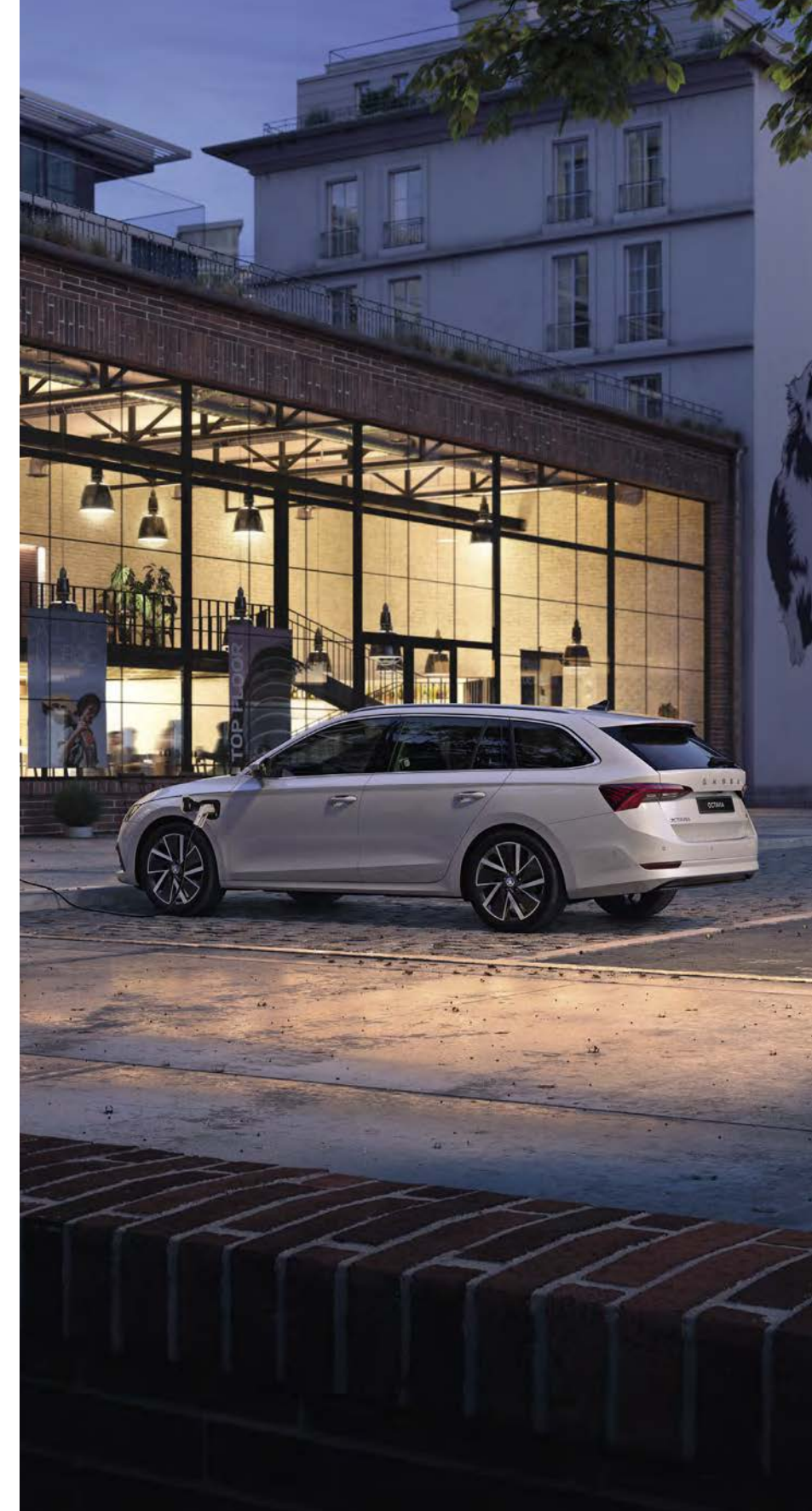
Renewal of your Škoda Extended Warranty annual policy

We will contact you about the renewal of your policy at least 21 days prior to the expiry of your cover.

