

BMW
Secure Products

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Sheer
Driving Pleasure

INTRODUCTION TO BMW SECURE PACKAGES

Welcome to sheer driving pleasure with added protection

To ensure sheer driving pleasure for all proud BMW owners, BMW INDIA Financial services introduces to you the best Insurance products and services as BMW Secure with three unique packages to suit your individual needs.

- BMW Secure Essential
- BMW Secure Advantage
- BMW Secure Ultimate

All three products (BMW Secure Essential, BMW Secure Advantage & BMW Secure Ultimate) can be offered on First, Second and Third renewals (or rollover) while BMW Secure Essential and BMW Secure Advantage can be offered to fourth and fifth renewal (or rollover) customers. BMW Secure Ultimate will not be available on fourth renewal or thereon.

BMW SECURE ESSENTIAL

Features of BMW Secure Essential

- Tyre Replacement Cover
- Alloy Replacement Cover
- Depreciation & Consumables Protection
- Key Lock Out Assistance
- Roadside Assistance Coverage

BMW SECURE ADVANTAGE

Features of BMW Secure Advantage.

- Tyre Replacement Cover
- Alloy Replacement Cover
- Depreciation & Consumables Protection
- Key Lock Out Assistance
- Roadside Assistance Coverage
- Engine Shield
- Interior Protection cover
- Loss of Personal Belongings Cover.

BMW SECURE ULTIMATE

Features of BMW Secure Ultimate.

- Tyre Replacement Cover
- Alloy Replacement Cover
- Depreciation & Consumables Protection
- Key Lock Out Assistance
- Roadside Assistance Coverage
- Engine Shield
- Interior Protection cover
- Loss of Personal Belongings Cover
- Car Replacement Benefit
- Daily Car Allowance

BMW SECURE ESSENTIAL.

Features of BMW Secure Essential

1) Depreciation & Consumables Protection:

This products offer to pay for the Amount / Value towards depreciation applicable on the parts replaced in the covered vehicle and cost towards replacing the consumables as per the survey report approved by the BMW Leasing Authorized Loss Assessor in case of partial loss or damage.

Note :An amount of INR 2,000 as deductible will be charged

2) Tyre Replacement Cover:

Actual cost of replacing tyres including the air valve, of same make & specification proportionate to the residual tread depth of the damaged tyre at the time of claim. Coverage will be restricted to maximum of 4 tyres within the benefit period.

Settlement Entitlement for Tyre Replacement:

The settlement for tyre replacement shall be based on the residual tread depth of damaged tyre(s) at the time of assessment by BMW Leasing Authorized Assessor as per the table below:

Unused Tread Depth (UTD) Reimbursement % age of cost of New Tyre Inspection

Conditions

Unused Tread Depth (UTD)	Reimbursement % age of cost of New Tyre	Inspection Conditions
UTD \geq 7 mm	100%	1. Tyre pressure as specified by manufacturer 2. Depth will be measured at the center of the tread 3. Mean of minimum three readings will be taken
7 mm > UTD \geq 5 mm	75%	
5 mm > UTD \geq 3 mm	50%	
3 mm > UTD	0%	

However the entitlement for Tyre Replacement shall be subject to the following conditions:

- No cash amount will be paid.
- New tyre(s) allowed for replacement shall be of the same make, model and specification as the original tyre(s) for which the entitlement is made unless the same make and model is not currently available and approved by BMW Leasing Authorized Assessor.
- Replacement benefit will be restricted to maximum of four tyres in the Period of Benefit for the BMW Vehicle, irrespective of the type of damage.

Note :An amount of INR 2,000 as deductible will be charged

3) Key Lock out Assistance:

In case customer loses key of his covered BMW vehicle, arrangements shall be made for pick-up and delivery of the spare key. Also arrangements for free taxi travel to the destination shall be made. In case of irrecoverable loss to the key, actual cost not exceeding a maximum of INR 25,000 incurred by the customer towards replacement of car keys due to theft or loss of vehicle keys.

