

BMW Secure.



BMW
Financial Services
India



**Sheer
Driving Pleasure**

BMW Secure.

BMW Secure* - Features .

Car Replacement in case of Total Loss or Theft - including Comprehensive Motor Insurance cost, Registration Charges and Road Tax

100% Depreciation coverage

Tyre Replacement

Hydrostatic Lock Coverage

No Claim Benefit (NCB) on BMW Secure Renewal

NCB on BMW Secure and No Claim Bonus for Basic Insurance is independent to each other

Coverage available up to 4th year of the age of the vehicle

***Terms and Conditions Apply. Please refer to BMW Secure Kit – Terms and Conditions for further details. BMW Secure should be purchased along with comprehensive Motor Insurance policy through our insurance provider.**

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BMW Secure* - Features .

Loss of Key Cover

Spare Key pick-up and delivery in the event of key loss

Free Towing Facility to nearest BMW Workshop in case of Accident / Breakdown

Taxi Benefit – Free transport to occupants in the event of accident / breakdown

Accommodation Benefit – Hotel stay in event of accident / breakdown

Medical Co-ordination in case of emergency requiring medical attention

Fuel Assistance – Arrangements to supply 10 liters of fuel in case the vehicle is immobilized due to empty fuel tank

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In case of Vehicle being immobilized due to Flat battery, Flat Tyre alternative arrangements are made to make the vehicle mobile again

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BMW Secure. Customer Benefits*.

Cash Less Repair

Faster Turn around Time , Quick Surveys and Claim Settlement

Repair at authorized BMW Workshops only

Usage of BMW approved Genuine Spare Parts only

Repairs as per BMW prescribed norms & process by BMW trained technicians only

Process monitored and supported by BMW

Transparent Claim settlement

No follow-up required with insurance company

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Customer Benefits – Case Study*.

Coverage under Motor insurance package policy part category wise

Description	Depreciation to be paid by Customer under Basic Motor Insurance Policy
1) Glass	Customer to pay 100% of the cost
2) Metal	Customer to pay as per age of vehicle
3) Plastic	Customer to pay 50% of the cost
4) Fiber	Customer to pay 30% of the cost
5) Labour Charges	Customer to pay 100% of the cost

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BMW Secure. Customer Benefits – Case Study*.

OD Claim – Normal Repair Case



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Customer Benefits – Case Study*.

OD Claim - Normal Repair Case customer saving due to coverage under BMW Secure

Part Name	Part cost	Coverage under Comprehensive Motor Insurance policy	Coverage under BMW Secure
Headlight	80,000	40,000	40,000
Hood	50,000	45,000	5,000
Trim Panel	30,000	15,000	15,000
Labour Charges	-	18,000	-
Total	160,000	118,000	60,000
Total Assessed Amount (Parts + Labour Charges)		118,000	-
Compulsory Excess		1,000	-
Net Assessed Amount		117,000	-
Amount borne by Customer if BMW Secure is availed		1,000	-
Amount borne by Customer - if BMW Secure is not availed		61,000	-

BMW Secure. Customer Benefits – Case Study*.

Total Loss Claim



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Customer Benefits – Case Study*.

BMW Secure Benefit – Total Loss Claim

Particulars	Cost	Coverage under Comprehensive Motor Insurance policy	Coverage under BMW Secure
Insurance Declared Value (IDV)	2,456,000	2,456,000	-
Compulsory Excess	-	-1,000	-
New vehicle Price ex-showroom	3,100,246	-	-
Difference in Price and Insurance Declared value (IDV)	644,246	-	644,246
Road Tax +Registration charge	79,000	-	79,000
Insurance – Comprehensive Motor Insurance policy	65,000	-	65,000
	-	24,55,000	788,246
Amount borne by Customer to purchase similar vehicle- if BMW Secure is availed			1,000
Amount borne by the Customer to purchase similar vehicle- if BMW Secure is not availed			789,246

BMW Secure. Customer Benefits: Example.



- 1) Full replacement of damaged parts allowed: INR 40,065 for Scratch and Dent
- 2) Full painting charges allowed: INR 8,304 for Scratch on tail gate assembly

BMW Secure. Customer Benefits: Example.



Full painting charges allowed: INR 13,191 & INR 13,408 for Front & Rear Bumper respectively

BMW Secure. Customer Benefits: Example.



Full painting charges allowed: INR 10,553 for Scratch on Front Bumper

BMW Secure. Customer Benefits: Example.

Full painting charges allowed:
INR 8,500 for Scratch on
Front Bumper.



BMW Secure. Customer Benefits: Example.



Full replacement of damaged parts allowed: INR 50,223 for new Bumper.

BMW Secure. Customer Benefits: Example.



Full replacement of damaged parts allowed: INR 45,416 for new Bumper.

Thank you for your attention.



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