

ŠKODA Extended Warranty Insurance

Insurance Product Information Document

Company: Volkswagen Versicherung AG
A German insurance company acting through its branch in France

**Product: ŠKODA Extended Warranty,
Named Component Cover**

This Information Document is an overview of Extended Warranty cover. It does not contain the full terms and conditions of your policy. These can be found in your Cover Booklet. You will also need to refer to your Confirmation of Cover, which confirms the level of cover you have chosen.

What is this type of insurance?

Extended Warranty is designed to provide protection for the costs of repairing or replacing vehicle components, should they fail during the period of cover.



What is insured?

- ✓ Your vehicle is insured as identified in your Confirmation of Cover.
- ✓ We will pay for the costs of repairing or replacing the factory-fitted mechanical and electrical components of your vehicle, listed in the Cover Booklet, that have suffered sudden failure during the period of cover. This is subject to the maximum claim limit and terms and conditions.
- ✓ The following named components are insured: All braking system components (however, brake frictional material is excluded), all clutch components (however, clutch frictional material is excluded), all drive-line and four wheel drive components, electrics, engine, all exhaust treatment system components, gearbox, heating and cooling, locking system, oil leaks, steering system, and suspension. For full details, please refer to your Cover Booklet.
- ✓ Maximum Claim Limit: The most we will pay per claim is £1,000. The maximum payable within the period of cover will not exceed the market value of your vehicle.
- ✓ If you have chosen to pay an excess, you will be responsible for the first part of each claim. The amount you have chosen will be shown in your Confirmation of Cover.



What is not insured?

- Certain vehicles and individuals are excluded from Extended Warranty, for example:
- ✗ A motor trader, garage, business or individual dealing in the buying and selling or repair of motor vehicles.
 - ✗ All non-ŠKODA vehicles.
 - ✗ Vehicles powered by fuel cell or liquid petroleum gas (LPG).
 - ✗ Vehicles modified from the manufacturer's specification.



Are there any restrictions on cover?

- Your Extended Warranty does not include an all-embracing protection of your vehicle. In particular, the following events/damages are excluded from cover:
- ! Failure of any components as a result of wear and tear.
 - ! Components as stated as being excluded in the Cover Booklet.
 - ! Damage caused by external influences (e.g. fire or any type of accident).
 - ! Repair or replacements where your vehicle has exceeded your selected annual mileage limit at time of the claim occurrence, unless you have chosen an unlimited mileage policy.



Where am I covered?

- ✓ The warranty is valid in the United Kingdom and in Continental Europe. The exact countries are listed in your Cover Booklet.
- ✓ United Kingdom means England, Scotland, Wales and Northern Ireland.



What are my obligations?

You have the following obligations:

- You must make sure your vehicle is serviced in accordance with the manufacturer's recommendations.
- Your vehicle must not be used for hire or reward, public services (e.g. emergency services), professional instruction, competition or off-road use, motor rally, speed or duration tests or any practice for these events.
- You must take all reasonable steps to safeguard your vehicle against sudden failure.
- Modification to the vehicle - if you would like your vehicle to be modified in any way, you should obtain our prior approval and the work should be carried out by a ŠKODA Approved Retailer.
- You are required by the provisions of the Consumer Insurance (Disclosure and Representations) Act to take care to supply accurate and complete answers to all of the questions we ask when you buy your Extended Warranty cover. You must tell us of any changes to the answers you have given as soon as possible.
- If a claim occurs, you must comply with the relevant claims procedures in the Cover Booklet.



When and how do I pay?

You have the option to pay an annual or monthly premium. If you choose an annual premium, you can pay with VISA, MasterCard or Maestro.

If you choose a monthly premium, we collect the premium directly from your bank account after 10 working days. The 10 day period begins on the day you receive your copy of the Cover Booklet and Confirmation of Cover. Your due date is stated in your Confirmation of Cover email.



When does the cover start and end?

The Extended Warranty cover lasts for 12 months. Your period of cover is shown in your Confirmation of Cover.



How do I cancel the contract?

If this cover does not meet your requirements or should you decide to cancel it for any reason within a period of 14 days, you can obtain a full refund of the premium paid without charge, subject to no claims having been paid. The 14 day period begins on the day you receive your copy of the Cover Booklet and Confirmation of Cover.

After the 14 day period you can cancel your cover and be entitled to a pro-rata refund subject to no claim being paid under the policy, less an administration fee of £25.

For contact details regarding a cancellation, please refer to your Cover Booklet.