



Extended Warranty

» Policy Handbook.

This insurance product is underwritten by AWP P&C SA and administered by AWP Assistance UK Ltd, trading as smart Warranty Services, 102 George Street, Croydon, CR9 6HD.

AWP Assistance UK Ltd are authorised and regulated by the Financial Conduct Authority (FCA).

AWP P&C SA is duly authorised in France and the United Kingdom, and subject to limited regulation by the Prudential Regulation Authority and the Financial Conduct Authority.

AWP Assistance UK Ltd will act as an agent for AWP P&C SA for the receipt of customer money, settling claims and handling premium refunds.

This policy is available in large print and Braille. Please phone 0345 641 9758. We will be pleased to organise an alternative for you.

www.smart.com

smart - a Daimler brand



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»» Demands and needs statement.

smart Extended Warranty meets the demands and needs of customers who wish to insure themselves with respect to mechanical or electrical failure for their vehicle.

Extended Warranty does not cover everything. You should read this policy carefully to make sure it provides the cover you need.

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

AWP Assistance UK Ltd trading as smart Warranty Services has only provided you with information and has not provided you with any recommendation or advice about whether this product fulfils your specific insurance demands and needs.

» About us and our insurance services.

smart Warranty Services
PO Box 1183
Croydon
CR9 1HR

1. The Financial Conduct Authority (FCA)

The FCA is the independent watchdog that regulates financial services. Use this information to decide if our services are right for you.

2. Whose products do we offer?

We are an insurance intermediary that offers products from a single insurance company, AWP P&C SA which is a French company duly authorised in France. We act on their behalf.

3. What services will we provide you with?

You will not receive any personal advice or recommendation from us for motor warranty. You will need to make your own choice about how to proceed.

4. What will you have to pay us for this service?

You will only pay us the premium for your policy, and you will not pay us a fee for arranging this on your behalf. We are paid for our services to you by the insurance company, AWP P&C SA. The nature of such payment is a mixture of commission and other fees based on our costs for administering your policy.

5. Who regulates us?

smart Warranty Services which is a trading name of AWP Assistance UK Ltd, 102 George Street, Croydon, CR9 6HD is authorised and regulated by the Financial Conduct Authority. Our Financial Services Register number is 311909.

Our permitted business includes arranging motor warranty insurance.

You can check this on the Financial Services Register by visiting the FCA's website www.fca.org.uk/register or by contacting the FCA on 0800 111 6768.

6. What to do if you have a complaint

If you wish to register a complaint, please contact us

In writing: Customer Service, smart Warranty Services, 102 George Street, Croydon, CR9 6HD.

By email: customersupport@allianz-assistance.co.uk

By phone: 020 8603 9853.

If you cannot settle your complaint with us, you may be entitled to refer it to the Financial Ombudsman Service for independent arbitration.

Visit: www.financial-ombudsman.org.uk

Write to: Financial Ombudsman Service, Exchange Tower, London E14 9SR

Call: 0345 080 1800

Email: complaint.info@financial-ombudsman.org.uk

7. Are we covered by the Financial Services Compensation Scheme (FSCS)?

For your added protection, the insurer is covered by the FSCS. You may be entitled to compensation from the scheme if the insurer cannot meet its obligations.

Insurance cover provides protection for 90% of the claim, with no upper limit.

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

»» Introduction.

Important telephone numbers.	
Warranty administration	0345 641 9758
Warranty claims	0345 641 9759

Welcome.

Thank **you** for taking out smart Extended Warranty with **us**.

smart Extended Warranty has been designed to help protect **you** against the costs incurred in the event of a **mechanical or electrical failure** of a covered component or breakdown/immobilisation of the **insured vehicle** occurring within the **area of cover**.

Your confirmation of cover shows the sections of the policy that are applicable, the **insured vehicle** and any special terms or conditions that may apply.

It is very important that **you** read this policy together with the **confirmation of cover**. In the event that **you** do not understand any of the terms and conditions please contact smart Warranty Services Administration Department on **0345 641 9758**.

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

Please keep this policy book and **your confirmation of cover** in a safe place.

Important contact details.

Should a problem arise, simply contact **your** nearest authorised smart Retailer and advise them that **your** vehicle is protected by smart Extended Warranty. The smart Retailer will handle any necessary claim on **your** behalf.

Alternatively, please call smart Warranty Services Claims on **0345 641 9759**.

Change of address.

