



SEAT Approved Used Warranty Cover Booklet.

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Welcome to your SEAT Approved Used Warranty.

Your SEAT Approved Used Warranty 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 cover 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, your SEAT Approved Retailer will be able to help you.

To locate your nearest SEAT Approved Retailer please go to seat.co.uk

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

Certain words in this booklet have a specific meaning. We explain what these words mean under the “Meaning of words” sections in the individual sections of this Cover Booklet.





Approved Used Warranty.

**Who provides your SEAT
Approved Used Warranty?**

Policy summary.

Meaning of words.

Policy wording.

- What is covered
- General exclusions
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Important information.



Who provides your SEAT Approved Used Warranty?

This section explains how your SEAT Approved Used Warranty works and the benefits you enjoy as a beneficiary of a group insurance policy arranged by SEAT Financial Services for SEAT UK.

SEAT UK is a trading division of Volkswagen Group United Kingdom Limited (company registration number 514809, VAT registration number 217990930) whose registered office is at Yeomans Drive, Blakelands, Milton Keynes, MK14 5AN, a company authorised to conduct business in the UK.

SEAT Financial Services is a trading name of Volkswagen Financial Services (UK) Limited ("VWFS UK"), registered in England and Wales with company number 2835230. Registered office: Brunswick Court, Yeomans Drive, Blakelands, Milton Keynes MK14 5LR. VWFS UK is authorised and regulated by the Financial

Conduct Authority ("FCA"), Firm Reference Number ("FRN") 311988. Authorisation details can be checked on the FCA's register at www.fca.org.uk

SEAT Approved Used Warranty from SEAT Financial Services is administered by Lawshield UK Limited, registered in England and Wales number: 3360532. Registered office: 850 Ibis Court, Lakeside Drive, Centre Park, Warrington, Cheshire, WA1 1RL. Lawshield UK Limited is authorised and regulated by the FCA, FRN 306793.

SEAT Approved Used Warranty is underwritten by AWP P&C SA. AWP P&C SA is registered as a foreign company in England and Wales with foreign company number FC030280. Registered office: 7 Rue Dora Maar, 93400 Saint-Ouen, France. AWP P&C SA acts through its UK branch AWP P&C UK, registered

in the United Kingdom as a branch of AWP P&C SA (registered branch number: BR015275, registered office: 102 George Street, Croydon, Surrey, CR9 6HD).

AWP P&C SA is authorised and regulated by L'Autorité de Contrôle Prudentiel et de Résolution in France. Authorised by the Prudential Regulation Authority. Subject to regulation by the Financial Conduct Authority and limited regulation by the Prudential Regulation Authority. Details about the extent of our regulation by the Prudential Regulation Authority are available from us on request.

VWFS UK and Volkswagen Group United Kingdom Limited are part of the same corporate group. AWP P&C SA and Lawshield UK Limited are not part of the same corporate group.

Policy summary.

Your SEAT Approved Used Warranty will pay for the costs of repairing or replacing any components which are covered under this policy. You have not been charged a premium for this cover.

Significant features and benefits of the policy

This is a Named Component policy which covers only those components that are listed in this policy.

Significant conditions and exclusions of the policy

The maximum we will pay per claim is £1,000 including VAT. The maximum payable within the period of cover is the market value of your vehicle at the time of sudden failure.

We will not pay for:

- The failure of any components as a result of wear and tear
- The failure of any fixed or portable in car entertainment systems or satellite navigation system

You must ensure your vehicle is serviced in accordance with the manufacturer's recommendations.

How long does your SEAT Approved Used Warranty last?

SEAT Approved Used Warranty lasts for 12 months. Your period of cover is shown on your Confirmation of Cover.

Who provides your cover?

Your cover is provided by AWP P&C SA.

Your right to cancel

You may cancel this SEAT Approved Used Warranty cover at any time, however, as this has been provided free of charge there is no cancellation or surrender value.

How to make a claim

Take your vehicle to a SEAT Approved Retailer and show your Confirmation of Cover. If you need help finding your local SEAT Approved Retailer please go to **seat.co.uk**. Your SEAT Approved Retailer will assess your vehicle and liaise with us on your behalf.

How to make a complaint

Contact our Customer Services Manager at:

**SEAT Warranty, PO Box 869,
Warrington WA4 6LD**

By telephone: **0333 043 3783†**

By email:

Complaints@VWFS-SEATwarranty.co.uk

If we have not resolved the situation within eight weeks we will provide you with information about the Financial Ombudsman Services.

Financial Services Compensation Scheme

You may be entitled to compensation from the FSCS if the insurer cannot meet its obligations. This policy summary does not contain the full terms and conditions of your policy. These can be found in this Cover Booklet. You will also need to refer to your Confirmation of Cover.



†Telephone lines are open Monday to Friday, 8am to 5pm, excluding bank holidays.

Meaning of words.

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

Confirmation of cover

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

Continental Europe

Means Andorra, Austria, Belgium, Bulgaria, Cyprus, Czech Republic, Denmark, Estonia, Finland, France, Germany, Gibraltar, Greece, Hungary, Italy, Latvia, Liechtenstein, Lithuania, Luxembourg, Malta, Monaco, Netherlands, Norway, Poland, Portugal, Republic of Ireland, Romania, San Marino, Slovakia, Slovenia, Spain, Sweden, Switzerland and the Vatican City.

Maximum claim limit

The maximum **we** will pay is £1,000 including VAT per claim. The total value of claims within the **period of cover** is limited to the market value of **your vehicle** including VAT at the time of **sudden failure**.

Period of cover

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

Private individual

Means a person who is using the vehicle named on the **Confirmation of Cover** for their own personal use and who is not a motor trader, garage, business or individual dealing in the buying and selling or repair of motor vehicles.

SEAT Approved Retailer

Means a SEAT Retailer or vehicle servicing facility which is approved by SEAT UK.

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 and Northern Ireland.

