



Das WeltAuto.
Used cars you can trust. Guaranteed.

Das **Welt**Auto Warranty Cover Booklet

October 2015



Das WeltAuto Warranty Cover is provided by Volkswagen UK.



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**Welcome to
your Volkswagen
Das WeltAuto
Warranty Cover,
this Cover Booklet
gives you full details
of your cover, please
keep it together with
your Confirmation of
Cover in a safe place.**

**Your cover is made up of the
following sections:**

- Das WeltAuto Warranty Cover
- Roadside Assistance
- MOT 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, your Volkswagen Retailer or Volkswagen Authorised Repairer will be able to help you. To locate your nearest Volkswagen Retailer or Volkswagen Approved repairer please refer to www.volkswagen.co.uk.



Approved Warranty Cover

Meaning of words

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

Norway, Poland, Portugal, Republic of Ireland, Romania, San Marino, Slovakia, Slovenia, Spain, Sweden, Switzerland and Vatican City.

Area of cover

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

Covered vehicle

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

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Beneficiary, beneficiary's, beneficiaries

Means **you** or any other driver of the **covered vehicle** using the **covered vehicle** with **your** permission and any passenger of the **covered vehicle** at the moment an **electrical or mechanical failure** occurs.

Electrical or mechanical failure

Means the sudden and unexpected failure of a component which is covered by the Warranty section of this cover and which needs immediate repair or replacement. **Wear and tear** is included for the first 100,000 miles from first registration of the **covered vehicle** under the Warranty section of this cover. **Water ingress** is included. **Consequential failure** is included for up to £2,000 per claim inclusive of VAT.

Consequential failure

Means the failure of any part which has directly resulted from the **electrical or mechanical failure** of a covered component, except where this subsequent or secondary failure has arisen from an excluded cause (such as abuse, accident, fire, impact or neglect) or has occurred to batteries, bodywork, brake frictional materials, bulbs, carpets, clutch frictional material, glass, trim, tyres, upholstery, wheels or wipers. The maximum payable for **consequential failure** is £2,000 per claim including VAT.

Maximum claim limit

Means the price **you** paid for the **covered vehicle** or means up to a maximum of the price **you** paid for the **covered vehicle** in total under the Warranty section of this cover, excluding roadside assistance.

Period of cover

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

Private individual

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

Continental Europe

Means Andorra, Austria, Belgium, Bulgaria, Cyprus, Czech Republic, Denmark, Estonia, Finland, France, Germany, Gibraltar, Greece, Hungary, Italy, Latvia, Liechtenstein, Lithuania, Luxembourg, Malta, Monaco, Netherlands,

UK

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

Meaning of words (continued)

Volkswagen Warranty, we, our, us

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

Water ingress

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

Wear and tear

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

You, your, yours

Means the **private individual** named on the **Confirmation of Cover**, or as replaced by any new owner correctly declared to **us** using the transfer of ownership form in this document and accepted by **us**.

Summary of cover

Cover and limits
WARRANTY Parts and labour in respect of repair or replacement of covered components up to the purchase price of the covered vehicle.
WARRANTY (Continental Europe) Maximum 60 days in each 12 month period of cover .

For full terms and conditions please read this cover document together with **your Confirmation of Cover**. All claim limits in this document and in **your Confirmation of Cover** are inclusive of VAT.

Important information

Thank **you** for purchasing a Das WeltAuto Used Car with Das WeltAuto Warranty All Component Cover.

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 **you** need to contact **us** regarding this cover, please call **Volkswagen Warranty** on 0333 043 3781 or write to **us** at **Volkswagen Warranty**, PO Box 869, Warrington WA4 6LD.

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

How this cover works

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

This document gives **you** full details of **your** cover, please keep it together with **your Confirmation of Cover** in a safe place.

All vehicles sold are subject to the Consumer Rights Act 2015, as from time to time amended. The legal rights which the buyer enjoys against the seller if the goods are not of satisfactory 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.

All the details of how to make a claim together with conditions of **your** cover are set out in the following pages. If however, **you** have any questions, **your** Volkswagen Retailer or Volkswagen Authorised Repairer, will be able to help **you**. To locate **your** nearest Volkswagen Retailer or Volkswagen Authorised Repairer please refer to www.volkswagen.co.uk

Important telephone numbers

Volkswagen Warranty 0333 043 3781.