4) Alloy Replacement Cover:

Actual cost of replacing the alloy wheel rim(s) with alloy wheel rim(s) of same make, model and specification. Coverage will be restricted to maximum of 4 alloy wheel rim(s) within the benefit period

Settlement Entitlement for Alloy Replacement:

"Age**"	Reimbursement % age of cost of New Alloy
1 year < Age <= 2 years	90%
2 years < Age <= 3 years	85%
3 years < Age <= 4 years	75%
4 years < Age <= 5 years	65%

*Age to be calculated from registration date of the BMW Vehicle.

Note :An amount of INR 2,000 as deductible will be charged

5) Roadside Assistance:

- **Assistance 24X7X365:** BMW Roadside Assistance shall provide its services round the clock including public holidays.
- **Pan India Coverage:** BMW Roadside Assistance services shall be available anywhere in India (except Islands).
- **Towing Services:** In the event of the BMW Vehicle being immobilized due to major electrical or mechanical breakdown/accident/flat tyre, arrangements will be made for safe towing of the covered BMW vehicle from the spot of immobilization to the nearest Authorized BMW workshop.
- **Roadside Repair:** In the event of immobilization of the covered BMW vehicle due to a flat battery, minor electrical or mechanical breakdown, arrangements will be made to make the covered BMW vehicle mobile again. In case rectification of the fault is not possible on the spot, the covered BMW vehicle will be towed from the spot of immobilization to the nearest authorized BMW Dealer workshop.
- **Fuel Assistance:** In the event of the BMW Vehicle being immobilized due to an empty fuel tank or contaminated fuel or wrong fuel, arrangements will be made for supply of requisite litres of petrol or diesel on chargeable basis and / or towing of the BMW Vehicle to the nearest BMW dealership.
- **Taxi Benefits:** In the event of the BMW Vehicle being immobilized due to mechanical /electrical breakdown or accident, arrangements will be made for free travel of the occupants of the BMW Vehicle to a destination (within India) from the spot of immobilization through a taxi to a maximum of 300 km and the BMW Vehicle shall be towed away to the nearest BMW dealer workshop. Taxi benefit is

- Accommodation Benefits:

restricted to a maximum of 2 incidents annually during the period of service benefit.

In the event of the BMW Vehicle immobilization due to mechanical breakdown or electrical breakdown, tyre problem or accident, where the time to repair the BMW Vehicle will exceed 12 hours from the time of reporting the incident or overnight whichever is lesser, occupants of the BMW Vehicle will be provided with a hotel accommodation for three nights provided the incidence has occurred beyond 100 kms of the residence city of the customer.

The accommodation benefits would be offered subject to a per night limit up to Rs. 10,000 or actual whichever is less for all legal occupants of the BMW Vehicle. This benefit can be availed up to 2 times a year.

- Medical Co-ordination:

In the event of the BMW Vehicle meeting with an accident, the Customer can call BMW's Toll Free Number, to obtain details on the nearest medical centre that can provide emergency relief services.

- Repatriation of Repaired Vehicle:

In case of vehicle repair being carried out in customer's residence city to a maximum distance between repairing dealership to customer residence being 100 Km, the Assistance Partner shall bear the cost of repatriation of the vehicle from repairing dealership to customer's residence.

The cost would include expenses towards transportation of vehicle from Dealership to customer's premises including reasonable two-way traveling expense of the customer or his/ her representative.

This benefit can be availed only once in a year.



BMW SECURE ESSENTIAL.

BMW SECURE ADVANTAGE

Features of BMW Secure Advantage:-

- 1) Tyre Replacement Cover
- 2) Alloy Replacement Cover
- 3) Depreciation & Consumables Protection
- 4) Key Lock Out Assistance
- 5) Roadside Assistance Coverage
- 6) Engine Shield
- 7) Interior Protection cover
- 8) Loss of Personal Belongings Cover.

1) Depreciation & Consumables Protection:

This products offer to pay for the Amount / Value towards depreciation applicable on the parts replaced in the covered vehicle and cost towards replacing the consumables as per the survey report approved by the BMW Leasing Authorized Loss Assessor in case of partial loss or damage.