We, Us, Our

Means AWP P&C SA. 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** named on the **Confirmation of Cover** and any subsequent owner of the vehicle during the **period of cover**.

Your vehicle

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

Policy wording.

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 Warranty.

Components covered

- Braking system: All parts including ABS system components; stop light switch; relays; discs; drums; cylinders; pipes and hoses
- Catalytic converter: Internal failure of catalytic converter
- Clutch: Clutch cover; centre plate; release bearing; cable and adjuster; pedal; solenoid; switch
- Drive-line components: All parts including four wheel drive system; propeller or drive shafts including gaiters and centre bearing; differential and transfer box internal components; switchgear; ECU and relay
- Electrics: Control units (excluding software updates unless required as a result of replacing a covered component); switches; relays; motors and instrument clusters
- Engine: All internal components; timing belt and tensioner; turbocharger; supercharger; all solid-state sensors and control units (including immobiliser ECU) of the engine management system including supply relays; ignition switch; petrol or diesel injection lift pumps; fuel injectors and fuel pipes; starter motor; starter motor relay; alternator; water pump; thermostat; engine mountings
- Gearbox (automatic or manual): All internal components, gear selection linkages and ECUs; automatic selection switchgear; reverse light switch
- Heating and cooling: All components relating to heating and air conditioning systems and engine cooling (excludes coolant pipes and hoses, heated seats, heated rear windows, door glasses and heated mirrors)
- Locking system: All electrical components fitted as standard
- Oil leaks: Seals and gaskets replaced to rectify the oil leaks on the components in this list of cover
- 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

General exclusions

The following exclusions apply to **your** SEAT Approved Used Warranty Cover:

- **We** will not pay for **sudden failure** caused by an excluded component
- **We** will not replace drive belts, filter, lubricants, antifreeze and fluids unless damage is caused by the **sudden failure** of a component covered by the Warranty section of this Cover Booklet
- **We** will not cover damage to components not covered by **your** SEAT Approved Used Warranty even if the damage is caused by a component that is covered
- **We** will not pay for any claim covered under any other guarantee, insurance or Warranty. For the avoidance of doubt this includes a 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 in the Warranty terms and conditions, **we** will not pay for losses that may be caused by defective or damaged components. For example, **your** Warranty 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 a result of **wear and tear**

Policy wording.

General exclusions (continued)

- Design Faults and Recalls – Any component which is subject to recall by the covered vehicle's manufacturer, a manufacturing defect or design fault
- **We** will not pay more than the manufacturers 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
- **We** will not pay for damage caused by any of the following:
 - alterations, experimental equipment
 - fire
 - water ingress
 - corrosion
 - frost
 - floods
 - snow-affected roads or embedding in mud or sand
 - a recurring problem where **you** have not sought repair advice from a **SEAT Approved Retailer**
 - 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 the Warranty came into effect.

General conditions

The following conditions apply to **your** SEAT Approved Used Warranty Cover and **you** must meet them before **we** make a payment:

- The Warranty is valid in the **United Kingdom** and for up to 60 days during the **period of cover** in **Continental Europe**

- There is no mileage limitation on **your vehicle** while the Warranty is in place
- Servicing must be carried out in accordance with vehicle manufacturer recommendations. Genuine brand 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. **We** 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), commercial use, 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 must 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

Policy wording.

- 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 section will cease
- Modification to the vehicle – If **you** would like **your vehicle** to be modified in any way, **you** should obtain **our** prior approval. 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**
- If a claim occurs **you** must comply with the relevant claim procedures within this section of this Cover Booklet. Failure to do so may invalidate **your** cover





How to make a claim.

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

- 01.** Take **your vehicle** to any **SEAT Approved Retailer** and show them **your Confirmation of Cover**. If **you** need help finding **your** local **SEAT Approved Retailer** please go to **seat.co.uk**
- 02.** **Your SEAT Approved Retailer** will assess **your vehicle** and liaise with **us** on **your** behalf.
- 03.** If it is not possible for **you** to return **your vehicle** to a **SEAT Approved Retailer**, please contact **us** for authority prior to the commencement of any work to **your vehicle** on **0333 043 3783†**

Claiming while outside the United Kingdom

If **you** need to make a claim please contact **us** on **+44 333 043 3783†**

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.

On **your** return to the UK, please send the invoice and copies of the covered vehicle's service records to SEAT Warranty either by:

Telephone: **0333 043 3783†**

Email:

customerservice@seat-usedwarranty.co.uk

Post: **SEAT Warranty, PO Box 253, 740**

Birchwood Boulevard, Warrington WA3 9EQ

Please retain a copy of the repair invoice and the original service records for **your** own safekeeping as **we** will be unable to return these to **you**.

Your claim will then be processed and reimbursed to **you** in pounds sterling at the rate of exchange for the relevant currency at the time of the repair, providing that **your** claim is valid. If you are VAT registered **you** remain responsible for settling the VAT content of any claim separately.

[†]Telephone lines are open Monday to Friday, 8am to 5pm, excluding bank holidays.

Important information.

Getting in touch

You can contact us at:

**SEAT Warranty, PO Box 869,
Warrington WA4 6LD**

By telephone: **0333 043 3783†**

By email:

customerservices@seat-usedwarranty.co.uk

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

Our aim is to get it right. If we make a mistake, we will put it right promptly. We will confirm to you the receipt of your complaint within five working days and in most instances will have sent you the firm's final response to your complaint within four weeks.

In rare instances, where the investigation into your complaint takes longer than four weeks, the firm will provide you its final response within eight weeks. You may refer your complaint to the Financial Ombudsman Service if you remain dissatisfied with the firm's final response or we fail to provide a final response within eight weeks.

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

**SEAT Warranty, PO Box 869,
Warrington WA4 6LD**

By telephone: **0333 043 3783†**

By email:

customerservices@seat-usedwarranty.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 claims, the scheme will cover 90% of the claim with no maximum claim amount.

How to cancel your cover

You may cancel your Approved Used Warranty at any time, however, as this has been provided free of charge there is no cancellation or surrender value.