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

Data protection

Information about this cover will be shared between **us** and any third party administrator **we** use in administering this cover. **You** should understand that the information **you** provide will be used by **us**, **our** representatives, industry governing bodies and regulators to process **your** cover, handle claims and prevent fraud. This may involve transferring information to other countries (some of which may have limited or no data protection laws). **We** have taken steps to ensure **your** information is held securely.

Volkswagen Das WeltAuto Warranty is administered on behalf of Volkswagen Group Companies by Volkswagen Financial Services (UK) Limited; **your** information may be used by Volkswagen Group companies for marketing, research and to inform **you** from time to time about special promotions, new products or services. If **you** do not want to receive marketing information please contact us.

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.

No term of this cover agreement is to be enforceable by any third party pursuant to the Contracts (Rights of Third Parties) Act 1999.

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

Cancellation rights/refunds

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

Transfer of ownership

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

Servicing requirements for your Volkswagen

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

Please ensure that **you** maintain sufficient records to enable **our** Authorised Network to confirm that the **covered vehicle** has been appropriately serviced. In any event, please ensure that the service schedule booklet in **your covered vehicle** is stamped by the business carrying out the service work.

Servicing requirements for your non-Volkswagen vehicle

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

Please ensure that **you** maintain sufficient records to enable **our** Authorised Network to confirm that the **covered vehicle** has been appropriately serviced. In any event, please ensure that the service schedule booklet in **your covered vehicle** is stamped by the business carrying out the service work.



Policy wording

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

Electrical and mechanical failure includes failure due to **wear and tear** for the first 100,000 miles from first registration of the **covered vehicle** under the Warranty section of this cover, damage by **water ingress** and **consequential failure**, limited to £2,000 per claim inclusive of VAT for the latter.

What is covered?

All electrical and mechanical factory-fitted components are covered against **electrical or mechanical failure** unless listed in the What is not covered? section below:

What is not covered?

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, glass (including heated) and seals
- Wear and perishable items as follows:
 - All adjustments, cambelt timing, diesel timing or cleaning
 - Batteries
 - Brake discs, drums and frictional material
 - Bulbs and fuses
 - Clutch pressure plates, bearings and frictional material
 - Coolant pipes and hoses
 - CV boot gaiters
 - Exhaust systems including diesel particulate filters (although catalytic converters are covered for internal failure only)
 - Non-genuine manufacturer's parts that are not of a matching quality
 - Tyres and wheels
 - Unencased drive belts
 - Upholstery, interior and exterior trims
 - Washer pipes and vacuum hoses
 - Wiper blades, arms and washer jets
 - Wiring and connections (including HT leads and aerial coaxial cables)

Working materials/casings

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

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

Warranty exclusions

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

1. Corrosion, frost, salt, hail, windstorms, lightning, airborne fallout, (e.g. chemicals, tree sap, bird droppings, etc.), water submersion, water immersion or flooding.
2. Any defect which is likely to have existed before the **period of cover**.
3. **Wear and tear** where it occurs over 100,000 miles from first registration of the **covered vehicle**, normal deterioration, routine servicing, maintenance.
4. Faulty repairs, incorrect servicing or failure to have the **covered vehicle** serviced in accordance with the manufacturer's specification. If you fail to have the **covered vehicle** serviced in accordance with the manufacturer's specification, cover will still apply for components which are not connected to vehicle servicing.
5. Lack of oil, fuel, lubricants, anti-freeze, hydraulic fluids or additives; or foreign matter entering the fuel, cooling, air conditioning or lubrication systems; or use of oil, fuel, lubricants, hydraulic fluids or oil degradation, or additives which the manufacturer of the **covered vehicle** does not recommend.
6. Vehicles modified in any way from the original manufacturer's specification.
7. Any loss where the speedometer has been tampered with, altered, disconnected or where the mileage of the **covered vehicle** cannot be verified; or where **you** or anyone else acting on **your** behalf acts in a way that prevents **us** from exercising **our** right to inspect the **covered vehicle** under this cover.
8. Damage or failure caused by an excluded component.
9. If the vehicle has been used for competitions of any kind, racing, pacemaking, rallies, off-road use including track days, for any form of hire or reward and usage for or by driving schools.
10. Losses or damage due in any way to any type of accident, misuse or any act or omission which is wilful, unlawful or negligent (such as, but not limited to, consequential damage caused by continuing to drive the **covered vehicle** when a fault becomes apparent).
11. Any component which is either subject to recall by the **covered vehicle's** manufacturer, manufacturing defect or inherent design faults.
12. **Electrical or mechanical failure** which happens outside the **area of cover**.