If **you** need to update **your** contact details please call **smart Warranty Services** on **0345 641 9758**. Alternatively, please complete the form on page 23 or email **us** at smartwarrantyservices@allianz-assistance.co.uk

Summary of cover.

The maximum benefit is the market value of the **insured vehicle** at the point of claim. This is payable in each 12 month period or 12 consecutive monthly policies.

»» Definition of words.

When the following words and phrases appear in this policy document or **confirmation of cover**, they have the specific meanings given below. These words are highlighted by the use of bold print.

Area of cover
UK and **Continental Europe**.

Beneficiary, beneficiaries
You or any other driver of the **insured vehicle** using the **insured vehicle** with **your** permission and any passenger of the **insured vehicle** at the moment a breakdown/immobilisation occurs.

Confirmation of cover
The letter or email which was sent to **you** with this policy handbook.

Continental Europe
Austria, Belgium, Bulgaria, Cyprus (excluding North Cyprus), Czech Republic, Denmark, Estonia, Finland, France, Germany, Gibraltar, Greece, Hungary, Italy, Latvia, Liechtenstein, Lithuania, Luxembourg, Malta, Monaco, Netherlands, Norway, Poland, Portugal, Republic of Ireland, Romania, San Marino, Slovakia, Slovenia, Spain, Sweden, Switzerland and the Vatican City.

Insured vehicle
Means the vehicle shown on the **confirmation of cover**, for which the appropriate insurance premium has been paid.

Insurer
AWP P&C SA.

Maximum claim limit/claim limit
Up to the market value of the **insured vehicle** including VAT per claim. If the cost of repair is more than the market value of the **insured vehicle**, **you** will agree to meet the rest of the cost for the repair at a smart Retailer.

In the event that **you** decide not to proceed with the repair at a smart Retailer, **we** will not be responsible to meet the cost of the repair.

Mechanical or electrical failure
Means the sudden and unexpected failure of a component which is covered by the relevant section of this insurance and which needs immediate repair or replacement. **Wear and tear** or normal deterioration is not covered under this definition.

Period of insurance
Means the period shown on **your confirmation of cover**.

Private individual
Means a person who is using the **insured 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.

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

Wear and tear
The gradual deterioration caused by the effects of age and/or mileage under normal use.

We, our, us, smart Warranty Services
Means AWP Assistance UK Ltd which administers the insurance on behalf of the **insurer**.

You, your
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**.

»» Important information.

Insurer.

smart Extended Warranty is underwritten by AWP P&C SA and is administered in the UK by AWP Assistance UK Ltd.

How your policy works.

Your policy and **confirmation of cover** is a contract between **you** and **us**. **We** will pay for any claim **you** make which is covered by the policy that occurs during the **period of insurance**.

Unless specifically mentioned, the benefits and exclusions within each section apply to the **insured vehicle**. **Your** policy does not cover all possible events and expenses.

Mileage limitation.

Cover is only available for vehicles not exceeding 120,000 miles at the policy start date. There is no mileage limit within the **period of insurance**.

Cancellation rights.

Your cancellation rights

If this cover does not meet **your** requirements or should **you** decide to cancel this insurance policy for any reason within 14 days of receipt of the original documentation, **you** can obtain a full refund of the premium paid without charge. After this 14 day period **you** will be entitled to a pro-rata refund on an annual or 24 month policy, subject to no claims being paid under the policy, less an administration fee of £25. For monthly policies no refund is available.

In either case, if **you** have asked **us** to perform or provide any of the services given under this policy **we** are entitled to recover all costs that **you** have used for the service provided. To obtain a refund please write to smart Warranty Services, PO Box 1183, Croydon, CR9 1HR or telephone **0345 641 9758**.

Our cancellation rights

If **you** have a monthly policy **we** reserve the right to cancel **your** cover at any time by giving **you** 30 days notice in writing to the last address **you** provided **us** with.

Servicing standards.

Servicing requirements for your smart

The continued validity of **your** insurance is dependent upon **you** having the **insured vehicle** serviced by an authorised smart Retailer in accordance with the manufacturer's specifications. **We** will allow a maximum of 1,000 miles or one calendar month (whichever occurs first) in excess of the recommended service intervals. Please ensure that the servicing retailer completes the service record for the **insured vehicle** and that **you** keep all service receipts as proof of servicing.