Transfer of ownership

If you sell your vehicle the remaining Warranty will be transferred to the new owner subject to the terms and conditions of the Warranty as outlined in this booklet being met. This policy cannot be transferred to a new owner if the sale of the vehicle involves a motor trader or third party involvement at any point. Payment for the vehicle must be directly transferred between the old owner and the new owner. We will request proof of this if necessary.

Change of address

You can change your address by contacting your local SEAT Approved Retailer.

In writing to **SEAT Warranty, PO Box 253,
740 Birchwood Boulevard,
Warrington WA3 9EQ**

By telephone: **0333 043 3783†**

By email:

customerservices@seat-usedwarranty.co.uk

Sale of Goods Act

All vehicles sold are subject to the Sale of Goods Act 1979 as from time to time amended.

The legal rights that the buyer enjoys against the seller if the goods are not of merchantable quality or are unfit for their purpose or are not as described and which cannot be lawfully restricted are in no way affected by this Warranty.

†Telephone lines are open Monday to Friday, 8am to 5pm, excluding bank holidays.



MOT Cover.

Welcome.

**Who provides your
SEAT MOT Cover?**

Policy wording.

- What is covered
- What is not covered
- General exclusions
- General conditions

How to make a claim.

Fraudulent claims.

Important information.

Welcome to your SEAT MOT Cover.

Your SEAT MOT Cover has been designed to give you additional peace of mind when you need it most.

Please ensure **you** read this Cover Booklet and fully understand the terms and conditions relating to the MOT Cover 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 section have a specific meaning. **We** explain what these words mean under the “Meaning of words” section.



Who provides your SEAT MOT Cover?

This booklet explains how **your** MOT Cover works and the benefits **you** enjoy as a beneficiary of a group insurance policy arranged by SEAT Financial Services for SEAT UK.

SEAT 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 is authorised and regulated by the Financial Conduct Authority.

SEAT UK is a trading division of Volkswagen Group United Kingdom Ltd (company registration number 514809, VAT registration number 217990930) whose registered office is at Yeomans Drive, Blakelands, Milton Keynes MK14 5AN, a company authorised to conduct business in the United Kingdom ("SEAT UK").

SEAT MOT Cover from SEAT Financial Services is administered by Lawshield UK Ltd, registered in England (company registration number 3360532) whose registered office is 850 Ibis Court, Lakeside Drive, Centre Park, Warrington, WA1 1RL who are authorised and regulated by the Financial Conduct Authority.

This insurance is underwritten by Bspoke Underwriting Ltd on behalf of Watford Insurance Company Europe Limited. Watford Insurance Company Europe Limited is a Gibraltar based insurance company with its registered office at; P O Box 1338, First Floor, Grand Ocean Plaza, Ocean Village, Gibraltar.

Bspoke Underwriting Ltd is authorised and regulated by the Financial Conduct Authority. Firm Reference No. 310101. **You** can check **our** details on the Financial Services Register <https://register.fca.org.uk>

Watford Insurance Company Europe Limited is authorised and regulated by the Gibraltar Financial Services Commission under incorporation number 112869. This can be checked by visiting the Gibraltar FSC website at <https://www.fsc.gi>

As an insurance company authorised in Gibraltar, Watford Insurance Company Europe Limited is permitted under the Financial Services and Markets Act 2000 (Gibraltar) Order 2001 to conduct business in the United Kingdom under FCA reference 714197. **You** can check this by visiting the Financial Services Register on the FCA website at <https://register.fca.org.uk>

Details about the extent of its regulation by the Financial Conduct Authority are available on request.

Volkswagen Financial Services UK Ltd, Lawshield UK Ltd, Bspoke Underwriting Ltd and Watford Insurance Company Europe Limited are not part of the same corporate group.



Meaning of words.

The words or expressions detailed in this MOT Cover section have the following meaning wherever they appear in this policy in **bold**.

Confirmation of cover

The document that accompanies this cover booklet specifying **your** details and **your** cover.

Excess

The first amount of any claim payable by **you** which is £10.

Insurer/We/Our/Us

Bspoke Underwriting Ltd on behalf of Watford Insurance Company Europe Limited. This policy is administered by Lawshield UK Ltd on behalf of the **Insurer**.

MOT Certificate (VT20)

MOT Certificate (VT20) issued by the **MOT Test** station.

MOT Test

Ministry of Transport test completed by a company authorised by The Vehicle & Operator Services Agency to offer an MOT Testing service on behalf of the Secretary of State for Transport.

Notification of refusal to issue an MOT Certificate (VT30)

The **notification of refusal to issue an MOT Certificate (VT30)** issued by an **MOT Test** station should **your vehicle** fail to meet the requirements of the **MOT Test**.

Period of cover

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

SEAT Approved Retailer

Means a SEAT franchise Retailer or vehicle servicing facility which is approved by SEAT UK.

United Kingdom

England, Scotland, Wales, Northern Ireland and the Isle of Man.

You/Your/Yours

The person named on the **Confirmation of Cover** being the registered owner of **your vehicle**, or any subsequent owner of the vehicle during the period in which this cover remains valid.

Your vehicle

The vehicle detailed on the **Confirmation of Cover**. **Your Confirmation of Cover** will confirm if MOT Cover is applicable to **you**.

Policy wording.

What is covered

We will pay the reasonable cost of repairing or replacing such part or parts of **your vehicle** listed below up to a maximum of £750 (inclusive of VAT) in the event of a part or parts covered herein being cited on an official “**Refusal of an MOT Certificate**” (**Form VT30**) as the reason for **your vehicle** failing to pass the **MOT Test**, in the **United Kingdom**, during the **period of cover**.

