

BMW INSURANCE.

DESIGNED FOR YOUR ULTIMATE DRIVING MACHINE.



BMW Financial Services



The Ultimate
Driving Machine



BMW MOTOR VEHICLE INSURANCE. NEVER COMPROMISE ON THE EXHILARATION OF THE DRIVE.

BMW Motor Vehicle Insurance is specifically designed for BMW, with the same attention to detail given to the creation of a BMW. It provides enhanced protection in case of sudden accidental loss and substantial benefits developed exclusively for you.

YOUR KEY BENEFITS.

Multiyear Cover.

With BMW Motor Vehicle Insurance you have the option to lock in your premium and excess for up to 36 months when purchasing a new BMW, even if you have an at fault accident during that period.

New for Old – up to three years cover.

If your new BMW is uneconomic to repair, which results in it being considered as a total loss, your vehicle will be replaced with a new one of the same model and specification (or near equivalent if your vehicle is no longer available in New Zealand).

BMW Service Expertise and Genuine BMW Parts.

Whenever possible, your vehicle will be repaired by qualified service specialists at an Authorised BMW Dealership, using genuine BMW parts.

Broken Glass Cover.

No excess will apply if your claim is only for accidental loss to windscreens, windows, sunroof, headlights, headlight protectors or tail lights of your vehicle, unless your vehicle cover amount exceeds \$150,000.

Hire Vehicle/ Loss of use.

If you are unable to use your vehicle while it's being repaired and you are not provided an alternative vehicle (e.g. a free courtesy car provided by the repairer), the cost of a rental vehicle will be covered up to \$5,000 for a cover of \$50,000 or greater, else up to \$1,000.

Keys and Locks.

If your vehicle keys are lost or stolen, your policy will cover up to \$1,000 for the replacement as well as the costs to alter or replace the locks. An excess of \$100 applies.

Incorrect Refueling.

Cover up to \$1,500 towards removing incorrect fuel and any damage incurred as a result. An excess of \$100 applies.

Transport or Accommodation.

In case of an accident, should you need alternative transport/ accommodation or your vehicle needs to be returned home the policy will cover your reasonable costs.

Car Accessories.

Accessories are covered up to \$2,000.

Trailers.

Your trailer is covered for sudden accidental loss up to \$5,000. An excess of \$250 applies.

Valet Costs.

If your vehicle is damaged due to a break in and there is no other claim apart from the windscreen or windows benefit, you are covered up to \$250 for the costs of cleaning and valeting your vehicle.

Personal Injury.

In the unfortunate event of death or permanent disablement as a result of accidental loss to you, your partner or family members, whilst driving the vehicle, compensation is included with various limits.

Legal liability

Legal liability is covered up to \$5,000,000 for damage to Third Party property and up to \$1,000,000 for accidental death or injury of a Third Party. Forest and Rural Fires Act liability cover and legal defence costs are included up to \$1,000,000.

Rental vehicle

If you hire a vehicle in New Zealand and do not arrange separate insurance cover for it, we will cover your liability up to \$100,000 and up to \$50,000 for any consequential losses. An excess applies.

YOUR OTHER OPTIONS.

Exclude under 25 year olds.

A premium discount is given when you exclude drivers under 25 years of age from your policy.

Voluntary excess increase.

A premium discount is given if you voluntarily increase your excess above the minimum standard excess.

For full policy terms and conditions including cover limits, exclusions and excesses, please refer to the Policy Document.



BMW TYRE AND RIM INSURANCE.

COVER WHERE THE RUBBER MEETS THE ROAD.

BMW vehicles are fitted with superior, quality tyres and rims. BMW Tyre and Rim Insurance provides for repair or replacement of your vehicle's tyres, in the event of a puncture, blowout or damage beyond repair by road hazards such as kerbs, potholes or debris. It also provides cover for damage beyond repair to wheel rims as a result of the same hazards, where the wheel rim becomes unroadworthy or fails to seal.

BMW Tyre and Rim offers two levels of coverage to choose from.

Ultimate Cover	Prestige Cover
Tyre Damage	Tyre Damage
Up to \$400 claim limit per tyre Up to \$800 claim limit per policy year	Up to \$800 claim limit per tyre Up to \$1,600 claim limit per policy year
Wheel Rim Damage	Wheel Rim Damage
Up to \$800 claim limit per policy year	Up to \$1,200 claim limit per policy year

YOUR ADDITIONAL BENEFITS.

Overnight Accommodation Cover.

If you are over 100kms from home and cannot travel due to tyre or rim damage, overnight accommodation costs are covered up to \$200.

Flat Tyre Repair/ Replacement.

Up to two call outs for flat tyre repair or replacement by an Authorised BMW Repair Facility.

Vehicle Towing.

Up to \$100 towards towing your vehicle to the nearest Authorised BMW Repair Facility.

Free Tyre and Rim Inspection.

Free annual tyre and wheel rim safety inspection, from any Authorised BMW Repair Facility.