IMPORTANT: If **you** fail to have the **insured vehicle** serviced at an authorised smart Retailer and in accordance with the manufacturer's recommended service schedule during the **period of insurance**, or **you** are unable to produce proof of such servicing if **we** request it, then this will invalidate **your** insurance.

Transfer of ownership.

If **your insured vehicle** is sold to a **private individual**, the remaining cover may be transferred to the new owner providing that the registration fee of £25 is paid. Cover will not be transferred until payment has been made. Please note that the form must be signed by the existing policyholder named in the **confirmation of cover**.

As soon as possible after the date of sale, please complete the form at the back of this document, attach a cheque for the transfer fee of £25 and send it to:

smart Warranty Services, PO Box 1183, Croydon, CR9 1HR.

Please make cheques or postal orders payable to **smart Warranty Services**.

N.B. The smart Extended Warranty is not transferable to any other vehicle other than that shown on the **confirmation of cover**.

Data protection notice.

We care about **your** personal data.

This summary and **our** full privacy notice explain how **smart Warranty Services** protects **your** privacy and uses **your** personal data.

Our full privacy notice is available at: www.smartonlinewarranty.co.uk/privacypolicy

If a printed version is required, please write to **us** at Legal and Compliance Department, smart Warranty Services, 102 George Street, Croydon, CR9 6HD.

How will we obtain and use your personal data?

We will collect **your** personal data from a variety of sources including:

- > Data that **you** provide to **us**; and
- > Data that may be provided about **you** from certain third parties such as the manufacturer of the **insured vehicle** and their franchised dealers and authorised retailers.

We will collect and process **your** personal data in order to comply with **our** contractual obligations and/or for the purposes of **our** legitimate interests including:

- > Entering into or administering contracts with **you**;
- > Informing **you** of products and services which may be of interest to **you**.

We will collect and process **your** personal data in order to comply with **our** contractual obligations and/or for the purposes of **our** legitimate interests including:

- > Entering into or administering contracts with **you**;
- > Informing **you** of products and services which may be of interest to **you**.

Who will have access to your personal data?

We may share **your** personal data:

- > With public authorities, other Allianz Group companies, industry governing bodies, regulators, fraud prevention agencies and claims databases, for underwriting and fraud prevention purposes;
- > With other service providers who perform business operations on **our** behalf;

- > Organisations who **we** deal with which provide part of the service to **you** such as motor retailers and recovery operators;
- > To meet **our** legal obligations including providing information to the relevant ombudsman if **you** make a complaint about the product or service that **we** have provided to **you**.

We will not share information about **you** with third parties for marketing purposes unless **you** have specifically given **us your** consent to do so.

How long do we keep your personal data?

We will retain **your** personal data for a maximum of seven years from the date the insurance relationship between **us** ends. If **we** are able to do so **we** will delete or anonymise certain areas of **your** personal data as soon as that information is no longer required for the purposes for which it was obtained.

Where will your personal data be processed?

Your personal data may be processed both inside and outside the European Economic Area (EEA).

Whenever **we** transfer **your** personal data outside the EEA to other Allianz Group companies, **we** will do so on the basis of Allianz's approved binding corporate rules (BCR). Where Allianz's BCR do not apply, **we** take steps to ensure that personal data transfers outside the EEA receive an adequate level of protection.

What are your rights in respect of your personal data?

You have certain rights in respect of **your** personal data. **You** can:

- > Request access to it and learn more about how it is processed and shared;
- > Request that **we** restrict any processing concerning **you**, or withdraw **your** consent where **you** previously provided this;
- > Request that **we** stop processing it, including for direct marketing purposes;
- > Request that **we** update it or delete it from **our** records;
- > Request that **we** provide it to **you** or a new insurer; and
- > To file a complaint.

Automated decision making, including profiling

We carry out automated decision making and/or profiling when necessary.

How can you contact us?

If **you** would like a copy of the information that **we** hold about **you** or if **you** have any queries about how **we** use **your** personal data, **you** can contact **us** as follows:

By post: Data Protection Officer,
AWP Assistance UK Ltd, 102 George Street,
Croydon, CR9 6HD

By telephone: 0208 603 9853

By email: AzPUKDP@allianz.com

Financial Services Compensation Scheme (FSCS).

For **your** added protection, the **insurer** is covered by the FSCS. **You** may be entitled to compensation from the scheme if the **insurer** cannot meet its obligations. This depends on the type of business and the circumstances of the claim.

This compensation provides protection for up to 90% of the claim, with no upper limit.

