



**BMW
MOTORRAD**

**BMW Motorrad
Insurance Solutions**

A photograph of two motorcyclists on a beach. One rider is seated on a dark BMW motorcycle with gold accents, while the other stands next to a blue and white BMW motorcycle. They are both wearing helmets and riding gear. The background shows a sandy beach with dunes and sparse vegetation under a cloudy sky.

BMW MOTORRAD PROTECT INSURANCE

MAKE LIFE A RIDE

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BMW MOTORRAD SHORTFALL (GAP) INSURANCE

PROVIDING YOU WITH FINANCIAL PROTECTION SHOULD YOUR MOTORCYCLE BE WRITTEN OFF OR STOLEN.

When you truly love your motorcycle, you want to protect it in the best way. That's why we created BMW Motorrad Protect, our comprehensive range of insurance products designed to help make life a ride, whilst protecting you from damage costs.

Within this suite of BMW Motorrad Protect products is BMW Motorrad Shortfall Insurance, providing you with financial protection should your motorcycle be written off due to an accident, theft or fire. BMW Motorrad Shortfall Insurance is designed to bridge the gap between the motor insurance settlement and either the amount you paid for your motorcycle, or the outstanding amount due under your finance agreement if your motorcycle is declared a total loss, whichever is the higher amount. BMW Motorrad Shortfall Insurance covers you against losing out in these unsettling situations.

BMW MOTORRAD SHORTFALL (GAP) INSURANCE: EXPLAINED.

You paid €14,000 for your motorcycle but it gets written off following an accident. Your insurance company values your motorcycle at €9000, leaving you with a potential gap of €5,000. Should this happen, BMW Motorrad Shortfall Insurance will cover the difference between what you paid for your motorcycle and your insurance company's pay out. However should your finance settlement figure leave you with a gap greater than €5,000, BMW Motorrad Shortfall Insurance would cover up to the higher amount, ensuring that whatever the scenario you are not left out of pocket.

FURTHER BENEFITS OF BMW MOTORRAD SHORTFALL (GAP) INSURANCE:

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- ✓ No mileage or vehicle age limitations
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- ✓ European Cover
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- ✓ If your insurer provides a replacement motorcycle, following a write-off in the first 12 months, we'll transfer the cover that's left on your BMW Motorrad Shortfall Insurance to the replacement motorcycle, at no extra cost
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- ✓ The BMW Motorrad Protect Services Team will be on hand to help if you need to make a claim and can negotiate with your motor insurer on your behalf
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BMW MOTORRAD SHORTFALL (GAP) INSURANCE:

- Cover available for 2, 3 or 4 years
- Additional limited cover (only for your finance agreement) between the end of your BMW Motorrad Shortfall Insurance policy and up to the end of year 5, where your motorcycle is financed for longer than the duration of the policy (Available for 3 and 4 Year BMW Motorrad Shortfall Insurance policies only)
- The insurance could pay up to €500 to cover any excess you have as part of your motor insurance claim
- Cover for accessories listed on the original purchase invoice for the insured motorcycle that are present at the date of loss
- You have up to 60 days to purchase your policy after you have collected your motorcycle. The cover will start after policy purchase
- Key Insurance
- If you cancel your policy outside the cooling-off period, you will be entitled to a prorata refund minus an administration charge
- Additional finance Shortfall cover for finance agreements up to 60 months
- Please note you must not accept your motor insurer's settlement figure until you have contacted our claims department. If you accept your motor insurer's write off valuation without our agreement then any BMW Motorrad Shortfall Insurance claim may be calculated and settled based on our assessment of the market value of the motorcycle at the time of write off.

POLICY CONDITIONS:

- The insurance cover will be capped at the amount shown on your certificate of insurance. Therefore, the amount paid out under the BMW Motorrad Shortfall Insurance might be lower than the gap between the motor insurance settlement and either the amount you paid for the insured motorcycle or the early finance settlement balance
- Cover only applicable if a claim under the motor insurance policy is paid
- Cover for finance agreements does not include Contract Hire

WHY NOT CONTACT YOUR PARTICIPATING LOCAL APPROVED BMW MOTORRAD RETAILER AND REQUEST A BMW MOTORRAD SHORTFALL (GAP) INSURANCE QUOTE TODAY?