13. Cleaning, polishing, operations performed under normal maintenance, adjustments, modifications, alteration, tampering, disconnection, improper adjustments or repairs.
14. **We will not pay for any damage to parts caused by consequential failure** exceeding £2,000 per claim inclusive of VAT.
15. **We will not pay for any depreciation to your covered vehicle**, loss of earnings, death or bodily injury, damage to property or any other loss or damage which is a direct or indirect result of the failure of a covered item.
16. As **your Warranty** is intended to cover the repair and/or replacement of defective or damaged parts, it does not additionally cover losses that may be caused by that defective or damaged part, unless otherwise stated in the cover terms and conditions. For example, **your Warranty** may cover repairs to or replacement of a wheel bearing but would not cover any loss of earnings that **you** may suffer while **your covered vehicle** is being repaired.
17. **You** should check whether **you** have any other warranties or insurance policies that may cover additional damage or related costs or losses not covered by this cover.
18. Ionising radiation or radioactive contamination from any nuclear fuel or the nuclear waste arising from burning nuclear fuel.
19. Radioactive, toxic, explosive or other dangerous properties of any explosive nuclear equipment or nuclear part of that equipment.
20. Acts of war, invasion, acts of foreign enemies, terrorism, hostilities (whether war be declared or not), civil war, rebellion, revolution, insurrection, military or usurped power, riot or civil commotion, explosions, fire, radiation and falling objects.
21. Pressure waves caused by aircraft and other aerial devices travelling at sonic or supersonic speeds.
22. Any costs covered under any other warranty, guarantee, insurance or cover.
23. Any damage or harm which has occurred as a result of accidental damage or impact of whatever nature to either the **covered vehicle** or the **beneficiaries**.
24. This cover will not cover any loss, damage or failure caused wholly or partially, from lack of maintenance, abuse or neglect or as a result of accident. It will not cover pre-existing faults or a gradual reduction in operating performance that is commensurate with the age and mileage of the vehicle unless specifically included under **wear and tear**.
25. Any vehicle which is owned by a business formed for the purposes of selling or servicing motor vehicles.
26. Emergency service vehicles are excluded.
27. **Your** car must not be one of the following:
 - American, Australian or Canadian cars (unless built for the **UK**), AC, Aston Martin, Bentley, Bristol, Caterham, Ferrari, Lamborghini, Lotus, Maserati, Morgan, Porsche (not Boxster), Rolls Royce, TVR, Westfield, stretched limousines, kit cars, cars modified outside manufacturer's specification.



Claim payments

The number of claims **we** will pay is unlimited and the maximum value of claims in total **we** will pay is up to the **maximum claim limit**. The maximum payable in respect of **consequential failure** is up to £2,000 per claim inclusive of VAT. **We** will not pay more than the manufacturer's list price for parts and official labour times/costs which are necessary to repair or replace covered components.

Continental use

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

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



How to make a Warranty claim (UK)

Contact **your** nearest Volkswagen Retailer or Volkswagen Authorised Repairer and advise them that **your covered vehicle** is protected by the Das WeltAuto Warranty All Component Cover. They will manage the claims process on **your** behalf.

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

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

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

Courtesy cars

In the event that **your** vehicle is off the road and needs rectification under Das WeltAuto 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 Warranty claim (Continental Europe)

Arrange for the **covered vehicle** to be taken to the nearest Volkswagen Retailer or Volkswagen Authorised Repairer and give them **your** authority to carry out the necessary repairs. Once the repairs have been completed, **you** must settle the costs with them and retain the invoice. Please also keep the replaced components if possible until **we** have finished processing **your** claim as **we** may need to see them.