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*Age to be calculated from registration date of the BMW Vehicle.

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destination (within India) from the spot of immobilization through a taxi to a maximum of 300 km and the BMW Vehicle shall be towed away to the nearest BMW dealer workshop. Tax benefit is restricted to a maximum of 2 incidents annually during the period of service benefit.

- Accommodation Benefits:

In the event of the BMW Vehicle immobilization due to mechanical breakdown or electrical breakdown, tyre problem or accident, where the time to repair the BMW Vehicle will exceed 12 hours from the time of reporting the incident or overnight whichever is lesser, occupants of the BMW Vehicle will be provided with a hotel accommodation for three nights provided the incidence has occurred beyond 100 kms of the residence city of the customer. The accommodation benefits would be offered subject to a per night limit up to Rs. 10,000 or actual whichever is less for all legal occupants of the BMW Vehicle. This benefit can be availed up to 2 times a year.

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The cost would include expenses towards transportation of vehicle from Dealership to customer's premises including reasonable two-way traveling expense of the customer or his/ her representative. This benefit can be availed only once in a year.

6) Engine Shield:

The Customer will not be liable to pay cost of repair or replacement of parts and labour charges due to consequential damages arising out of :

- (i) Hydrostatic lock due to water ingress during water logging or flood
- (ii) Leakage of lubricating oil in case of under carriage damage arising out of an accident.

Covered Parts:

a. Engine Parts that would include but not limited to all internal lubricated parts of the engine including pistons, pins and rigs, all pulleys camshaft, followers, cam bearings, connecting rods and bearings, crankshaft and main bearings, dipstick and tube, eccentric shaft, engine heads and engine blocks, engine mounts and cushions, engine torque strut, flywheel and flywheel ring gear, harmonic balancer, intake and exhaust manifold, oil pan, oil pumps, push rods, valves, springs, guides, seats, and lifters, rocker arms, shafts, and bushings, timing covers, timing gears, chain, belt tensioners, retainers, vacuum pump, valve covers, and water pumps, fuel injection pump (for diesel engines only) and fuel heater (for diesel engines only).

b. Differential Parts that would include but not limited to all internally lubricated parts contained within the differential housing including axle shafts, constant velocity joints, bearings, final drive housing, four wheel drive hubs and bearings, retainers, transaxle housing and universal joints, drive shafts, hub bearings and supports.

c. Gear Box Parts that would include but not limited to all internally lubricated parts contained within the transmission case including cooler, cooler lines, filter tubes and dipsticks, internal linkage, mounts, oil pans, torque convertor, transfer case, transmission and transfer case, transmission park base assembly, vacuum modulator, gear shafts, and gear box.

It is to be noted that 'Consequential Damage' with respect to this benefit would mean "the damage more specifically expressed herein above caused to an insured

Note :An amount of INR 2,000 as deductible will be charged.

7) Interior Protection Cover:

In case of hydrostatic loss as approved by BMW Leasing authorized Loss Assessor, where there is water ingress inside the cabin and/or boot of the covered BMW vehicle rendering part or whole of upholstery wet / soiled, the service and labour charges towards cleaning of the affected parts of the upholstery shall be covered.

8) Loss of personal belongings:

In case of hydrostatic loss as approved by BMW Leasing authorized Loss Assessor, where there is Water Ingress inside the cabin and/or boot of the covered BMW vehicle damaging the "Personal Belongings" kept in the car at the time of ingress, BMW shall bear the cost of its repair or replacement up to a maximum benefit of INR 10,000 (all inclusive).

A dark blue banner with a subtle geometric pattern of lines. The text "BMW SECURE ADVANTAGE." is written in a bold, white, sans-serif font, positioned on the left side of the banner.

BMW SECURE ADVANTAGE.

BMW SECURE ULTIMATE

Features of BMW Secure Ultimate:-

- 1) Tyre Replacement Cover
- 2) Alloy Replacement Cover
- 3) Depreciation & Consumables Protection
- 4) Key Lock Out Assistance
- 5) Roadside Assistance Coverage
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- 9) Car Replacement Benefit
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- Fuel Assistance:

spot, the covered BMW vehicle will be towed from the spot of immobilization to the nearest authorized BMW Dealer workshop.