We may vary the terms of your cover and the premium rates at the renewal date.

Transfer of ownership

This Warranty cannot be transferred to another owner or vehicle.



How to cancel your policy

Your cancellation rights

If this cover does not meet **your** requirements or should **you** decide to cancel it for any reason within a period of 14 days, **you** can obtain a full refund of the premium paid without charge, subject to no claims having been paid.

The 14 day period begins on the day **you** receive an email with **your Confirmation of Cover**.

After the 14 day period, **you** can cancel **your** policy and be entitled to a pro-rata refund, subject to no claims having being paid. A cancellation fee of £25 applies and will be deducted from **your** refund amount.

If a claim has been paid, you will not be entitled to a refund and you will need to pay any outstanding premiums on your policy, in addition to a cancellation fee of £25.

For cancellations, please contact **us**:

Telephone: **0333 043 3782**

Email: **customerservices@skoda-extendedwarranty.co.uk**

Post: Škoda Extended Warranty, PO Box 869, Warrington, WA4 6LD.

Our cancellation rights

If events beyond **our** control mean **we** can no longer operate in the UK, **we** may cancel **your** policy. In the event that **we** do cancel **your** policy, a pro-rata refund will be provided, subject to no claim having being paid.

Furthermore, if **your vehicle** is used or modified in a way which is not in line with the general conditions displayed above, **we** may cancel **your** policy. Cancellation will be effective from the date that **your vehicle** is used or modified in a way which is not in line with the general conditions listed in this Cover Booklet.

Use of data

Škoda Extended Warranty is administered by Lawshield UK Limited on behalf of Volkswagen Financial Services (UK) Limited ("VWFS"), underwritten by AWP P&C SA and reinsured by Volkswagen Versicherung AG. In addition, please note that all warranty claims are administered by Opteven Services SA on behalf of AWP P&C SA. The Data Controllers of the personal data processed for the provision of the Extended Warranty product (referred to collectively as the "Data Controllers") are listed below. Each of the Data Controllers will process **your** personal data for their own separate purposes.

For information regarding how each of the Data Controllers processes **your** personal data, the purpose(s) for processing, how they maintain the security of **your** personal data, the third parties with whom they may share **your** personal data, or to make contact with the Data Controllers, please refer to the relevant privacy policy(s):

AWP P&C SA

Please note the insurer, AWP P&C SA, is a subsidiary company of Allianz Partners SAS

Website: **www.allianz-assistance.co.uk/privacy-notice.html**

Post: Customer Service (Data Protection), AWP Assistance UK Ltd, 102 George Street, Croydon, Surrey CR9 6HD

Telephone: **0208 603 9853**

Email: **AzPUKDP@allianz.com**

Volkswagen Versicherung AG

Website: **insurewithskoda.vwfs.co.uk/privacy-policy/skoda-ew-dpi**

Email: **Dataprotectionrights.VW-Versicherung-AG@vwfs.com**

VWFS

Website: **www.insurewithskoda.co.uk/privacy**

Post: Data Protection Officer, Volkswagen Financial Services (UK) Limited, Brunswick Court, Yeomans Drive, Blakelands, Milton Keynes MK14 5LR

Email: **DPO@vwfs.co.uk**

VWFS specific information

VWFS may share **your** information with other Volkswagen Group companies for audit, risk management and/or customer modelling purposes, for statistical and trend analysis, with the aim of developing and improving products and services, and to comply with legal requirements. VWFS will not disclose **your** information to anyone else except:

- > Where the law says VWFS may or must do so;
- > To third parties that provide services to VWFS or who perform activities relating to your product and/or to protect VWFS's rights and/or property; and
- > To franchised Retailers to handle claims under **your** warranty cover.

If **your** personal information is stored outside of the UK, VWFS will require **your** personal information to be protected to UK standards. Further information on how your information is used, how VWFS maintain the security of your information, **your** right to access information VWFS hold on **you** and details of relevant third party and Volkswagen Group companies for data sharing purposes is in the VWFS Privacy Policy, which is referred to above.