On **your** return to the **UK**, please send the invoice and copies of the **covered vehicle's** service records to **Volkswagen Warranty** either by:

Email: customerservices@volkswagen-warranty.co.uk or

Post: Volkswagen Warranty, PO Box 869, Warrington WA4 6LD

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

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

We will not pay more than the equivalent **UK** rates for the manufacturer's list price for parts and official labour times/costs which are necessary to repair or replace covered components.

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

General conditions

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

Providing information

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

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

Claims – Your duties

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

Claims – Our rights

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

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

Looking after your vehicle

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

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

Motor Industry Code of Practice

This Volkswagen Approved Warranty Cover conforms to the Motor Industry Code of Practice for Vehicle Warranty Products. For more information on the Code and what it means for **you** please visit www.motorindustrycodes.co.uk



MOTOR INDUSTRY
CODE OF PRACTICE
Vehicle Warranty Products

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
Volkswagen Warranty PO Box 869,
Warrington, WA4 6LD;
Or email **us** at
customerservices@volkswagen-warranty.co.uk;
Or telephone **us** on 0333 043 3781.

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 Codes Advisory 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 www.motorcodes.co.uk or call their Consumer Advice Line: 020 7344 1651 (option 1); lines are open between 9am and 5pm Monday to Friday excluding bank holidays.

Fraud

If **you** or any **beneficiaries claiming under this cover** makes a claim that is false or dishonest in any way, this cover will not be valid and **you** will lose all benefits under it.

Change of address

Please contact **Volkswagen Warranty** on 0333 043 3781.



Roadside Assistance

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What to do if you need roadside assistance in the UK

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

Help is just one phone call away. When **you** telephone for assistance, **your** call will be answered by a Volkswagen Roadside

Assistance specialist, who will arrange any services **you** require. If the problem cannot be resolved at the roadside, they will discuss **your** options with **you** and arrange further services suited to **your** individual needs.

They'll make sure **you** and **your** vehicle continue **your** journey with as little disruption as possible.

Please do not make arrangements without first contacting Volkswagen Roadside Assistance on 0800 777 192.



Volkswagen Roadside Assistance (continued)

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

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

What your vehicle cover includes

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

Roadside assistance

Assistance at the roadside if **you** are broken down more than a quarter of a mile from home.

Home assistance

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

Vehicle recovery

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

Accident recovery

If the vehicle has been immobilised due to a road traffic accident, Volkswagen Roadside

Assistance will arrange for the vehicle to be taken to the most appropriate authorised Volkswagen Retailer or Authorised Repairer.

Onward travel

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

Car hire*

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

Or:

Overnight accommodation

Overnight accommodation for the driver and **beneficiaries** up to a maximum of £500 in total. (This does not include the cost of meals and drinks).

Or:

Alternative travel

Volkswagen Roadside Assistance will refund the cost of alternative public transport for the driver and **beneficiaries** to the driver's destination, subject to a maximum of £500.

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

Message service

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

Caravan/trailer assistance

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

European assistance

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

Volkswagen Group European

Roadside Assistance 24 hour helpline:
00 800 1330 3939

When calling don't forget that dialling and ringing tones differ from country to country and that the 00 800 1330 3939 number may not work from some telephone networks.

If **you** experience difficulties, please use the following alternative to reach **Volkswagen Group European Roadside Assistance**:
00 33 (0) 472 171 258

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

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

Welcome to your Volkswagen MOT Cover.

Your Volkswagen 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 Volkswagen 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 Volkswagen Financial Services for Volkswagen UK.

Volkswagen 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.

Volkswagen 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 ("Volkswagen UK").

Volkswagen MOT Cover from Volkswagen Financial Services is administered by Lawshield (UK) Limited, who are authorised and regulated by the Financial Conduct Authority.

Volkswagen MOT Cover is underwritten by UK General Insurance Ltd on behalf of Ageas Insurance Ltd, registered in England No: 354568 (registered office: Ageas House, Hampshire Corporate Park, Templars Way, Eastleigh, Hampshire SO53 3YA.