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

Governing Law.

Unless **you** and **we** agree otherwise, English law will apply and all communications and documentation in relation to this insurance will be in English. In the event of a dispute hereunder, the English courts shall have exclusive jurisdiction.

Your statutory rights are not affected in any way by this insurance policy.

Contracts (Rights Of Third Parties) Act 1999.

We, the **insurer** and **you** do not intend any term of this contract to be enforceable by any third party pursuant to the Contract (Rights of Third Parties) Act 1999.

» smart Extended Warranty.

What is covered?

This warranty covers all factory-fitted mechanical and electrical parts (including labour to fit them) of the **insured vehicle** against sudden and unexpected **mechanical or electrical failure**. Includes consequential damage (as detailed on this page) of covered parts, subject to general exclusions on pages 17 - 18.

Also included are:

> Alarm systems

Factory-fitted alarms, or alarm systems fitted according to the manufacturer's specification at the time of new car registration.

> Casings

Will only be covered if any of the covered parts fail and cause damage to the casings, otherwise casings are excluded.

> Catalytic converters

Catalytic converters and diesel particulate filters are covered for **mechanical failures**. This does not include the cleaning of fuel lines, filters, carburettors, pumps and the replacement of catalytic converters damaged from the use of contaminated or incorrect fuel or accidental damage.

> Consequential damage

- **We** will pay for damage caused to a covered part if caused by another covered part.
- **We** will not pay for any damage to parts not covered by this warranty even if the damage is caused by a covered part.

> High voltage components

HV batteries, plug-in hybrid batteries, AC/DC on-board charger, inverter, HV coolant compressor, HV ECUs, HV line set, electric motors central power train controls (electrical), PTC interior heating and PTC battery heating.

> In-car entertainment

Factory-fitted audio/visual equipment or retailer fitted where the fitment of that item was part of the standard specification of the **insured vehicle**, at the time of first registration. Includes the COMAND, Becker Map Pilot, telephone equipment (excluding handsets) and satellite navigation.

> Working materials

Oils, oil filter and anti-freeze are covered only if it is essential to replace them because of the failure of a part which is covered under this warranty.

What is not covered?

Claims for **mechanical or electrical failure** of covered parts due to **wear and tear**.

Bodywork, body seals (including convertible roof, boot, sunroof, doors etc.), fixings and fastenings: nuts/bolts/brackets/studs/clips and springs (other than suspension springs), glass, interior/exterior trim, interior panels, paint, lamp units and wheels.

Any failure attributable to the effects of overheating is not regarded as a **mechanical failure** under the terms of this insurance.

Items specifically excluded are as follows:

- > Air cleaners;
- > Any seal, gasket or sealant;
- > Auxiliary belts;
- > Batteries - non HV and auxiliary batteries;
- > Bonnet, boot and fuel flap release cables;
- > Brake friction material and discs/drums;
- > Brake pipes and brake hoses;
- > Clutch assemblies/clutch fork/release bearings/pressure plate/carrier plate;
- > Clutch master cylinder/clutch slave cylinder;
- > Core plugs;
- > Distributor caps;
- > Drive shaft and steering rack gaiters;
- > Electrical connection blocks, terminals and fuses;
- > Exhaust system, muffler, heat shields and exhaust pipes;
- > Fuel filters;
- > Gearbox, axle and drive line mountings;
- > Handbrake/parking brake cables;
- > Hinges (all);
- > Hoses/pipes (non-metal), hose clips and connectors (excluding coolant hoses);
- > HT leads;
- > Light bulbs and LED bulbs (except Xenon Bulbs);
- > Navigation CDs, DVDs and SD cards;
- > Oil filters and gaskets;
- > PAS high pressure hose/pipes;
- > Pollen/odour filters;

- > Reprogramming or software updates (unless required as part of a replacement part repair or remedies the complaint/fault. Maximum 1 hour);
- > Shock absorbers and suspension struts;
- > Spark plugs;
- > Sunroof cables, convertible cables, convertible roof material and straps;
- > Tyres;
- > Wheels;
- > Wiper blades;
- > Wiring and wiring looms.

Claim payments.

We will pay any number of claims inclusive of VAT up to the **maximum claim limit**. **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.

When in Continental Europe.

The warranty is valid for up to 60 days per annum [pro-rata] when in **Continental Europe**. **smart Warranty Services** will not pay more than the equivalent **UK** cost for parts and labour.