- Lighting Equipment: Front and rear lamps, headlamps, stop lamps, rear reflectors, direction indicators, hazard warning lamps, switches, tell tales, high intensity discharge (HID), LED headlamps, washing and levelling system, power steering malfunction indicator lamp (MIL), electronic parking brake MIL, illumination of speedometers, brake fluid level warning lamps, electronic stability control system MIL, tyre pressure monitoring system warning lamp
- Steering and Suspension: Steering control, steering mechanism, power steering, transmission shafts, wheel bearings, front suspension, rear suspension, shock absorbers, wheel alignment, steering, suspension, brake, transmission dust covers/gaiters, and steering wheel locking mechanism
- Brakes: ABS warning system/controls, condition of service brake system, condition of parking brake system, service brake performance, parking brake performance, brake fluid levels where below the minimum indication
- Seatbelts: All seatbelt mountings, their condition and operation; front driver’s and passenger seat mountings; driver’s seat adjustment mechanism, backrest security in an upright position and supplementary restraint systems (SRS) including airbags and seatbelt pre-tensioners
- General: Emission control systems including catalytic converter, electronic stability control system, fuel injection, engine mountings, ECU replacement as a result of calibration failure to meet MOT exhaust gas emission standards, horn, mirrors, registration plates, speedometer, driving controls, windscreen wipers and washers

What is not covered

We will not pay for:

- Bulbs, fuses, wiring or connections
- Tyres or wheels
- Brake pads and shoes where the condition is wear related
- Bodywork or glass
- Exhaust system
- Items listed as “advisory” only
- Adjustments, tuning or cleaning
- The first £10 of any claim
- The **MOT Test** or re-test fees

General exclusions

Notwithstanding any other provision herein, this insurance does not cover;

- Damage caused by a road traffic accident and/or fire
- Structural damage, rust or corrosion
- Parts fitted as part of the repairs that are not detailed under the ‘What is covered section’
- Repairs arising as a result of any deliberate damage, neglect or misuse of **your vehicle** or any modifications such as the fitting of replacement or experimental parts or other equipment not approved by the manufacturer

- Repair or servicing of the **your vehicle** or parts subject to recall for repair or replacement by the manufacturer
- A fault or defect in any part which can reasonably be said to have been known to exist before the commencement of the **period of cover**
- Any repairs covered under the manufacturer’s or supplier’s warranty or any other form of cover
- Any direct or indirect consequence of war, civil war, invasion, acts of foreign enemies (whether war be declared or not), rebellion, revolution, insurrection, military or usurped power, or confiscation, nationalisation, requisition, destruction of or damage to property by or under the order of any government, local or public authority, terrorism
- Any direct or indirect consequence of:
 - Irradiation, or contamination by nuclear material; or
 - The radioactive, toxic, explosive or other hazardous or contaminating properties of any radioactive matter; or

Policy wording.

General exclusions (continued)

- Any device or weapon which employs atomic or nuclear fission or fusion or other comparable reaction or radioactive force or matter
- Anyone that is not a resident of the **United Kingdom** and has not been living permanently in the **United Kingdom** six months prior to the purchase of this policy
- Any actual or alleged loss, damage, liability, injury, sickness, cost or expense, regardless of any other cause contributing concurrently or in any sequence, in any way caused by or resulting directly or indirectly:
 - (a) Infectious or contagious disease;
 - (b) any fear or threat of (a) above; or
 - (c) any action taken to minimise or prevent the impact of (a) above.
 Infectious or contagious disease means any disease capable of being transmitted from an infected person, animal or species to another person, animal or species by any means
- Any loss or damage which occurred prior to the commencement of this insurance

General conditions

These conditions apply to all sections of this MOT Cover and **you** must meet them before **we** make a payment.

- **Your vehicle** must be under 10 years old and must have done under 100,000 miles to be eligible for cover
- Servicing must be carried out in accordance with vehicle manufacturer recommendations. Failure to keep **your vehicle** serviced in accordance with the manufacturer's service schedule will void this MOT Cover. **You** must keep all servicing receipts and invoices. **We** will be entitled to check that **your vehicle** has been serviced regularly and may ask to see these in the event of a claim
- **We** reserve the right to have **your vehicle** and failed components inspected by an expert before authorising repairs.
- This MOT Cover has no surrender value or provision for a refund or repayment
- Only one claim can be made during the **period of cover**
- This MOT Cover is governed by English law.
- **We** reserve the right to take over and carry out the defence or settlement of any claim

after a payment has been made under this policy. Legal action may be taken in **your** name to recover payment from a third party made under this policy

- In the event of a claim under **your** policy, **you** must refer to the "How to make a claim" section of **your** policy
- Where dismantling of a covered component is necessary to determine the validity of a claim, **you** must authorise any dismantling. Costs incurred will only be met as part of a valid claim where **we** agree to meet the cost of repair
- Within 30 days prior to the MOT due date, **your vehicle** must be submitted for an **MOT Test** and any faults identified on the **MOT Test** failure certificate must be rectified by a **SEAT Approved Retailer**
- Only MOTs scheduled 30 days prior to the MOT due date will be covered
- This cover will be invalidated if during the term:
 - **Your vehicle** is not serviced or repaired, in accordance with the manufacturer's recommendations;
 - **Your vehicle** has been used for racing, rallying or other competition purposes





How to make a claim.

If **you** need to make a claim please take the following steps within seven days from the date of issue of the **VT30**.

01. Take **your vehicle** to a **SEAT Approved Retailer** and show **your Confirmation of Cover**. If **you** need help finding **your** local **SEAT Approved Retailer** please go to **seat.co.uk**

02. Your **SEAT Approved Retailer** will assess **your vehicle** and liaise with **us** on **your** behalf.

03. If **your** claim is valid **we** will authorise **your SEAT Approved Retailer** to repair **your vehicle** and **we** will settle the costs covered by **your** MOT Cover directly to **your SEAT Approved Retailer**.

04. **You** will be responsible for the following costs:

- The first £10 of any repairs, (the **excess**)
- Costs not covered by this policy
- Costs in excess of £750 inclusive of VAT
- Any VAT arising on the repairs (only where **you** are VAT registered)
- Any **MOT Test** or re-test fee

Fraudulent claims.

