Volkswagen Financial Services

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Commercial Vehicles

Volkswagen Commercial Vehicles Extended Warranty

Cover Booklet

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Welcome

Welcome to your Volkswagen Commercial Vehicles Extended Warranty Cover.

Your Volkswagen Commercial Vehicles Extended Warranty Cover has been designed to give you additional peace of mind when you need it most.

Your cover is made up of various sections as shown on your Confirmation of Cover. Please ensure you read this Cover Booklet and fully understand the terms and conditions relating to the warranty policy provided to you.

All the details of how to make a claim, together with any conditions that you must comply with, are set out in the following pages.

If you have any questions that are not answered within this Cover Booklet, please contact us.

Please keep this Cover Booklet and your Confirmation of Cover in a safe place.

Certain words in this Cover Booklet have a specific meaning. We explain what these words mean under the **Meaning of word**s section of this Cover Booklet.

Who provides your Volkswagen Commercial Vehicles Extended Warranty?

Volkswagen Commercial Vehicles Financial Services is a trading name of Volkswagen Financial Services (UK) Limited, registered in England number: 2835230 (registered office: Brunswick Court, Yeomans Drive, Blakelands, Milton Keynes MK14 5LR). Volkswagen Financial Services (UK) Limited is authorised and regulated by the Financial Conduct Authority.

Volkswagen Commercial Vehicles Extended Warranty Cover from Volkswagen Commercial Vehicles Financial Services is sold and administered by Lawshield (UK) Limited, which is authorised and regulated by the Financial Conduct Authority.

Volkswagen Commercial Vehicles Financial Services Extended Warranty Cover is underwritten by Volkswagen Versicherung AG, acting through its French branch registered in Pontoise number: 529212912 (registered office: 15 Avenue de la Demi Lune, Batiment Ellipse, 95700, Roissy en France).

Volkswagen Versicherung AG is authorised and regulated by the German Finance Authority (Bundesanstalt für Finanzdienstleistungsaufsicht, located at Graurheindorfer Str. 108, 53117 Bonn, Germany) and subject to limited regulation by the Financial Conduct Authority and the Prudential Regulation Authority in respect of underwriting insurance business in the UK (register number: 621892).

Volkswagen Financial Services (UK) Limited and Volkswagen Versicherung Aktiengesellschaft are part of the same corporate group. Lawshield (UK) Limited are not part of the same corporate group.

Demands and Needs Statement

Volkswagen Commercial Vehicles Extended Warranty Cover is designed for anyone driving a Volkswagen Commercial Vehicles vehicle wanting to protect themselves against the costs of repairing or replacing components following their failure and wanting to ensure their vehicle is repaired by a **Volkswagen Commercial Vehicles Approved Van Centre.**

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

Policy wording

Meaning of words

When the following words and phrases appear in this Cover Booklet or Confirmation of Cover document, they have the specific meanings given below. These words are highlighted in **bold print.**

Beyond economic repair

Means where the repair costs exceed **market value**.

Brake frictional material

Means brake discs, drums and frictional material.

Clutch frictional material

Means clutch pressure plates, bearing and frictional material.

Confirmation of Cover

Means the document that accompanies this Cover Booklet specifying **your** details and the sections of cover which apply.

Continental Europe

Albania, Andorra, Austria, Belarus, Belgium, Bosnia-Herzegovina, Bulgaria, Croatia, Cyprus, Czech Republic, Denmark, Estonia, Finland, France*, Germany, Gibraltar, Greece, Hungary, Iceland, Italy, Kazakhstan**, Kosovo, Latvia, Liechtenstein, Lithuania, Luxembourg, Macedonia, Malta, Moldova, Monaco, Montenegro, Netherlands*, Norway, Poland, Portugal, Republic of Ireland, Romania, Russia**, San Marino, Serbia, Slovakia, Slovenia, Spain, Sweden, Switzerland, Turkey†, Ukraine, and the Vatican City.

Date of loss

Means the date of the incident that resulted in the claim.

Excess

The first part of any claim for which **you** are responsible as shown on **your Confirmation of Cover**.

Market value

Means the value of **your vehicle** as at the **date of loss** as per industry price guides for used vehicles, or as determined by an independent engineer.

Maximum claim limit

The most **we** will pay per claim is £2,500 including VAT. The maximum payable within the **period of cover** is the **market value** of **your vehicle** including VAT at the time of the occurrence of a sudden failure.

Mileage limit

The maximum permitted mileage during the **period of cover** as stated in **your Confirmation of Cover**.