If you need further assistance or you would like a copy of the policy wording document you can call BMW Motorrad Protect Services on **0818 112 235**.

BMW Motorrad Protect Services lines are open Monday to Friday 9am-5pm.

Alternatively, visit [bmw-motorrad.ie/insurance](https://www.bmw-motorrad.ie/insurance)

DID YOU KNOW...?

That motorcycles are written off in circumstances outside of road traffic accidents? BMW Motorrad Shortfall Insurance could protect you in the event that your motorcycle is written off following a fire, theft or flood event, providing you with financial protection.

BMW MOTORRAD TYRE INSURANCE

COVERING TYRE DAMAGE REPAIR COSTS SO YOU'RE READY FOR THE ROAD

When you truly love your motorcycle, you want to protect it in the best way. That's why we created BMW Motorrad Protect, our comprehensive range of insurance products designed to help make life a ride, whilst protecting you from damage repair costs.

Within this suite of BMW Motorrad Protect products is BMW Motorrad Tyre Insurance. If your tyres are damaged, either accidentally or by a malicious act, BMW Motorrad Tyre Insurance can help towards the unexpected cost of repair or replacement, regardless of your motorcycle's age.

BENEFITS OF BMW MOTORRAD TYRE INSURANCE:

- Cover for 2 or 3 years, covering up to 3 tyres up to €240 per tyre
- No excess to pay
- You have up to 60 days to purchase your policy after you have collected your motorcycle. Cover will start after you have purchased the policy

POLICY CONDITIONS:

- Cover for damage to tyres fitted to the insured motorcycle only
- Cover towards the cost of repairs and, if repair is not possible, replacement up to the cover limit
- Damage due to wear and tear is not covered
- Covers tyres with a tread depth of more than 1mm
- Cover starts 13 days from policy purchase if you purchase the policy after you collect your motorcycle

FURTHER BENEFITS OF BMW MOTORRAD TYRE INSURANCE:

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- ✓ Available for new and Approved Used Bikes up to 80,000 kilometres at point of purchase
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- ✓ European cover where your roadside assistance policy does not provide cover
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- ✓ 30 days to make a claim
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- ✓ Winter tyres and Speed rated X, Y, W and Z tyres all covered
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- ✓ The BMW Motorrad Protect Services Team will be on hand to help if you need to make a claim
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DID YOU KNOW...?

That your tyres are at risk of damage from perils on the road that are outside of your control? Pot holes and nails lying on the road can cause damage and greater construction traffic on the road increases the threat.

Limit your financial risk with BMW Motorrad Tyre Insurance, covering tyre damage costs so you're ready for the open road.

**TO FIND OUT MORE ABOUT BMW MOTORRAD TYRE INSURANCE, OR
TO GET A QUOTE, CONTACT YOUR PARTICIPATING LOCAL APPROVED
BMW MOTORRAD RETAILER.**

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Terms, conditions and exclusions apply.

This insurance is underwritten and administered by MAPFRE ASISTENCIA Compania Internacional De Seguros Y Reaseguros, S.A. MAPFRE ASISTENCIA Compania Internacional De Seguros Y Reaseguros, S.A., trading as MAWDY, which is authorised by Direccion General de Seguros y Fondos de Pensiones del Ministerio de Economia y Hacienda in Spain and is regulated by the Central Bank of Ireland for consumer protection rules.

BMW Financial Services (Ireland) DAC, trading as BMW Motorrad Financial Services is regulated by the Central Bank of Ireland. BMW Financial Services (Ireland) DAC and MAPFRE ASISTENCIA are not part of the same corporate group.

BMW Financial Services (Ireland) DAC receives a commission from MAWDY for each insurance policy sold by BMW Motorrad Retailers. The commission amount is included in your insurance premium. MAWDY will also pay the BMW Motorrad Retailers a commission for each policy they sell to you.