If **you** or anyone acting for **you** makes a false or fraudulent claim, which includes but is not limited to;

- making a statement to **us** or anyone acting on **our** behalf, knowing the statement to be false;
- sending **us** or anyone acting on **our** behalf a document, knowing the document to be forged or false;
- making a claim for any loss or damage **you** caused deliberately; or
- acting dishonestly or exaggerating a claim

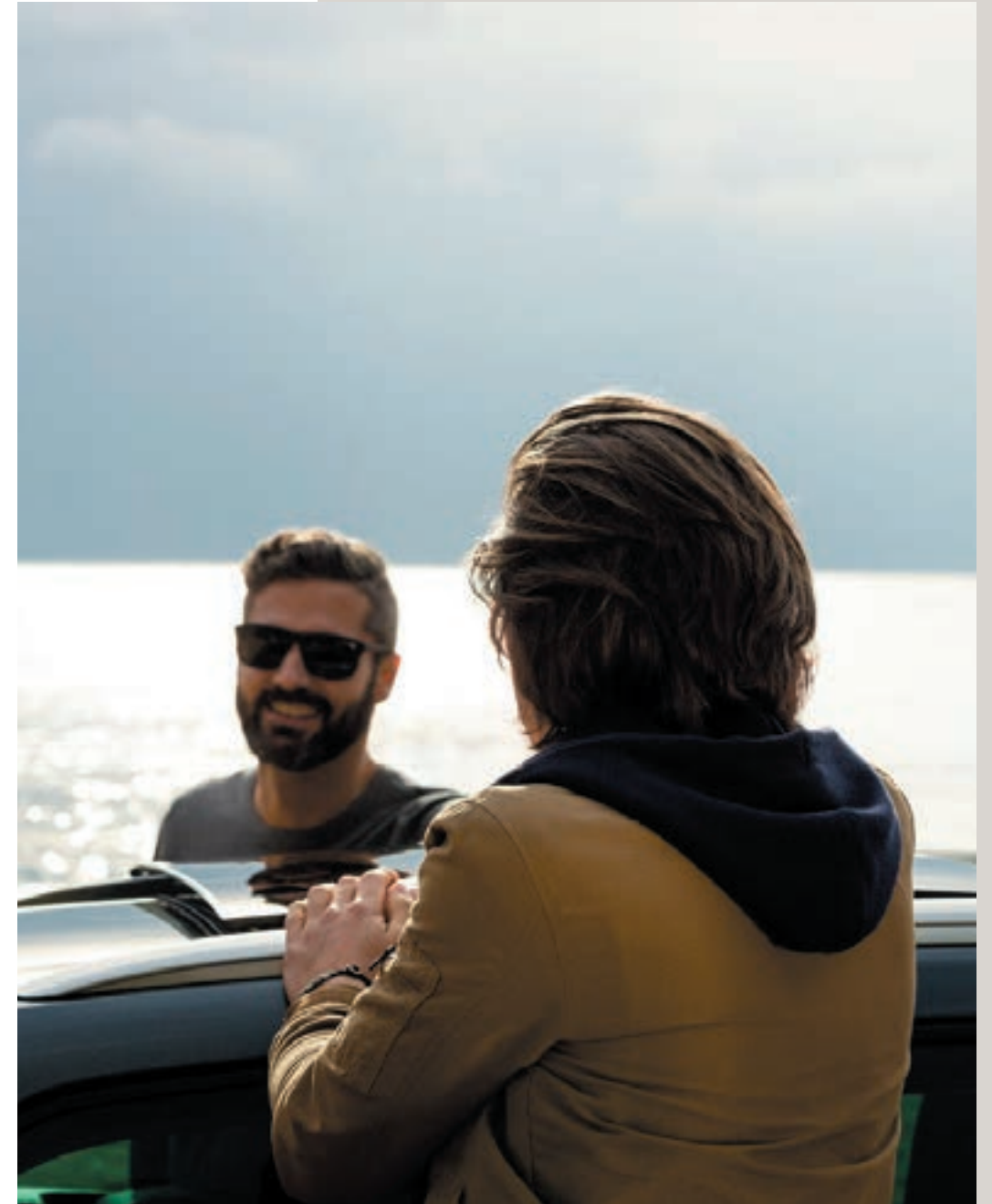
We;

- a) are not liable to pay the claim; and
- b) may recover from **you** any sums paid by **us** to **you** in respect of the claim; and
- c) may by notice to **you** treat the contract as having been terminated with effect from the time of the fraudulent act

If **we** exercise **our** right under (c) above, **we** shall not be liable to **you** in respect of a relevant event occurring after the time of the fraudulent act. A relevant event is whatever gives rise to **our** liability under the insurance contract, such as the occurrence of a loss, the making of a claim, or the notification of a potential claim.

We will not return any of the premiums paid.

This information may also be shared with the police and other insurers for fraud prevention purposes.



Important information.

Getting in touch

You can contact **us** at:

**SEAT MOT Cover, P.O. Box 869,
Warrington WA4 6LD**

Telephone: **0333 043 3783†**

Email:

customerservices@seat-motcover.co.uk

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

It is **our** intention to give **you** the best possible service, however, if **you** do have any cause for complaint about this insurance or the handling of any claim **you** should follow the complaints procedure below.

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

**SEAT MOT Cover, P.O. Box 869,
Warrington WA4 6LD**

Telephone: **0333 043 3783†**

Email:

customerservices@seat-motcover.co.uk

Financial Ombudsman

If **we** have not completed our investigations into **your** complaint within 8 weeks of receiving **your** complaint or if **you** are not happy with **our** Final Response, **you** may ask the Financial Ombudsman Service (FOS) to look at **your** complaint. If **you** decide to contact them, **you** should do so within 6 months of receiving **our** Final Response Letter.