Period of cover

Means the period shown on **your Confirmation of Cover**.

Sudden failure

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

United Kingdom

Means England, Scotland, Wales, Northern Ireland.

Volkswagen Commercial Vehicles Approved Van Centre

Means a Volkswagen Commercial Vehicles van retailer or vehicle servicing facility which is approved by Volkswagen Commercial Vehicles UK.

We, our, us

Means Volkswagen Versicherung AG. All sections of the policy are administered by Lawshield (UK) Limited on behalf of the insurer.

Wear and tear

Means the gradual reduction in performance of a component over time from normal usage, resulting in the failure to perform its intended function.

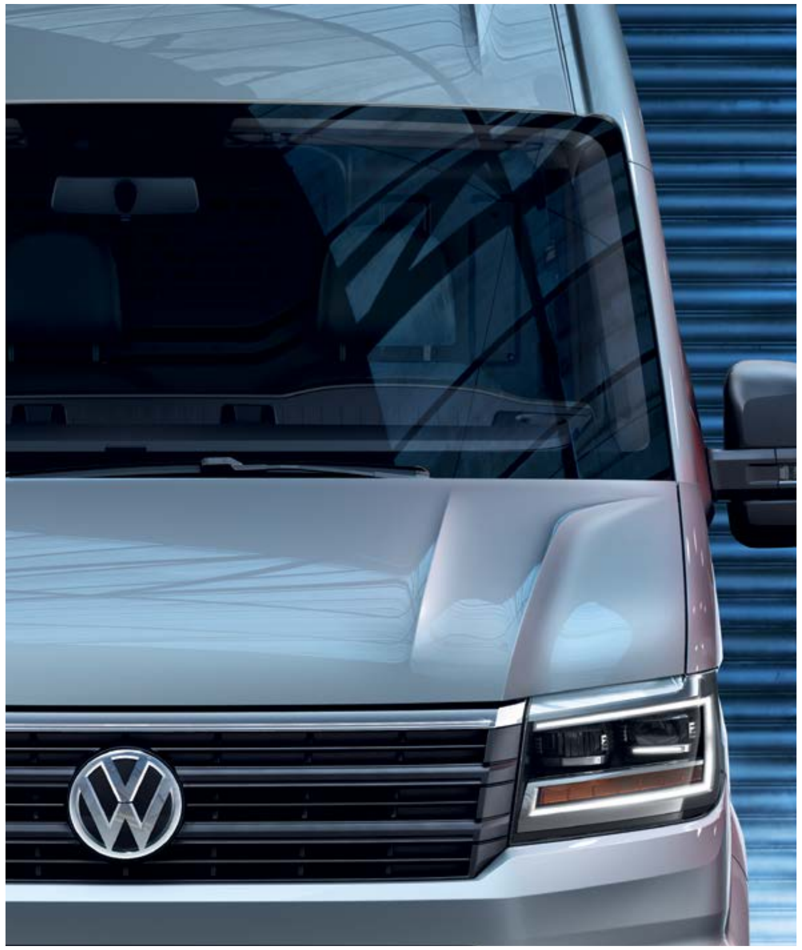
You, your, yours

Means the private individual or business named on the **Confirmation of Cover** who is not a motor trader, garage, business or individual dealing in the buying or selling of motor vehicles.

Your vehicle

Means the vehicle detailed on the **Confirmation of Cover** principally used and registered in the **United Kingdom**.

* excluding any overseas territories
** the European part up to the Urals
† the European part up to the Bosphorus



All Component Cover – what is covered

We will pay for the costs of repairing or replacing the factory-fitted mechanical and electrical components of **your vehicle** that have suffered **sudden failure** during the **period of cover** subject to the **maximum claim limit** and the terms and conditions of this policy.

All Component Cover – what is not covered

We will not pay for:

- Routine servicing (all components replaced associated with routine servicing are excluded)
- All bodywork components including encased aerials, paintwork, glass, seals, sunroof assemblies, soft top roofs, and any component that may require adjustment from time to time
- Seat frames
- Gas struts
- Strikers and hinges
- Worn and perishable items as follows:
  - All adjustments, timing and cleaning
  - Batteries
  - **Brake frictional material**
  - **Clutch frictional material**
  - Coolant pipes, hoses and connections
  - Constant Velocity (CV) boot gaiters
  - DPF filters
  - Exhaust systems (however, catalytic converters are covered for internal failure)
  - Fuses
  - Interior trims, exterior trims and upholstery
  - Non-Xenon and non-LED bulbs
  - Tyres and wheels
  - Un-encased drive belts
  - Wiper blades and arms
  - Wiring and connections (including HT leads, aerial coaxial cables and fibre optics)
- Components that are not of a matching quality to Volkswagen Commercial Vehicles approved components
- Any exclusion detailed under the General Exclusions section

Named Component Cover – what is covered

We will pay for the costs of repairing or replacing the factory-fitted mechanical and electrical components of **your vehicle** listed below that have suffered **sudden failure** during the **period of cover** subject to the **maximum claim limit** and the terms and conditions of this policy.