BMW GUARANTEED ASSET PROTECTION INSURANCE.

PROTECT YOURSELF FROM SHORTFALLS.

In case your BMW is stolen and not recovered or written off in an accident, there may be a gap between your vehicle insurance cover and the balance owing on your vehicle loan. BMW Guaranteed Asset Protection (GAP) Insurance helps cover the difference between what your vehicle is insured for and what is outstanding on your vehicle loan.

In addition, you receive the added protection for your credit rating. Depending on the level of cover you opt for, 'Special Benefits' are also available to you, which will include an additional cash benefit to compensate for costs arising from replacing your vehicle.

GAP Cover Limit	Special Benefits
Up to \$5,000	Nil
Up to \$10,000	\$3,000
Up to \$20,000	\$5,000
Up to \$30,000	\$7,000

For full policy terms and conditions including cover limits, exclusions and excesses, please refer to the Policy Document.

BMW CREDIT CONTRACT INDEMNITY INSURANCE.

TAKE THE PRESSURE OFF.

Stay protected in the event that you experience a financial loss due to accident, illness, redundancy or bankruptcy. BMW Credit Contract Indemnity Insurance will cover your credit payments while you are unable to do so.

Choose from the three cover types, to best suite your needs.

Salary/Wage Earner Cover.

Covers some or all repayments under the Credit Contract in the event of accident/illness, hospitalisation, redundancy, industrial action or death.

Business Owner Cover.

Covers some or all repayments under the Credit Contract in the event of accident/illness, hospitalisation, bankruptcy, business interruption or death.

Beneficiary Cover.

Covers some or all repayments under the Credit Contract in the event of hospitalisation or death.

For full policy terms and conditions including cover limits, exclusions and excesses, please refer to the Policy Document.





BMW MECHANICAL BREAKDOWN INSURANCE. EXTENDED PEACE OF MIND.

Breakdowns can shatter your driving experience. BMW Mechanical Breakdown is a warranty product that protects you from significant repair costs that may arise from the sudden and unforeseen failure of your vehicle. You can rely on only the very best in service standards to get you back on the road.

YOUR KEY BENEFITS.

Flexible Cover Options.

Choose from either Ultimate Cover with a \$5,000 limit per claim or Prestige Cover with a \$10,000 limit per claim.

Unlimited Claims.

There is no restriction on the number of claims over the cover period, up to the claim limit per individual claim for the applicable cover option.

BMW Service Expertise and Genuine BMW Parts.

Whenever possible, your vehicle will be repaired by qualified service specialists at an Authorised BMW Dealership, using genuine BMW parts.

BMW Standards.

Extended service intervals in accordance with BMW service standards.

Vehicle Towing.

Up to \$200 towards towing your vehicle to the nearest Authorised BMW Repair Facility.

Accommodation, Car Rental, Return Home costs.

Up to \$1,000 for accommodation/ rental car hire/ return to home costs and vehicle collection or repatriation costs are covered, if your vehicle breaks down more than 120kms away from home and your vehicle is unusable for at least 24 hours.

SERVICES THAT ARE INCLUDED IN CASE OF A BREAKDOWN.

24x7 Roadside Assistance.

Receive expert advice wherever you need us, 24 hours a day with up to 6 call-outs per policy year.

Towing Facility.

We can arrange to tow your vehicle to the nearest Authorised BMW Repair Facility or place of safety or repair.

Roadside Repair.

In the event of a breakdown, we will help with minor breakdown related repairs, where possible and safe to do so.

Mobilisation Services.

We will provide assistance in case of a flat tyre, discharged battery or faulty battery replacement.

Key Lock Out / Loss.

Pickup and delivery of the spare key to the spot where your BMW is located, can be arranged.

Fuel Assistance.

We will arrange to deliver up to 10 litres of fuel if your vehicle has run out or will provide assistance if incorrectly fueled.

Accident Coordination & Towing.

If your vehicle is involved in an accident we can relay messages to notify loved ones and arrange accident towing.

For full policy terms and conditions including cover limits, exclusions and excesses, please refer to the Policy Document.



BMW Insurance products are provided by
Provident Insurance Corporation Limited.

provident  insurance



Claims

Provident Insurance is committed to offering the finest claims and customer service support suited for you as a BMW driver. Should you need to lodge a claim request, you can reach us at

Tel: 0800 269 467

Email: claims@providentinsurance.co.nz

Underwritten by Provident Insurance Corporation

BMW Insurance is underwritten by Provident Insurance Corporation Limited. The company holds a B++ Insurer Financial Strength Rating, which was reaffirmed by AM Best Company on 27 July 2018.

Important Information

The information in this brochure is intended to provide a general summary of the product offering. For full terms and conditions, including cover limits, exclusions and excesses payable, please refer to the Policy Document available with your BMW Dealer. Acceptance of cover by Provident Insurance is subject to an application process, including underwriting.