For more information regarding the scope of the Financial Ombudsman Service please refer to www.financial-ombudsman.org.uk

The Financial Ombudsman Service,
Exchange Tower, London E14 9SR

Tel: 0800 023 4567

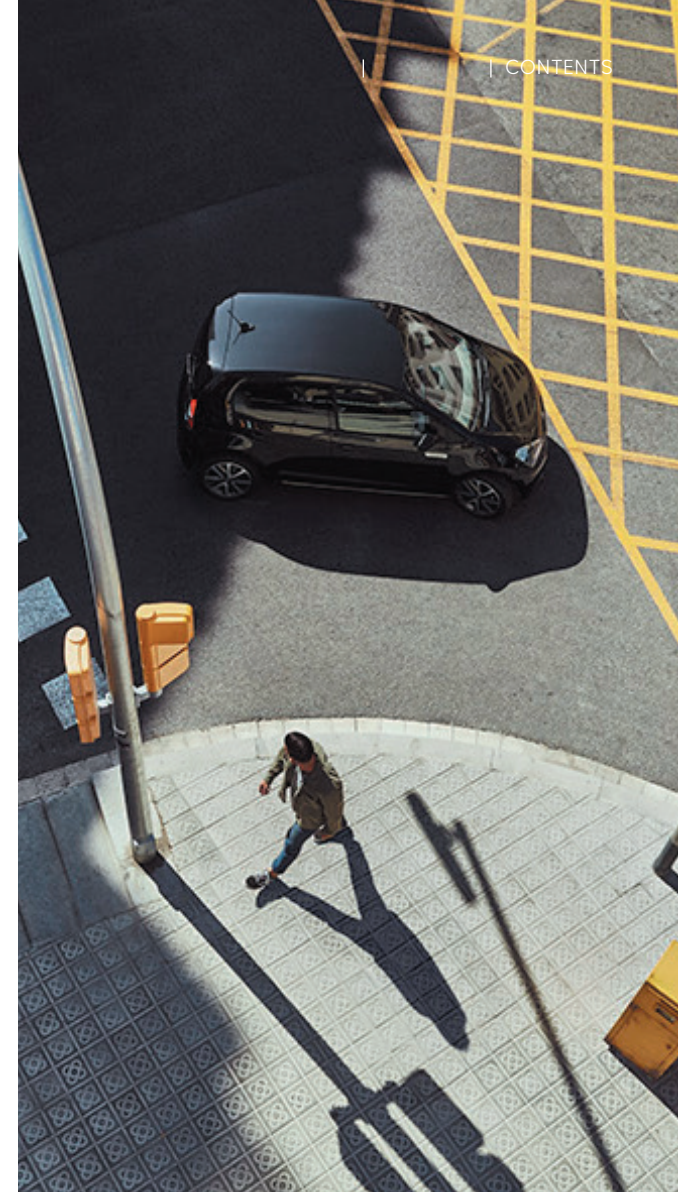
Get in touch on line:

**[www.financial-ombudsman.org.uk/
contact-us/complain-online](http://www.financial-ombudsman.org.uk/contact-us/complain-online)**

Financial Services

Compensation Scheme (FSCS)

If Watford Insurance Company Europe Limited cannot meet their obligations, **you** may be entitled to compensation from the Financial Services Compensation Scheme (FSCS). **You** can get more information about compensation scheme arrangements from the FSCS or visit **www.fscs.org.uk**



†Telephone lines are open Monday to Friday, 8am to 5pm, excluding bank holidays.

Important information.

Bspoke Underwriting Ltd information notice

We are Bspoke Underwriting Ltd, **our** data controller registration number, issued by the Information Commissioner's Officer, is **Z7739575**.

This information is relevant to anyone who uses **our** services, including policyholders, prospective policyholders, and any other individuals insured under a policy.

We are dedicated to being transparent about what **we** do with the information that **we** collect about **you** and **we** process **your** personal data in accordance with the relevant data protection legislation.

Why do we process your data?

The provision of **your** personal data is necessary for **us** to administer **your** insurance policy and meet **our** contractual requirements under the policy. **You** do not have to provide **us** with **your** personal data, but **we** may not be able to proceed appropriately or handle any claims if **you** decide not to do so.

What information do we collect about you?

Where **you** have purchased an insurance policy through one of **our** agents, **you** will be aware of the information that **you** gave to them when taking out the insurance. The agent will pass **your** information to **us** so that **we** can administer **your** insurance policy and fulfil **our** contract of insurance.

For specific types of insurance policies, for example when offering **you** a travel insurance policy, **we** may process some special categories of **your** personal data, such as information about **your** health. **We** collect this data as **we** are required to use this information as part of **your** insurance quotation or insurance policy with **us**. **We** may also process the data where it is necessary for a legal obligation, or as part of the establishment or defence of a legal claim.

We also process special categories of **your** personal data as it is in the substantial public interest and it is necessary: i) for administering **your** insurance policy; or ii) to prevent and detect an unlawful act (e.g. fraud).

Privacy Notice

You can get more information about this by viewing **our** full Privacy Notice online at <https://bspokegroup.co.uk/wp-content/uploads/2023/07/Bspoke-Group-Privacy-Policy-JUL23-V2.pdf> or request a copy by emailing **us** at dataprotection@bspokeunderwriting.co.uk. Alternatively, **you** can write to **us** at: Data Protection, Bspoke Underwriting Ltd, Brookfield Court, Selby Rd, Leeds LS25 1NB

Watford Insurance Company Europe Limited information notice

Personal Data provided in connection with this policy will be used and processed in line with the Information Notice. A copy of this is available at www.watfordre.com/privacy-policy





Roadside Assistance.

Overview.

Meaning of words.

Service in the UK.

Service whilst abroad.

Requirements and limitations .

Exclusions.

Use of personal information.

**Travel information
for European Countries .**



Overview.

SEAT Assistance (Optional)

Terms and conditions

We reserve the right to make changes to these Terms and Conditions during the period of eligibility where this is necessary in order to comply with any applicable laws, regulations or the advice or instruction of any regulatory authority. Such changes will be updated on our website or notified to you in writing from time to time. Please check our website from time to time to take notice of any such changes we make, as they are binding on you.