Components covered:

- 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.
- Engine: All internal components; turbocharger; all solid-state sensors and control units (including immobiliser ECU) of the engine management system; valves (excluding decarbonisation, burnt or pitted valves and valve seats); ignition switch; petrol or diesel injection lift pumps; fuel injectors and pipes; starter motor; starter motor relay; alternator; water pump; thermostat; and engine mountings.
- All exhaust treatment system components.
- Gearbox (automatic or manual): All internal components, gear selection linkages and ECUs; automatic selection switchgear; and reverse light switch.
- Steering system: All components including from the steering wheel to the track rod ends; rear wheel steering (if fitted); PAS system (excludes drive belt); solid-state sensors and relays.
- Suspension: All components including self-levelling system; wheel bearings; switchgear; ECU and relay; hydraulic pumps and valves.
- Timing belts: Timing belts and tensioners, provided that the last due change has taken place as specified by the manufacturer's schedules.

Named Component Cover – what is not covered

We will not pay for:

- Routine servicing (all components replaced associated with routine servicing are excluded).
- All adjustments, cam belt timing, diesel pump timing or cleaning.
- Non-Volkswagen Commercial Vehicles approved components that are not of a matching quality to Volkswagen Commercial Vehicles original components.
- Any exclusion detailed under the General Exclusions section.

General exclusions

The following exclusions apply to both the All Component and Named Component sections of this Cover Booklet:

- **We** will not replace drive belts, filter, lubricants, antifreeze and fluids unless damage is caused by the **sudden failure** of a component covered by **your** extended warranty.
- **We** will not pay for **sudden failure** due to lack of oil, fuel, lubricants, anti-freeze, hydraulic fluids or additives; or foreign matter entering the fuel, cooling, air conditioning or lubrication systems.
- **We** will not pay for **sudden failure** as a result of the use of oil, fuel, lubricants, hydraulic fluids or oil degradation, or additives which the manufacturer does not recommend.
- **We** will not cover damage to components not covered by **your** extended warranty cover even if the damage is caused by a component that is covered.
- **We** will not pay for **sudden failure** caused by an excluded component.
- **We** will not pay for any claim covered under any other guarantee, insurance or warranty, including any gesture of goodwill from a motor manufacturer.
- **We** will not pay for any depreciation to **your 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 **sudden failure** of a covered component.
- Unless otherwise stated **we** will not pay for losses that may be caused by defective or damaged components. 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 vehicle** is being repaired.
- **We** will not pay for failure caused by deterioration of a covered component commensurate with its age and mileage. This includes, but is not limited to, gradual loss of engine compression requiring the repair of valves or rings and the gradual increase in the oil consumption due to normal operating functions.
- **We** will not pay for any costs of repair or replacement of any components where the **sudden failure** is as result of **wear and tear**.
- **We** will not pay more than the manufacturer's list prices for parts and labour time in **excess** of that published by the manufacturer. Please bear this in mind if **you** authorise a repair overseas.
- Design Faults and Recalls – If any components of **your vehicle** have an inherent design fault or is recalled by its manufacturer, the component which is the subject of the design fault or recall is not covered by this warranty.
- **We** will not pay for damage caused by any of the following:
  - alterations, experimental equipment
  - fire
  - corrosion
  - frost
  - salt
  - hail, windstorm, lightning, water ingress or flooding
  - tree sap, bird droppings
  - failure of any part due to the accumulation of carbon deposits
  - a recurring problem where **you** have not sought repair advice from a **Volkswagen Commercial Vehicles Approved Van Centre**
  - failure to respond to a manufacturer's recall
  - not maintaining **your vehicle** in a safe and roadworthy condition
  - improper repair
  - intentional damage or injury
  - loss or damage to contents of **your vehicle**
  - the theft of **your vehicle**
  - participating in a criminal act
  - wilful exposure to danger
  - any type of accident
  - any failure of a cosmetic nature only
  - being under the influence of drugs (unless medically supervised) or alcohol, misuse or neglect
  - any unlawful act or omission
  - acts of war, nuclear explosion, sonic boom or radioactivity.
- **We** will not pay for repair or replacement if the fault causing the component failure or damage existed before **your** extended warranty came into effect.
- **We** will not pay for repair or replacement where **your vehicle** has exceeded **your** selected annual **mileage limit** at time of the claim occurrence, unless you have chosen an unlimited mileage policy.
- **We** will not pay for repair or replacement where the speedometer in **your vehicle** has been tampered with, altered, disconnected, or where the mileage of **your vehicle** cannot be verified.