In the event of the BMW Vehicle being immobilized due to an empty fuel tank or contaminated fuel or wrong fuel, arrangements will be made for supply of requisite litres of petrol or diesel on chargeable basis and / or towing of the BMW Vehicle to the nearest BMW dealership.

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In the event of the BMW Vehicle being immobilized due to mechanical /electrical breakdown or accident, arrangements will be made for free travel of the occupants of the BMW Vehicle to a destination (within India) from the spot of immobilization through a taxi to a maximum of 300 km and the BMW Vehicle shall be towed away to the nearest BMW dealer workshop. Tax benefit is restricted to a maximum of 2 incidents annually during the period of service benefit.

- Accommodation Benefits:

In the event of the BMW Vehicle immobilization due to mechanical breakdown or electrical breakdown, tyre problem or accident, where the time to repair the BMW Vehicle will exceed 12 hours from the time of reporting the incident or overnight whichever is lesser, occupants of the BMW Vehicle will be provided with a hotel accommodation for three nights provided the incidence has occurred beyond 100 kms of the residence city of the customer.

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In the event of the BMW Vehicle meeting with an accident, the Customer can call BMW's Toll Free Number, to obtain details on the nearest medical centre that can provide emergency relief services.

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a. Engine Parts that would include but not limited to all internal lubricated parts of the engine including pistons, pins and rigs, all pulleys camshaft, followers, cam bearings, connecting rods and bearings, crankshaft and main bearings, dipstick and tube, eccentric shaft, engine heads and engine blocks, engine mounts and cushions, engine torque strut, flywheel and flywheel ring gear, harmonic balancer, intake and exhaust man folds, oil pan, oil pumps, push rods, valves, springs, guides, seats, and lifters, rocker arms, shafts, and bushings, timing covers, timing gears, chain, belt tensioners,

retainers, vacuum pump, valve covers, and water pumps, fuel injection pump (for diesel engines only) and fuel heater (for diesel engines only).

b. Differential Parts that would include but not limited to all internally lubricated parts contained within the differential housing including axle shafts, constant velocity joints, bearings, final drive housing, four wheel drive hubs and bearings, retainers, transaxle housing and universal joints, drive shafts, hub bearings and supports.

c. Gear Box Parts that would include but not limited to all internally lubricated parts contained within the transmission case including cooler, cooler lines, filter tubes and dipsticks, internal linkage, mounts, oil pans, torque convertor, transfer case, transmission and transfer case, transmission park base assembly, vacuum modulator, gear shafts, and gear box.

It is to be noted that 'Consequential Damage' with respect to this benefit would mean "the damage more specifically expressed herein above caused to an insured

Note :An amount of INR 2,000 as deductible will be charged.

7) Interior Protection Cover:

In case of hydrostatic loss as approved by BMW Leasing authorized Loss Assessor, where there is water ingress inside the cabin and/or boot of the covered BMW vehicle rendering part or whole of upholstery wet / soiled, the service and labour charges towards cleaning of the affected parts of the upholstery shall be covered.

8) Loss of personal belongings:

In case of hydrostatic loss as approved by BMW Leasing authorized Loss Assessor, where there is Water Ingress inside the cabin and/or boot of the covered BMW vehicle damaging the "Personal Belongings" kept in the car at the time of ingress, BMW shall bear the cost of its repair or replacement up to a maximum benefit of INR 10,000 (all inclusive).