SEAT Roadside Assistance. Help when you need it.

When calling for assistance, please have the following information to hand:

- Your name and location
- Registration number and colour of your vehicle SEAT model
- Description of the issue
- Your mileage (if known)
- A telephone number where you can be contacted

Please do not make arrangements without first contacting SEAT Roadside Assistance on 0330 100 3642.

All calls to SEAT Roadside Assistance are recorded. This will help us to confirm details of a call that may be incomplete or unclear. Your SEAT Roadside Assistance is renewable at the end of the third year. Details of how to renew your SEAT Roadside Assistance will be sent to you in due course.

SMS text messaging is available for use by deaf, hard of hearing or speech impaired customers in a breakdown situation by sending an SMS to **07900 444 999**. Deaf, hard of hearing or speech impaired customers may contact SEAT Roadside Assistance using Text Relay. These services are not available outside the United Kingdom.

SEAT Roadside Assistance is provided by Volkswagen Group United Kingdom Limited in partnership with the AA. We reserve the right to make changes to these Terms and Conditions during the period of eligibility where this is necessary in order to comply with any applicable laws, regulations or the advice or instruction of any regulatory authority. Such changes will be updated on our website or notified to you in writing from time to time. Please check our website from time to time to take notice of any such changes we make, as they are binding on you.

SEAT Roadside Assistance

SEAT Roadside Assistance provides the following (please refer to the Terms and Conditions on page 24):

1. SEAT Roadside assistance

In the event of a breakdown, SEAT Roadside Assistance will attend to either repair or recover the vehicle.

2. Home assistance

In the event of a breakdown at home, SEAT Roadside Assistance will attend to either repair or recover the vehicle.

3. Vehicle recovery

In the event that the vehicle cannot be repaired at the roadside or at home, SEAT Roadside Assistance will arrange for the vehicle to be taken to the most appropriate authorised SEAT Retailer or Repairer for repair.

4. Accident recovery

If the vehicle has been immobilised due to a road traffic accident, we may in our absolute discretion arrange for the vehicle to be taken to an authorised body shop or the most appropriate authorised SEAT Retailer or Repairer.

5. Onward travel

In the event of recovery following breakdown, where your vehicle cannot be repaired within a reasonable time, we may in our absolute discretion organise one of the following:

Car hire*

In the event of mechanical or electrical breakdown only, SEAT Roadside Assistance will arrange and pay for a replacement vehicle up to a maximum of two days. This excludes road traffic accidents.

or:

Hotel accommodation

In overnight accommodation for the driver and up to seven passengers. (This does not include the cost of meals and drinks.)

or:

Alternative travel

SEAT Roadside Assistance may arrange alternative transport for the driver and up to seven passengers to the driver's destination, e.g. by taxi or train.

* Please note: if car hire is made available, the driver must be able to satisfy the requirements of the vehicle hiring company, which may include age restrictions. They will wish to see a valid driving licence and may also ask for a refundable deposit to cover fuel charges, insurance costs and any extra days' hire.

6. Secure storage

In the event that the immobilised vehicle needs overnight storage following a breakdown, we may in our absolute discretion arrange for such storage.

7. Message service

SEAT Roadside Assistance will pass on any urgent messages to friends, family and business colleagues following a breakdown and, in our absolute discretion, following an accident.

8. Caravan/trailer assistance

SEAT Roadside Assistance will arrange for any caravan or trailer that is being towed by the recovered vehicle to be transported to a place of safety. Size/weight restrictions apply. Please see point 14 on page 41 for more information.

9. European Assistance

SEAT Roadside Assistance will also provide roadside assistance, recovery and, in our absolute discretion, repatriation, replacement vehicle and accommodation whilst you are travelling outside the United Kingdom within Europe. Should you need to call us, please use the relevant number for the country.

SEAT European Roadside Assistance 24 hour helpline: 00800 1330 3939

When calling don't forget that dialling and ringing tones differ from country to country and that the 00800 1330 3939 number may not work from some telephone networks.

If you experience difficulties, please use the following alternative to reach SEAT European Roadside Assistance: **0033 (0) 472 171 258**

The telephone numbers are correct at the time of going to print. Your network provider may charge you for this call.



SEAT Roadside Assistance is provided by Volkswagen Group United Kingdom Limited in partnership with the AA.

1. How to obtain Assistance

Services in the UK

If the vehicle has a breakdown in the United Kingdom, please follow these simple steps:

1. Telephone us on the following number – 0330 100 3642
2. Advise the operator that you have SEAT Roadside Assistance
3. Provide your details to the operator
4. Advise the operator of the location of the vehicle, the nature of any fault, and provide any other information requested by the operator

Please do not go ahead and make your own arrangements, as we cannot arrange reimbursement of costs incurred without prior authorisation.

Services whilst abroad

To obtain help in the event of a breakdown and, in our absolute discretion, accident, fire or theft, or if the only qualified driver is medically unfit to drive, please call the SEAT Roadside Assistance and state that the vehicle has SEAT European Roadside Assistance and give the following information:

- Your name
- Your location and telephone number – if you are on a motorway see also note 3 opposite
- The make and registration number of the vehicle

2. Please call:

UK 0330 100 3642 (freephone)

Breakdowns on French motorways

Motorways in France are privately managed, so if you break down on a French motorway or motorway service area, the Volkswagen Group European Roadside Assistance centre cannot arrange for assistance to be sent to you.

1. If you can get to an emergency telephone box, please press the button and the police will send assistance to your location
2. If you are using a public phone, please dial 17 or, from a mobile phone, dial 112
3. Once you have been towed off the motorway/ service area, call the Volkswagen Group European Roadside Assistance centre 24-hour helpline for further assistance

Mobile and car phones

SEAT Roadside Assistance will not reimburse the cost of any telephone calls you make in connection with any breakdown (including mobile phone calls). It may not be possible for the Volkswagen Group European Roadside Assistance centre to call a mobile or car phone but when it is, you may still have to pay the cost of any international call. Some service providers charge for calls to freephone numbers. The regulations on the use of mobile and car phones vary from country to country. Please check with your service provider that your phone meets the requirements and standards for the countries in which you are travelling.