The following vehicles are excluded from this policy:

- All non-Volkswagen Commercial Vehicle vehicles.
- Grey imports.
- Vehicles powered by fuel cell or liquid petroleum gas (LPG).
- Vehicles modified from the manufacturer's specification.
- New vehicles without a Manufacturer Warranty.

General conditions

These conditions apply to all sections of **your** extended warranty cover and **you** must meet them before we make a payment.

- Servicing must be carried out in accordance with vehicle manufacturer recommendations. Genuine Volkswagen Commercial Vehicles components, oils and other fluids or components, oils and other fluids of equivalent specification and matching quality must be used. Failure to comply with this condition will result in a warranty claim being rejected.
- Failure to keep **your vehicle** serviced in accordance with the manufacturer's service schedule will void the warranty. **You** must keep all servicing receipts and invoices. **W**e will be entitled to check that **your vehicle** has been serviced regularly and may ask to see these in the unlikely event that the condition of **your vehicle** does not appear to correspond with **your vehicle** service schedule.
- The cost of any investigation work can only be authorised by **you**, in the event that it is found that the problem is not covered by the warranty, **you** will remain responsible for any costs incurred.
- **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.
- **We** reserve the right to have **your vehicle** inspected by an expert before authorising repairs and may also arrange for components to be examined by an expert. **You** may be asked to ensure any faulty component is retained for **our** inspection following a repair.
- Where **your** motor insurance should pay for a repair or will deem **your vehicle** to be a write-off, then **your** motor insurance should be used and not this warranty.
- **Your** warranty may be invalidated if **your vehicle** continues to be driven when a fault becomes apparent which results in further damage.
- If **your** vehicle is registered to a VAT registered company or individual, the VAT element of a valid warranty claim can be claimed by that company or individual and it is the responsibility of that company or individual to do so. **We** will not be liable for any such amount.
- This policy is governed by English law. If there is a dispute, it will only be dealt with in the courts of England or within the **United Kingdom** in which **your** main residence is situated.
- If a claim is made which **you** or anyone acting on **your** behalf knows is false, fraudulent or exaggerated, **we** will not make any payment to **you** and all cover under this policy will cease.
- 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 **Volkswagen Commercial Vehicles Approved Van Centre.** In the event that a modification, which was not approved by **us**, contributes to a fault, **we** reserve the right to reject any claim **you** may wish to make in relation to that fault.
- **You** must take all reasonable steps to safeguard **your vehicle** against **sudden failure.**
- **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** Volkswagen Commercial Vehicles Extended Warranty cover. **You** must tell **us** of any changes to the answers **you** have given as soon as possible. Failure to advise **us** of a change to **your** answers may mean that **your** cover is invalid and that it does not operate in the event of a claim.
- If a claim occurs **you** must comply with the relevant claims procedures within this Cover Booklet. Failure to do so may invalidate **your** cover.
- If **your vehicle** is deemed to be **beyond economic repair,** the salvage value of **your vehicle** will be deducted from the **market value.**
- If **you** pay **your** premium by instalments, in the event that **you** fail to pay one or more instalments, whether in full or in part, **we** may cancel this policy by giving you 7 days' notice. **We** may also refuse **your** claim or take the balance of any outstanding premium due to **us** from any claim payment **we** make. Where **we** are unable to collect a premium payment due to insufficient funds in the account **you** have nominated to pay from, notice will be sent to **you** allowing **you** an opportunity to rectify the situation and confirming that a second attempt to collect payment will be made. Where **we** are unable to collect a premium payment due to a direct debit instruction being cancelled, notice will be sent to **you** allowing **you** an opportunity to rectify the situation. If **you** fail to do so within 7 days **we** will cancel your policy with immediate effect and where **we** have not paid a claim, **you** will be charged on a daily pro rata basis for the time **you** have had on cover, plus a cancellation fee of £25. If **we** have paid a claim **you** must pay the full annual premium plus a cancellation fee of £25 and **you** will not be entitled to any refund.