» General terms and conditions.

These conditions apply to all sections of **your** smart Extended Warranty and **you** must meet them before **we** make a payment.

Information you need to tell us.

There is certain information that **we** need to know as it may affect the terms of the insurance cover **we** can offer **you**.

You must, to the best of **your** knowledge, give accurate answers to the questions **we** ask when **you** buy **your** smart Extended Warranty. If **you** do not answer the questions truthfully it could result in **your** policy being invalid and could mean that all or part of a claim may not be paid.

If **you** think **you** may have given **us** any incorrect answers, or if **you** want any help, please call **0345 641 9758** as soon as possible and **we** will be able to tell **you** if **we** can still offer **you** cover.

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 insurance.

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

Looking after your vehicle.

You must take all reasonable steps to safeguard the **insured vehicle** against breakdown/immobilisation and/or **mechanical or electrical failure**.

Fraud.

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

Salvage.

If **we** are going to settle **your** claim by replacing **your** vehicle or by paying **you** the market value, **your** vehicle will become **our** property. If **your** vehicle has a personalised registration **you** may retain this subject to DVLA rules and regulations.

» General exclusions.

You should check whether **you** have any other insurance policies that may cover additional damage or related costs or losses not covered by this policy.

This insurance 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, fire, lightning, airborne fallout (such as chemicals, tree sap, bird droppings and rodent damage), water ingress, flooding or material becoming porous and leaking.
2. Any defect which is likely to have existed before the **period of insurance**.
3. Losses arising from manufacturer's defects, faulty design and recall campaigns.
4. **Wear and tear**, normal deterioration, routine servicing, maintenance or reprogramming.
5. Faulty repairs, incorrect servicing or failure to have the **insured vehicle** serviced in accordance with the manufacturer's specification. Ingress of foreign matter into the fuel, oil or cooling systems. Failures due to oil degradation or carbon/soot build-up to a components operating function.
6. Lack of oil, fuel, lubricants, 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 additives which the manufacturer of the **insured vehicle** does not recommend.
7. Vehicles modified in any way from the original manufacturer's specification.
8. Damage or loss which has occurred due to ignition, fire, explosion, overheating, smoke, scorching or blistering.
9. Any loss where the speedometer has been tampered with, altered, disconnected or where the mileage of the **insured 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 **insured vehicle** under this insurance.
10. Damage or failure caused by an excluded component.
11. The vehicle has been used for competitions of any kind, racing, pacemaking, rallies, (including track days), off road use (deemed to be outside of reasonable use) and for any form of hire or reward (unless specifically detailed in the **confirmation of cover**).
12. Losses or damage due in any way to any type of accident, misuse or any act or omission which is wilful, unlawful or negligent.
13. Any component which is either subject to recall by the **insured vehicle's** manufacturer, manufacturing defect or inherent design faults.
14. **Mechanical or electrical failure** which happens outside the **area of cover**.
15. Cleaning, polishing, operations performed under normal maintenance, adjustments, modifications, alteration, tampering, disconnection, improper adjustments or repairs.

16. **We** will pay for damage caused to a covered part if caused by another covered part.
17. **We** will not pay for any damage to parts not covered by this warranty even if the damage is caused by a covered part.
18. **We** will not pay for any depreciation to **your insured 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.
19. As **your** policy 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 policy terms and conditions. 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 insured vehicle** is being repaired.
20. **You** should check whether **you** have any other insurance policies that may cover additional damage or related costs or losses not covered by this policy.
21. Ionising radiation or radioactive contamination from any nuclear fuel or the nuclear waste arising from burning nuclear fuel.
22. Radioactive, toxic, explosive or other dangerous properties of any explosive nuclear equipment or nuclear part of that equipment.
23. 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, strike, lockout, embargo or foreign invasion.
24. Pressure waves caused by aircraft and other aerial devices travelling at sonic or supersonic speeds.
25. Any costs covered under any other warranty, guarantee, insurance or cover.
26. Any damage which has occurred as a result of accidental damage or impact of whatever nature to either the **insured vehicle** or the persons.
27. This insurance 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.
28. Any vehicle which is owned by a business formed for the purposes of selling or servicing motor vehicles, commercial passenger transport, taxi, driving school, postal and courier services or as a rental vehicle.
29. Exporting of the **insured vehicle** invalidates this warranty.

»» How to make a claim.

Making a claim in the UK.

