

BMW HOME INSURANCE POLICY SUMMARY.

This is a Policy Summary only and does not contain the full terms and conditions of the contract. It does not form part of the contract between you and us. Full terms can be found in the Policy Wording, which is contained within this document.

WHO PROVIDES THE COVER?

Allianz Insurance plc provides the cover for the Buildings, Contents and Personal Possessions sections of the policy. BMW Home Insurance is a product of Allianz Insurance plc.

If you choose the optional 24 Hour Home Emergency Assistance cover, this is provided by AGA International SA. Allianz Global Assistance (A trading name of Mondial Assistance (UK) Limited) is the underwriter's UK administrator.

If you choose the optional Home Legal Expenses cover, this is provided by Allianz Legal Protection, a trading name of Allianz Insurance plc.

HOW LONG DOES THE COVER LAST?

The policy will last for 12 months.

WHAT TYPE OF COVER IS PROVIDED?

The policy is a home insurance contract for private individuals. The policy provides you with cover for major events such as flood, fire and theft. It is a policy that is flexible and that you can tailor to your needs. You should make sure that you carefully choose the options that meet your requirements.

The different types of cover available are home Buildings, home Contents and Personal Possessions:

- you can buy Buildings and Contents separately or together. Please note, you can only buy Personal Possessions if you take out Contents cover;
- you can choose to include Home Legal Expenses cover and/or 24 Hour Home Emergency Assistance.

It is important that the amount of cover you buy is enough to cover the cost of reinstating your home and/or belongings in case you ever need to make a claim.

Subject to acceptance criteria you can take out a policy as long as you live in the UK permanently.

Properties in certain postcodes or applicants with certain occupations, previous claims or criminal convictions may not qualify in all circumstances.

The key information about each section of cover available is set out under the respective headings. This includes the most significant or unusual exclusions and limitations to the cover and where to find them in the full Policy Wording.

There may be other exclusions or limitations that are significant to you so it is important that you read the full Policy Wording.

WHAT HAPPENS IF I TAKE OUT COVER AND THEN CHANGE MY MIND?

The policy provides you with a 14-day reflection period to decide whether you wish to continue for the full policy year. You may also remove any of your options within 14 days of the date you receive your policy or the date that you received the amended policy.

If you cancel the policy within 14 days of receiving your documents, we will refund the amount you have paid for the unused period of cover subject to a minimum charge of £25 plus insurance premium tax. Where an incident has occurred which may give rise to a claim, the full annual premium may be payable to us. This includes £15 to cover our operational costs.

If you remove an option you will receive a full refund for that option.

You will not receive a refund if an incident has occurred which may give rise to a total loss claim.

If you cancel the 24 Hour Home Emergency Assistance and have used this service, Allianz Global Assistance can recover all costs incurred for the services provided.

CANCELLATION AFTER THE 14-DAY REFLECTION PERIOD.

If you cancel the policy after the reflection period we will refund the amount you have paid for the unused period of cover less a charge of £40 plus insurance premium tax. If you cancel the core cover under your policy, all other options will be cancelled from the same date.

If you cancel an option after the reflection period we will refund the amount you have paid for the unused period of cover, we will not charge a fee for this.

Where an incident has occurred which may give rise to a claim, the full annual premium may be payable to us.

No refund is available for 24 Hour Home Emergency Assistance outside of the reflection period.

For further details please refer to the General conditions section of the Policy Wording.

If you cancel at any time and you have added Home Legal Expenses cover and/or 24 Hour Home Emergency Assistance, these covers or access to the services will also be cancelled.

BMW HOME INSURANCE POLICY SUMMARY. CONTINUED

HOW DO I MAKE A CLAIM?

For Buildings, Contents or Personal Possessions claims:
Call 0344 893 8560

For 24 Hour Home Emergency Assistance:
Call 0208 603 9775

For Legal Advice:
Call Legal Advice Helpline 0344 854 1781

For Personal injury, Clinical negligence disputes, Consumer contract, Employment tribunal disputes and Mediation under Home Legal Expenses:
Call 0344 854 1781

HOW DO I MAKE A COMPLAINT?

If your complaint is about the Buildings, Contents, Personal Possessions or Home Legal Expenses sections of the policy please contact -

Customer Satisfaction Manager
BMW Home Insurance
2530 The Quadrant
Aztec West
Bristol
BS32 4AW

Or call: 0344 854 1789

Email: customersatisfaction@bmw-homeinsurance.co.uk

If your complaint is about the optional 24 Hour Home Emergency Assistance section of the policy please contact -

Customer Support
Allianz Global Assistance
102 George Street
Croydon
CR9 6HD

Telephone: 020 8603 9853

Email: customersupport@allianz-assistance.co.uk

If we are unable to resolve the problem we will provide you with information about the Financial Ombudsman Service.

Full details of our complaints procedure can be found in the Policy Wording.