How to make a claim

If **you** need to make a claim, please take the following steps:

1. Take **your vehicle** to any **Volkswagen Commercial Vehicles Approved Van Centre** and show them **your Confirmation of Cover**. If **you** need help finding **your** local **Volkswagen Commercial Vehicles Approved Van Centre** please go to www.volkswagen-vans.co.uk
2. **Your Volkswagen Commercial Vehicles Approved Van Centre** will assess **your vehicle** and liaise with **us** on **your** behalf by calling **0845 034 4593**.
3. If it is not possible for **you** to return **your vehicle** to a **Volkswagen Commercial Vehicles Approved Van Centre**, please contact **us** for authority prior to the commencement of any work to **your vehicle** on **0845 034 6968**.

If **you** do not follow these steps, **we** may reject **your** claim.

Claiming while outside the United Kingdom

If **you** need to make a claim please contact **us** for authority prior to the commencement of any work to **your vehicle** on **+ 44 1925 422733**.

If **you** are unable to contact **us you** may arrange for **your vehicle** to be repaired. Please contact **us** at the address below within 30 days of any repair and **you** will be advised if repairs completed are covered by **your** warranty. Please ensure that **you** retain a detailed repair invoice to support **your** claim. If **your** claim is covered **you** will be reimbursed in GBP at the prevailing exchange rate at the time of settlement.

Volkswagen Commercial Vehicles Extended Warranty,
PO Box 869, Warrington, WA4 6LD.

Important information

Purchasing your policy

Purchasing the Extended Warranty Cover is not a requirement in order to obtain other goods or services.

Getting in touch

You can contact us at:

Volkswagen Commercial Vehicles Extended Warranty,
PO Box 869, Warrington, WA4 6LD.

By telephone: **0845 034 6968**

By email: customerservices@vwcv-extendedwarranty.co.uk

What to do if you are not satisfied with the cover or service provided.

Our aim is to get it right, first time, every time. If we make a mistake we will try and put it right promptly. We will always confirm to you the receipt of your complaint within five working days and do our best to resolve the problem within four weeks. If we cannot, we will let you know when an answer may be expected. If we have not resolved the situation within eight weeks we will provide you with information about the Financial Ombudsman Service.

If you have a complaint please contact our Customer Services Manager at:

By post: Volkswagen Commercial Vehicles Extended Warranty,
PO Box 869, Warrington, WA4 6LD.

By telephone: **0845 034 6968**

By email: customerservices@vwcv-extendedwarranty.co.uk

Financial Services Compensation Scheme

For your added protection the insurer is covered by the Financial Services Compensation Scheme (FSCS). If the insurer is unable to pay a valid claim, you may be entitled to compensation from the scheme. Depending on the type of business and circumstances of the claim, the scheme will cover 90% of any claim with no maximum claim amount.

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

Renewal of your Volkswagen Commercial Vehicles Extended Warranty annual policy

We will contact you about the renewal of your policy at least 21 days prior to the expiry of your cover.

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

Transfer of ownership

This Warranty cannot be transferred to another owner or vehicle.

How to cancel your policy

Your cancellation rights

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.

To cancel your cover, please contact us:

By telephone: **0845 034 6968**

By email: customerservices@vwcv-extendedwarranty.co.uk

By post: Volkswagen Commercial Vehicles Extended Warranty,
PO Box 869, Warrington, WA4 6LD.

Our cancellation rights

If events beyond our control mean we can no longer operate in the UK, we may cancel your policy. In the event that we do cancel your policy, a pro-rata refund will be provided, subject to no claim having being paid.

Use of data

We may use personal details you give to deal with your cover, or support the development of our business by including your details in customer surveys. We may contact you and ask necessary questions. We will store your details on computer but will not keep them for longer than necessary.

Under the terms of the Data Protection Act you are entitled to a copy of any information we hold about you. Telephone calls between you and us may be recorded. We may share your details with other companies within the Volkswagen Group United Kingdom Limited and Volkswagen Financial Services (UK) Limited and other carefully selected financial services and insurance companies we partner with, so that you can be informed of products and services which may be of interest to you by telephone, email or post. If you do not want to know about these products or services, please contact us.

Under the Data Protection Act we can only discuss your details with you. If you would like anyone else to act on your behalf, please contact us. Your personal details may be transferred to countries outside the European Union. They will at all times be held securely and handled with the utmost care in accordance with all principles of the English law.

Telephone calls made in connection with your warranty may be monitored as part of training and quality assurance processes.