9) Car Replacement Benefit:

In event of a BMW Vehicle covered under BMW Secure Ultimate meeting with an accident or theft and approved as total loss by the BMW Leasing Authorized Assessor and BMW Secure Ultimate cover is in force and the BMW Vehicle is in ownership of the Customer at the time of the occurrence of the total loss/ constructive total loss, subject to agreeing to purchase or replace with new BMW Vehicle of same model, features and specifications; BMW Leasing will:

(a) Replace the damaged BMW Vehicle with a new BMW Vehicle of the same make, model, features and specification as the original BMW Vehicle.

i. In case the damaged BMW Vehicle is out of production, the Customer would be reimbursed the original purchase invoice value (post applicable discounts availed from the dealer or manufacturer) of the damaged BMW Vehicle.

ii. In case of non-availability of copy of purchase invoice, the purchase invoice price will be calculated as below:

Purchase Invoice Price = Current IDV / (IDV as % of current ex-showroom price corresponding to Age of the vehicle as per table below)

"Age"	IDV as % of current ex-showroom price
1 year < Age <= 2 years	80%
2 years < Age <= 3 years	70%
3 years < Age <= 4 years	60%

*Age to be calculated from registration date of the BMW Vehicle.

- (b) Reimburse the Customer for those other reasonable and customary ancillary costs such as Registration cost, road tax, statutory cover cost, etc. that shall have to be necessarily incurred by the Customer in order to ply the replaced BMW Vehicle on Indian roads.

Constructive total loss of a BMW Vehicle for the purpose of this benefit shall be considered if the "total cost of retrieval and/or repair and/or replacement" exceeds 75% of the Current Insured Declared Value (IDV) wherein "total cost of repair and/or replacement" is inclusive of any depreciation value, consumables cost, labor charges and additional liability (if any) towards any of value-added benefits under BMW Secure Ultimate.

Exclusions under Section – IX

BMW Leasing or authorized BMW dealers are not liable to provide any entitlements benefits to the Customer in the event of any of the following:

- a) If the loss to the BMW Vehicle is not amounting to total loss or constructive total loss.
- b) In case of partial theft of vehicle accessories or vehicle parts.
- c) In case of constructive total loss only, 5% of Invoice value or the difference between the actual repair liability (exclusive of depreciation value) and 75% of current IDV, whichever is less as deductible.

In case of total loss, where total cost of repair is more than Insured's Declared Value (IDV) on Insurance policy, the damaged car shall be replaced with a new car of same make, model including cost of vehicle Registration and statutory cover cost.

10) Daily Car Allowance:

If BMW Vehicle is rendered unusable due to repairs required to be undertaken in a BMW authorized workshop solely and directly due to an accident or occurrence of defined peril in the BMW Vehicle during the Period of Benefit and while BMW Secure Ultimate product is in force and the BMW Vehicle is in ownership of the Customer at the time of the occurrence of the accident or occurrence of defined peril, BMW Leasing will pay the Customer an amount of up to INR 2,000 per day provided that:

(1) Reimbursement of up to 12 Days: If the Insurance company's overall liability to repair such vehicle exceeds INR 100,000 (inclusive of any depreciation value, consumables cost, labor charges as determined by BMW Leasing Authorized Assessor; and time required to complete such repair exceeds 3 days; as per man-hours represented in FRU (flat rate unit) considering 7 man-hours a day under BMW standard repair guidelines after date of first survey as approved by BMW Leasing Authorized Assessor. The payment of 12 days starts from the 4th day from the first survey by BMW Authorized assessor and continues up to day 15th.

(2) Reimbursement of first 3 Days: If the Insurance company's overall liability to repair such vehicle exceeds INR 500,000 (inclusive of any depreciation value, consumables cost, labor charges as determined by BMW Leasing Authorized Assessor). This point shall survive the clauses (1), (3), (4) & (5) of this section subject to admissibility of Insurance claim and written declaration by the customer having availed taxi services for the stipulated 3 days.

(3) This service benefit will be reimbursed against submission of actual and original hire bill either from the Taxi Service Provider or from BMW Dealers respectively in case they provide loaner car.

(4) This service benefit is not available if the car is stuck in the workshop due to non-availability of spare parts or manpower.

(5) This service benefit shall not be applicable if claim is kept on hold by Insurance provider for submission of documents , and/or investigation of lodged claim under motor insurance policy.

(6) This service benefit shall not be applicable if the BMW vehicle is admissible under Total Loss or Constructive Total Loss.

BMW SECURE ULTIMATE.