

# MINI PROTECT *INSURANCE.*



MINI INSURANCE SOLUTIONS





CONTENTS.

<b>MINI SHORTFALL (GAP) INSURANCE –</b> providing you with financial protection should your MINI be written off or stolen.	<b>4</b>
<b>MINI CONTRACT HIRE SHORTFALL (GAP) INSURANCE –</b> providing you with financial protection should your MINI be written off or stolen and you have a contract hire agreement.	<b>6</b>
<b>MINI COSMETIC REPAIR INSURANCE –</b> covering repair costs of minor damage so your MINI leaves a lasting impression.	<b>8</b>
<b>MINI TYRE INSURANCE –</b> covering tyre damage repair costs so your MINI is ready for the road.	<b>10</b>





# MINI SHORTFALL (GAP) INSURANCE.

## ENSURING YOU’RE NOT OUT OF POCKET IF YOUR MINI IS WRITTEN OFF OR STOLEN.

When you truly love your MINI, you want to protect it in the best way. That’s why we created MINI Protect, our comprehensive range of insurance products designed to help maintain that sense of adventure, whilst protecting you from damage costs.

Within this suite of MINI Protect products is MINI Shortfall Insurance, ensuring you’re not out of pocket if your MINI is written off due to an accident, theft or fire. MINI Shortfall Insurance is designed to bridge the gap between the motor insurance settlement and either the amount you paid for your MINI, or the outstanding amount due under your finance agreement if your MINI is declared a total loss, whichever is the higher amount. MINI Shortfall Insurance covers you against losing out in these tricky situations.

### MINI Shortfall Insurance: Explained.

You paid €24,000 for your MINI but it gets written off following an accident. Your insurance company values your vehicle at €18,000, leaving you with a potential gap of €6,000. Should this happen, MINI Shortfall Insurance will cover the difference between what you paid for your MINI and your insurance company’s pay out. However should your finance settlement figure leave you with a gap greater than €6,000, MINI Shortfall Insurance would cover up to the higher amount, ensuring that whatever the scenario you are not left out of pocket.

### Benefits of MINI Shortfall Insurance:

- Cover available for 2, 3 or 4 years
- Additional limited cover (only for your finance agreement) between the end of your MINI Shortfall Insurance policy and up to the end of year 5, where your vehicle is financed for longer than the duration of the policy
- The insurance could pay up to €600 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 vehicle that are present at the date of loss
- You have up to 60 days to purchase your policy after you have collected your car. Cover will start after you have purchased the policy

## REST ASSURED. MINI SHORTFALL INSURANCE IS HERE TO HELP.

Did you know...?

That vehicles are written off in circumstances outside of road traffic accidents? MINI Shortfall Insurance could protect you in the event that your MINI is written off following a fire, theft or flood event, ensuring you’re not out of pocket.



Further Benefits of MINI Shortfall Insurance:	
No age or vehicle mileage limitations	✓
European Cover	✓
If your motor insurer declares your vehicle a total loss and you are provided with a replacement vehicle, you are able to transfer the cover that’s left on your MINI Shortfall Insurance to the replacement vehicle at no extra cost	✓
Paint and fabric protection products included on the original vehicle invoice are covered	✓

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 MINI Shortfall Insurance claim may be calculated and settled based on our assessment of the market value of the vehicle at the time of write off.

The MINI 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	✓
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	✓

### Policy conditions:

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

To find out more about MINI Shortfall Insurance, give your participating local MINI Retailer a call. If you need further assistance or you would like a copy of the policy wording document you can call MINI Protect Services on **0818 112 222**.

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

Alternatively, visit **[mini.ie/insurance](https://mini.ie/insurance)**

# MINI CONTRACT HIRE SHORTFALL INSURANCE.

ENSURING YOU'RE NOT OUT OF POCKET  
IF YOUR MINI IS WRITTEN OFF OR STOLEN.