Using our complaints procedure or referral to the Financial Ombudsman Service does not affect your legal rights.

The European Commission has an online dispute resolution service for consumers who have a complaint about a product or service bought online. If you choose to submit your complaint this way it will be forwarded to the Financial Ombudsman Service.

Visit ec.europa.eu/odr to access the Online Dispute Resolution Service. Please quote our e-mail address:
allianzretailcomplaints@allianz.co.uk

Alternatively, you can contact the Financial Ombudsman Service directly.

WOULD I RECEIVE COMPENSATION IF ALLIANZ OR ALLIANZ GLOBAL ASSISTANCE WAS UNABLE TO MEET ITS LIABILITIES?

In the event that Allianz Insurance plc or Allianz Global Assistance are unable to meet its liabilities you may be entitled to compensation from the Financial Services Compensation Scheme. Further details are in your Policy Wording section of this document.

BMW HOME INSURANCE POLICY SUMMARY. CONTINUED

Your policy is designed to be flexible and can be tailored to meet your needs. We have included here some of the more significant or unusual exclusions and limitations on all of the policy sections you can select. There may be other exclusions or limitations that apply so it is important that you read the full Policy Wording. When selecting each cover option you must make sure it meets your needs and you should review your policy cover regularly to make sure it is still relevant and adequate. If you have already taken out a policy with us your Policy Schedule and your policy wording will show you the extent of cover provided.

SECTION	SIGNIFICANT OR UNUSUAL EXCLUSIONS AND LIMITATIONS
<p>Buildings: The policy covers the structure of your home (including garages and outbuildings) against unexpected loss or damage, for example, by storm, fire or someone breaking in.</p>	<p>You will have to pay the first £50 of any claim under this section, increasing to £250 in respect of escape of water claims, plus any voluntary excess. For subsidence claims a £1,000 excess applies.</p> <p>Varying levels of Accidental Damage cover are available. If you require this cover it is important you choose the level of cover that meets your needs.</p> <p>Where Accidental Damage is selected, we will not cover you for damage caused to pitch fibre pipes as a result of pressure applied to them by the weight of soil or other covering materials.</p> <p>In addition we will not cover you for de-lamination (separation of layers) of pitch fibre pipes.</p>
<p>Contents: The policy covers your household goods and personal belongings while they are within your home (this includes outbuildings) against unexpected loss or damage, for example, by fire or theft.</p>	<p>You will have to pay the first £50 of any claim under this section except for escape of water which is subject to a £250 excess, plus any voluntary excess.</p> <p>Varying levels of accidental damage cover are available. If you require this cover it is important you choose the level of cover that meets your needs.</p> <p>Cover for students' contents, freezer & shopping and garden cover are only available if you have taken out the option for this.</p> <p>The most we will pay for Valuable items is 30% of the Contents Sum insured, or for a single item or collection 15% of the Contents Sum insured (unless otherwise specified on Your schedule).</p>
<p>Personal Possessions: This section is only available with Contents cover. It will cover the personal belongings you have with you when you are not at home. This cover applies anywhere in the British Isles and Europe for the duration of the policy and in the rest of the world for 60 days a year.</p>	<p>You will have to pay the first £50 of any claim under this section plus any voluntary excess.</p> <p>In the event of a Personal Possessions claim over £2,500 for any one item, you will be required to produce evidence to substantiate the value of that item such as a purchase receipt.</p>
<p>Legal Advice Helpline:</p>	<p>You can ring our Legal Advice Helpline to get advice on any personal legal problem. The service is open 24 hours a day 365 days a year. We may record calls for your and our mutual protection, and our training purposes.</p> <p>Advice is only available over the telephone and will always be in accordance with the laws of the United Kingdom.</p>

BMW HOME INSURANCE POLICY SUMMARY. CONTINUED

SECTION	SIGNIFICANT OR UNUSUAL EXCLUSIONS AND LIMITATIONS
<p>24 Hour Home Emergency Assistance: The policy is designed to insure your home against certain sudden and unforeseen domestic situations which, if not dealt with quickly, would lead to further damage being caused, your home being made unsafe, insecure or uninhabitable.</p>	<p>We will pay up to £500 (incl. VAT) for labour costs, materials and parts (including call out charges) for any one claim or series of claims arising from one occurrence.</p> <p>We will also pay for one night's basic accommodation for all usual inhabitants if your home is uninhabitable.</p> <p>We will provide assistance for emergencies occurring in your home during the period of insurance and caused by one of the following:</p> <ul style="list-style-type: none"> • complete failure of the electricity supply; • complete failure of main heating and/or hot water system of your home; • failure of or damage to plumbing and drainage; • failure of or damage to gutters and downpipes; • failure or damage to external locks, doors or windows; • damage to roofs caused by fallen trees or adverse weather conditions; • removal of vermin or wasps nests from your home. <p>No cover will apply under the following scenarios:</p> <ul style="list-style-type: none"> • claims arising within 30 days of the policy start date unless this is a renewal of your 24 Hour Home Emergency Assistance insurance; • costs not pre-authorized by 24 Hour Home Emergency; • claims arising from routine maintenance of equipment, supplies or services in your home; • accidental damage to glass or replacement glass; • claims if in our opinion your home or services have not been maintained in a safe or serviceable condition; • claims arising from the interruption or the disconnection of public services to your home, or from the main electricity, water or gas supply system not working properly or breaking down or gas leaks; • where your home is left unoccupied for more than 30 consecutive days; • cover for failure or breakdown of boilers which are over 12 years old.