UK General Insurance Ltd are authorised and regulated by the Financial Conduct Authority.

Ageas Insurance Ltd is authorised and regulated by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. This can be checked on the Financial Services Register at www.fca.org.uk/firms/systems-reporting/register or by calling them on 0800 111 6768. UK General Insurance Ltd is an insurer's agent and in the matters of claims act on behalf of the insurer.

Volkswagen Financial Services (UK) Ltd, Lawshield (UK) Ltd, UK General Insurance Ltd and Ageas Insurance Ltd are not part of the same corporate group.

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Policy summary

keyfacts

Your MOT Cover will cover the cost of repairs to your vehicle as a result of a part covered by this cover being cited on an official notification of refusal to issue an MOT Certificate (VT30) being issued during the period of cover.

Significant features and benefits of the policy

The most we will pay is £750 inclusive of VAT.

You will need to pay the first £10 towards any claim (the excess).

Significant conditions and exclusions of the policy

We will not pay for items subject to wear and tear (such as bulbs, fuses, tyres etc),

We will not pay for repairs to bodywork or glass.

We will not pay for the MOT Test or re-test fee.

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

How long does your MOT Cover last?

Volkswagen MOT Cover lasts for 12 months. Your period of cover is shown on your Confirmation of Cover.

Who provides your cover?

Your Volkswagen MOT Cover is provided as a benefit of group insurance policy issued to Volkswagen UK by UK General Insurance on behalf of Ageas Insurance Ltd.

Your right to cancel

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

How to make a claim

Take your vehicle to a Volkswagen Approved Retailer and show your Confirmation of Cover. If you need help finding your local Volkswagen Approved Retailer please go to www.volkswagen.co.uk. Your Volkswagen Retailer will assess your vehicle and liaise with us on your behalf.

How to make a complaint

Contact our Customer Services Manager at:
Volkswagen MOT Cover, P O Box 869, Warrington, WA4 6LD
By telephone: 0333 043 3781
By email: customerservices@volkswagen-motcover.co.uk

If we have not resolved the situation within eight weeks we will provide you with information about the Financial Ombudsman Services.

Financial Services Compensation Scheme

You may be entitled to compensation from the FSCS if the insurer cannot meet it's obligations.

This policy summary does not contain the full terms and conditions of your policy. These can be found in this Cover Booklet. You will also need to refer to your Confirmation of Cover.



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**.

Volkswagen Approved Retailer

Means a Volkswagen franchise Retailer or vehicle servicing facility which is approved by Volkswagen 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

UK General Insurance Limited on behalf of Ageas Insurance Limited. This policy is administered by Lawshield UK Limited 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, the Channel Islands and the Isle of Man.

You/Your/Yours

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

Your Vehicle

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

Policy wording

What is covered?

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

- Lighting Equipment: Front and rear lamps, headlamps, stop lamps, rear reflectors, direction indicators, hazard warning lamps, switches, tail tails, high intensity discharge (HID), LED headlamps, washing and levelling system, power steering malfunction indicator lamp (MIL), electronic parking brake MIL, illumination of speedometers, brake fluid level warning lamps, electronic stability control system MIL, tyre pressure monitoring system warning lamp.
- Steering and Suspension: Steering control, steering mechanism, power steering, transmission shafts, wheel bearings, front suspension, rear suspension, shock absorbers, wheel alignment, steering, suspension, brake, transmission dust covers / gaiters, and steering wheel locking mechanism.
- Brakes: ABS warning system / controls, condition of service brake system, condition of parking brake system, service brake performance, parking brake performance, brake fluid levels where below the minimum indication.
- Seatbelts: All seatbelts mountings, their condition and operation; front driver's and passenger seat mountings; driver's seat adjustment mechanism, backrest security in an upright position and supplementary restraint systems (SRS) including airbags and seatbelt pre-tensioners.
- General: Emission control systems including catalytic converter, electronic stability control system, fuel injection, engine mountings, ECU replacement as a result of calibration failure to meet MOT exhaust gas emission standards, horn, mirrors, registration plates, speedometer, driving controls, windscreen wipers and washers.

What is not covered?