When you truly love your MINI, you want to protect it in the best way. That's why we created MINI Protect, our comprehensive range of insurance products designed to help maintain that sense of adventure, whilst protecting you from damage costs.

Within this suite of MINI Protect products is MINI Contract Hire Shortfall Insurance, ensuring you're not out of pocket if your MINI is written off due to an accident, theft or fire. MINI Contract Hire Shortfall Insurance is designed to bridge the gap between the motor insurance settlement and the outstanding balance payable by you to your contract hire or leasing company. MINI Contract Hire Shortfall Insurance covers you against losing out in these tricky situations.

## Benefits of MINI Contract Hire Shortfall Insurance:

- Available for agreements up to 60 months
- The insurance could pay up to €600 to cover any excess you have as part of your motor insurance claim
- Pay for your policy upfront or in 12 monthly payments (at no extra cost)
- You have up to 60 days to purchase your policy after you have collected your MINI. Cover will start after you purchase the policy
- 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

MINI Contract Hire Shortfall Insurance offers one level of cover with the following benefits:

- Up to 5 years
- Cover up to €12,000
- Plus cover for up to €1,800 for Advance Rentals and Lease Deposits
- Up to €600 Motor excess

### Did you know...?

That vehicles are written off in circumstances outside of road traffic accidents? MINI Contract Hire Shortfall Insurance could protect you in the event that your MINI is written off following a fire, theft or flood event, ensuring you're not out of pocket.

# MINI CONTRACT HIRE SHORTFALL INSURANCE: EXPLAINED.

The MINI Contract Hire Shortfall policy covers you following the total write off of your vehicle. Any motor insurance pay out will be calculated on its current market value potentially leaving an outstanding balance payable under your contract hire or lease agreement. If there is an outstanding balance MINI Contract Hire Shortfall will provide cover for this gap up to a maximum value of €12,000, and in addition will also pay up to €1,800 for advance rentals or lease deposit paid under the contract hire or lease agreement. If a replacement vehicle is offered by your insurance company, your policy can be transferred to your new vehicle at no cost.

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 MINI Contract Hire Shortfall Insurance claim may be calculated and settled based on our assessment of the market value of the vehicle at the time of write off.

## Policy conditions:

- If there is any amount still owing on the contract hire/ lease agreement after your claim has been settled, it is your responsibility to ensure that settlement of this amount is made.
- Cover only applicable if a claim under the motor insurance policy is paid

# MINI CONTRACT HIRE SHORTFALL INSURANCE IS HERE TO HELP.

## SO WHY NOT GET A QUOTE?

To find out more about MINI Contract Hire Shortfall Insurance, give your participating local MINI Retailer a call.

If you need further assistance or you would like a copy of the policy wording document you can call MINI Protect Services on **0818 112 222**.

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

Alternatively, visit [mini.ie/insurance](https://mini.ie/insurance)



# MINI COSMETIC REPAIR INSURANCE.

COVERING REPAIR COSTS OF MINOR DAMAGE SO YOUR MINI LEAVES A LASTING IMPRESSION.

When you truly love your MINI, you want to protect it in the best way. That’s why we created MINI Protect, our comprehensive range of insurance products designed to help maintain that sense of adventure, whilst protecting you from damage repair costs.

Within this suite of MINI Protect products is MINI Cosmetic Repair Insurance, developed to protect the beauty and finish of your vehicle, covering the costs for repairing minor cosmetic damages or providing a contribution if it cannot be repaired so your MINI leaves a lasting impression.