BMW HOME INSURANCE POLICY SUMMARY. CONTINUED

SECTION	SIGNIFICANT OR UNUSUAL EXCLUSIONS AND LIMITATIONS
<p>Home Legal Expenses: This section will cover your legal costs if you or any members of your family who permanently live at your home address have a legal dispute relating to personal injury, clinical negligence disputes, consumer contracts, employment tribunal disputes or mediation involving your home (we will pay the cost of the mediation rather than the legal costs).</p>	<p>Personal injury. This cover does not include any claim:</p> <ul style="list-style-type: none"> • which is only to do with stress, emotional or psychological injury, illness or symptoms. (This does not apply if the stress, emotional or psychological injury, illness or symptoms are caused by your death or bodily injury); or • whilst you are driving a motor vehicle. <p>Clinical negligence disputes. The medical treatment, care or failure to provide treatment or care, must have taken place in the period of insurance and within the Great Britain, Northern Ireland, Channel Islands or the Isle of Man.</p> <p>We will not cover any claim to do with stress, emotional or psychological injury, illness or symptoms. (This does not apply if the stress, emotional or psychological injury, illness or symptoms are caused by your death or bodily injury.)</p> <p>Consumer contract. This cover does not include any claim arising:</p> <ul style="list-style-type: none"> • from a dispute that starts within three months of the date you first take out this section, unless the dispute is for goods or services you bought after the start of this section; • where the amount in dispute is less than £100; • from motor vehicles or their parts and accessories; • from pensions, savings, investments, loans, mortgages or other borrowing; • from a dispute with any local authority, public authority or any government department; • from building, converting or extending your home; • from any contract to do with your business activities; • from any dispute arising out of the occupation of Your home, or any other land or property, under a tenancy agreement, lease agreement or licence to occupy. <p>Employment tribunal disputes. This cover does not include any claim where:</p> <ul style="list-style-type: none"> • the legal action is not dealt with by an employment tribunal except where we agree to you making or defending an appeal; • the dispute starts in the first period of insurance if the dispute arises from a verbal or written warning you were given in the six months leading up to the date you first take out this policy; • the dispute arises out of subcontracting or a contract for services if you are self-employed; • the dispute is only to do with stress, emotional or psychological injury, illness or symptoms. (This does not apply if your dispute with your employer is to do with discrimination against you.) <p>Mediation.</p> <ul style="list-style-type: none"> • The dispute must be to do with your property that is covered under this section. • This cover does not include disputes with any local authority, public authority or any government department. <p>The most we will pay for each claim is £50,000, apart from Mediation claims where the most we will pay is £2,000.</p>

BMW HOME INSURANCE POLICY SUMMARY. CONTINUED

SECTION	SIGNIFICANT OR UNUSUAL EXCLUSIONS AND LIMITATIONS
	<p>You will have to pay the first £250 of every claim for Personal injury, Clinical negligence disputes, Consumer contract or Employment tribunal disputes where we agree to appoint the legal representative that you choose.</p> <p>At all times during your legal action it must be more likely than not that:</p> <ul style="list-style-type: none"> • a court would decide the outcome of your action in your favour; or • a court would award you a more favourable settlement of your legal action than has already been offered by your opponent; <p>and</p> <ul style="list-style-type: none"> • if you are seeking damages from your opponent, you will recover them. <p>If we believe that you are not likely to achieve the above, we will end your claim.</p> <p>We will not cover any costs:</p> <ul style="list-style-type: none"> • you incur before we have accepted your claim in writing; or • that we have not agreed to in writing. <p>You must make your claim within six months of the date that the event, or series of events, which gave rise to the dispute first occurred.</p> <p>At all times during your legal action or mediation you must follow the advice of, and co-operate fully with your solicitor or mediator and us.</p> <p>You must not withdraw your claim from your solicitor or mediator without the written agreement of us and your solicitor or mediator.</p> <p>At any time before we agree that legal proceedings need to be issued, we will choose the legal representative. You can only choose the legal representative if we agree that legal proceedings need to be issued or if a conflict of interest arises which means that the legal representative we choose cannot act for you because of his or her professional rules.</p>