We will not pay for:

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

General exclusions

These exclusions apply to all sections of **your 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



General conditions

These conditions apply to all sections of this MOT Cover and **you** must meet them before **we** make a payment.

- 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. If there is a dispute, it will only be dealt with in the courts of England or of the country within the **United Kingdom** in which **your** main residence is situated
- **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 **Volkswagen Approved Retailer**
- Only MOTs scheduled 30 days prior to the MOT due date will be covered up to a maximum of one **MOT Test** during the **period of cover**
- This cover will be invalidated if during the term:
 - **Your vehicle** is not serviced or repaired in accordance with the manufacturer's recommendations;
 - A claim is made on a fraudulent basis;
 - **Your vehicle** has been used for racing, rallying or other competition purposes.

How to make a claim

If you need to make a claim please take the following steps within seven days from the date of issue of the VT30.

- 1) Take your vehicle to any Volkswagen Approved Retailer and show your Confirmation of Cover. If you need help finding your local Volkswagen Approved Retailer please go to www.volkswagen.co.uk.
- 2) Your Volkswagen Approved Retailer will assess your vehicle and liaise with us on your behalf.
- 3) If your claim is valid we will authorise your Volkswagen Approved Retailer to repair your vehicle and we will settle the costs covered by your MOT Cover directly to your Volkswagen Approved Retailer.
- 4) You will be responsible for the following costs:
 - The first £10 of any repairs, (the excess)
 - Costs not covered by this policy
 - Costs in excess of £750 inclusive of VAT
 - Any VAT arising on the repairs (only where you are VAT registered)
 - Any MOT Test or re-test fee.



Important information

Getting in touch

You can contact us at:

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

By telephone: 0333 043 3781

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

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

Our aim is to get it right, first time, every time. If we make a mistake we will try and put it right promptly. We will always confirm to you the receipt of your complaint within five working days and do our best to resolve the problem within four weeks. If we cannot, we will let you know when an answer may be expected. If we have not resolved the situation within eight weeks we will provide you with information about the Financial Ombudsman Service.

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

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

By telephone: 0333 043 3781

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

If it is not possible to reach an agreement, you have the right to make an appeal to the Financial Ombudsman Service. This also applies if you are insured in a business capacity and have an annual turnover of less than €2million and fewer than ten staff. You may contact the Financial Ombudsman Service at:

The Financial Ombudsman Service,

Exchange Tower,

Harbour Exchange Square,

London,

E14 9SR

Tel 0800 023 4567

The above complaints procedure is in addition to your statutory rights as a consumer. For further information about your statutory rights contact your local authority Trading Standards Service or Citizens Advice Bureau.

Financial Services Compensation Scheme

For your added protection the insurer is covered by the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from the scheme, if they cannot meet their obligations. This depends on the type of business and the circumstances of the claim. Most insurance contracts are covered for 90% of the claim with no upper limit. You can get more information about compensation scheme arrangements from the FSCS or visit www.fscs.org.uk.

Use of data

We may use personal details you give to deal with your cover, or support the development of our business by including your details in customer surveys. We may contact you and ask necessary questions. We will store your details on computer but will not keep them for longer than necessary.

Under the terms of the Data Protection Act 1998 you are entitled to a copy of any information we hold about you. Telephone calls between you and us may be recorded. We may share your details with other companies within the Volkswagen Group United Kingdom Limited and Volkswagen Financial Services (UK) Limited and other carefully selected financial services and insurance companies we partner with, so that you can be informed of products and services which may be of interest to you by telephone, email or post. If you do not want to know about these products or services, please contact us.

Under the Data Protection Act 1998 we can only discuss your details with you. If you would like anyone else to contact on your behalf, please contact us. Your personal details may be transferred to countries outside the European Union. They will at all times be held securely and handled with the utmost care in accordance with all principles of English law.

Telephone calls may be monitored as part of training and quality assurance processes.

The Insurer and the Data Protection Act 1998

Please note that any information provided to us will be processed by us and our agents in compliance with the provisions of the Data Protection Act 1998, for the purpose of providing insurance and handling claims, if any, which may necessitate providing such information to third parties. We may also send the information in confidence for process to other companies acting on their instructions including those located outside the European Economic Area.