## Benefits of MINI Cosmetic Repair Insurance:

- Cover available for 2 or 3 years
- Available for new and Approved Used MINIs up to 7 years old at the start of the policy
- Repairs can be carried out at your local MINI Retailer or by our mobile repairer network
- 5 year guarantee on cosmetic repairs carried out under this insurance
- You have up to 60 days to purchase your policy after you have collected your MINI. Cover will start after you have purchased the policy
- Up to €300 contribution towards a body shop repair for damage that falls within the size parameters but cannot be cosmetically repaired

What does MINI Cosmetic Repair Insurance cover?	
<b>Vertical surfaces</b> are covered for: - Chips (up to 15mm in diameter and 3mm in depth) - Scratches (up to 300mm in length and 3mm in depth) - Dents (up to 300mm in diameter and 3mm in depth)	✓
<b>Flat/horizontal surfaces</b> are covered for: - Chips (up to 15mm in diameter and 3mm in depth) - Scratches (up to 300mm in length and 3mm in depth)	✓
<b>Bumpers and wing mirror housings</b> are covered for: - Scuffs (up to 300mm in diameter and 3mm in depth) - Chips (up to 15mm in diameter and 3mm in depth) - Dents (up to 300mm in diameter and 3mm in depth)	✓
Damage across up to two body panels is covered by this policy	✓

## Policy conditions:

- Cover for the cost of cosmetic repair for accidental minor cosmetic damage to the bodywork up to the cover limit
- Excludes specialist bodywork finish
- Excludes damage where paint is cracked or flaked, and any pre-existing damage
- The policy does not cover vehicles on Contract Hire
- Cover in the Republic of Ireland, United Kingdom and Europe



## KEEP YOUR MINI MAGNIFICENT. WITH MINI COSMETIC REPAIR INSURANCE.

To purchase a policy, or to find out more about MINI Cosmetic Repair Insurance, please get in touch with your participating local MINI Retailer.

If you need further assistance or you would like a copy of the policy wording document you can call MINI Protect Services on **0818 112 222**.

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

Alternatively, visit **[mini.ie/insurance](https://mini.ie/insurance)**



# MINI TYRE INSURANCE.

## COVERING TYRE DAMAGE REPAIR COSTS SO YOUR MINI IS READY FOR YOUR NEXT ADVENTURE.

When you truly love your MINI, you want to protect it in the best way. That’s why we created MINI Protect, our comprehensive range of insurance products designed to help maintain that sense of adventure, whilst protecting you from damage repair costs.

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

With three cover levels to choose from, you’re sure to find the cover level that works for you, and your MINI.

### Benefits of MINI Tyre Insurance:

- Cover for 2 or 3 years, covering up to 5 tyres up to the cover limit chosen
- 3 cover levels to choose from: €180, €360, €600 per tyre all including run-flat tyres
- No excess to pay
- You have up to 60 days to purchase your policy after you have collected your MINI. Cover will start after you have purchased the policy

Further benefits of MINI Tyre Insurance:		
Available for new and Approved Used MINIs up to 160,000 kilometres at point of purchase		✓
European cover where your roadside assistance policy does not provide cover		✓
30 days to make a claim		✓
Winter tyres and Speed rated X, Y, W and Z tyres all covered		✓
The MINI Protect Services Team will be on hand to help if you need to make a claim		✓

## MINI TYRE INSURANCE. KEEPING YOUR WHEELS MOVING.

**Did you know...?**

That your vehicle’s 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 MINI Tyre Insurance, covering tyre damage costs so your MINI is ready for your next adventure.



## CONTACT YOUR PARTICIPATING LOCAL APPROVED MINI RETAILER TO GET A MINI TYRE INSURANCE QUOTE TODAY.

If you need further assistance or you would like a copy of the policy wording document you can call MINI Protect Services on **0818 112 222**.

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

Alternatively, visit [mini.ie/insurance](https://mini.ie/insurance)

### Policy Conditions:

- Cover for damage to tyres fitted to the insured vehicle only
- Cover towards the cost of repairs and, if the 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 2mm
- Cover starts 13 days from policy purchase if you purchase the policy after you collect your MINI

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 conduct of business rules.

BMW Financial Services (Ireland) DAC, trading as MINI 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 MINI Retailers. The commission amount is included in your insurance premium. MAWDY will also pay the MINI Retailers a commission for each policy they sell to you