Contact **your** nearest authorised smart Retailer and advise them that **your insured vehicle** is protected by smart Extended Warranty. The smart Retailer will contact **us** regarding claims on **your** behalf.

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

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

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

smart Warranty Services reserve the right to examine the **insured 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 unable to determine the cause of failure by inspecting the **insured vehicle** or defective components, then **we** will not pay all or any part of **your** claim.

Making a claim in Continental Europe.

All repairs and costs are the responsibility of the policyholder while in countries outside the **UK**. It is **your** responsibility to authorise any dismantling of the **insured vehicle** or any other work required to diagnose any faults with the **insured vehicle**. Once the repairs have been completed, **you** must settle the costs with the repairing agent 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.

Please contact **smart Warranty Services** within 30 days of any completed repairs and **you** will be advised if they are covered under this insurance. On **your** return to the **UK**, please send the original invoice and copies of the **insured vehicle's** service records with a covering letter to: smart Warranty Services Claims, PO Box 1183, Croydon CR9 1HR.

When submitting **your** claim please ensure that **you** include a detailed repair invoice along with the following original documentation:

- > job card;
- > diagnostic print-outs (star test);
- > receipt.

For any enquiries please call **smart Warranty Services** on **0345 641 9759**.

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** will remain responsible for settling the VAT content of any claim separately.

»» How to make a complaint.

We aim to provide **you** with first class insurance 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. If **you** make a complaint **your** legal rights will not be affected.

In the first instance, please contact **us**:

In writing: Customer Service,
smart Warranty Services,
PO Box 1183, Croydon, CR9 1HR

By email: customersupport@allianz-
assistance.co.uk

By phone: 020 8603 9853

Please supply **us** with **your** name, address, policy number/vehicle registration and claim number where applicable and enclose copies of relevant correspondence as this will help **us** to deal with **your** complaint in the shortest possible time.

If **you** are not satisfied with **our** final response **you** can refer the matter to the Financial Ombudsman Service for independent arbitration:

Visit: www.financial-ombudsman.org.uk

Write to: Financial Ombudsman Service,
Exchange Tower, London E14 9SR,

Call: 0800 0234 567 or 0300 123 9 123

Email: complaint.info@financial-ombudsman.org.uk

»» Renewal of your Extended Warranty.

Renewal of your smart Extended Warranty annual or 24 month policy.

If **you** have annual or 24 month cover, **we** will send **you** a renewal notice at least 21 days prior to the expiry of the **period of insurance** as shown on **your confirmation of cover**.

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

Renewal of your smart Extended Warranty monthly policy.

Unless **your** policy has been cancelled by **us** or **you** or has lapsed for any reason, each time **you** make a monthly payment when due **your** monthly policy will renew for a period of one month from when the payment is received by **us**.

»» Transfer of ownership form.

Vehicle details.

Registration number: _____

Chassis number: _____

Current mileage: _____

Price paid by
new owner: _____

Current owner declaration.

I (name) _____

hereby give notice that I wish to transfer the balance of my smart Extended Warranty to the new private owner detailed below:

Signature _____

New owner details.

Title: Mr/Mrs/Miss/Ms/other: _____ Initials: _____

Surname: _____

House name/number: _____

Street: _____

Town: _____

County: _____ Postcode: _____

Mobile number: _____

Home number: _____

Email: _____

If **your** car is sold to a **private individual**, the remaining cover may be transferred to the new owner providing that the registration fee of £25 is paid (please make **your** cheque payable to **smart Warranty Services**). Cover will not be transferred until the payment has been made. Please note that this form must be signed by the existing policyholder named on the **confirmation of cover**.

Please send the completed form to:

smart Warranty Services

PO Box 1183

Croydon

CR9 1HR

» Change of address form.

Vehicle details.

Registration number: _____

Chassis number: _____

Driver details.

Title: Mr/Mrs/Miss/Ms/other: _____ Initials _____

Surname: _____

House name/number: _____

Street: _____

Town: _____

County: _____ Postcode: _____

Mobile number: _____

Home number: _____

Email: _____

Company details (please complete this section for a company vehicle only).

Company name: _____

Address: _____

Town: _____

County: _____

Post code: _____

Please complete the details on this form and send to:

smart Warranty Services
PO Box 1183
Croydon
CR9 1HR

Alternatively, **you** can email **us** at smartwarrantysales@allianz-assistance.co.uk or visit **your** local smart Retailer.