The services

There is an overall maximum total benefit of £2,500 per claim.



Meaning of words.

Below are certain words that have a specific meaning and wherever these words appear they have the following meaning:

Accident – means an accidental crash immobilising the vehicle.

Approved Repairer – means a repairer approved by SEAT UK.

Breakdown – means unforeseen mechanical or electrical failure during the period of eligibility in the UK or in the territory which has either immobilised your vehicle or made it unsafe to drive.

Conditions of Eligibility – means those conditions set out in this document.

Contractor – means any person, who we use to provide the services described in this document.

DVLA – means the Driver and Vehicle Licensing Agency, Swansea SA6 7JL responsible for registration of vehicles in the England, Scotland and Wales, the Isle of Man Department for Transport responsible for registration of vehicles in the Isle of Man and the equivalent authorities in Northern Ireland, Jersey and Guernsey for vehicles in Northern Ireland, Jersey and Guernsey respectively.

Details – means your name and vehicle registration number and model.

Fulfilment Material – means your name and vehicle registration number and model.

Home – means your permanent residence in the United Kingdom.

Period of Eligibility – means the period during which the vehicle has SEAT Roadside Assistance, as set out in the fulfilment material.

Resident of the United Kingdom – means a person living permanently in the United Kingdom or a person employed by a company having its registered office in the United Kingdom.

Specialist Equipment – is equipment not carried by SEAT Roadside Assistance patrols.

Territory – Albania, Andorra, Armenia, Austria, Azerbaijan, Belarus, Belgium, Bosnia and Herzegovina, Bulgaria, Croatia, Cyprus, Czech Republic, Denmark, Estonia, Finland, France, Germany, Gibraltar, Greece, Hungary, Iceland, Italy, Kosovo, Latvia, Liechtenstein, Lithuania, Luxembourg, Former Yugoslav Republic of Macedonia, Malta, Monaco, Montenegro,

Netherlands, Norway, Poland, Portugal, Republic of Ireland, Romania, Russia, San Marino, Serbia, Slovakia, Slovenia, Spain, Sweden, Switzerland, Turkey, Ukraine, Vatican City.

The Party/Your Party – means the persons including you, travelling with you for the whole period of the journey during which the relevant breakdown or accident occurs.

United Kingdom – means England, Scotland, Wales, Northern Ireland, the Channel Islands and the Isle of Man.

Vehicle – means the vehicle you are driving, whose details have been provided by us to our contractor and is within the period of eligibility.

We/our/us – means Volkswagen Group United Kingdom Limited and/or any third party acting on our behalf.

You/your – means the owner of the vehicle and any other person driving the vehicle with the owner's consent. This service applies to vehicles registered with the DVLA only, and is available throughout the territory.

Service in the UK.

How to obtain Assistance

If the **vehicle** has a **breakdown** in the **United Kingdom**, please follow these simple steps:

1. Telephone **us** on the following number – 0330 100 3642
2. Advise the operator that **you** have SEAT Roadside Assistance
3. Provide **your details** to the operator
4. Advise the operator of the location of the **vehicle**, the nature of any fault, and provide any other information requested by the operator

Please do not go ahead and make **your** own arrangements, as **we** cannot arrange reimbursement of costs incurred without prior authorisation.

Roadside assistance

If **you** are stranded on a public highway (or other accessible road or area to which the public has the right of access) as a result of a **breakdown** to **your vehicle**, **we** will arrange for a **contractor** to assist **you** who will try to repair the **vehicle** at the roadside. Roadside includes labour at the scene of the **breakdown** but not labour at any garage to which the **vehicle** is taken.

If the **vehicle** cannot be repaired at the roadside, or if repairs are unwise, **we** will arrange for the **vehicle** and up to eight people to be taken to an **Approved Repairer**. If **you** wish the **vehicle** to be taken to any other destination, **we** will use reasonable endeavours to assist if **you** pay for the towage costs for the whole distance.

If **you** cannot readily get to the **vehicle**, **we** will arrange, if practicable, to have it towed to a place of safety and stored until **you** can collect it. The customer must be in attendance with the **vehicle** at the time of **breakdown** and at the time of assistance. If the **vehicle** is stored, this is at the customer's cost.





Roadside assistance does not include:

- Routine servicing of the **vehicle**
- Breakdowns which would be prevented by routine servicing of **your vehicle**
- Any labour other than that incurred at the roadside including, without limitation, garages
- The cost of parts, fuel or other supplies
- Replacing tyres or windows
- Missing or broken keys. **We** may in **our** absolute discretion attempt to arrange the services of a locksmith if **you** pay them direct
- The cost of ferry crossings, road toll and congestion charges
- **Vehicles** being demonstrated or delivered by motor traders, or used under trade plates
- **Vehicles**, which in the reasonable opinion of **our** patrol or **contractor**, had broken down or were unroadworthy before **your vehicle** became eligible for SEAT Roadside Assistance
- **Vehicles** within a quarter of a mile of **your home** or where you normally keep the **vehicle**
- Contaminated fuel. However, **we** may in **our** absolute discretion, arrange for the **vehicle** to be taken to a local garage for **you** to arrange and pay for any work carried out
- Any **vehicle** storage charges before, during or after any assistance provided by **us**
- Assistance following an **accident**, fire, theft or vandalism or other incident normally covered by a motor insurance policy. **We** may in **our** absolute discretion arrange assistance if **you** pay for the cost of assistance. (**You** may be able to recover these costs under the terms of **your** motor insurance policy.)
- The tow or transport of any **vehicle**, which, in **our** reasonable opinion, is loaded beyond its legal limit.
- Any **vehicle** in a position where **we** cannot work on it or tow it, or wheels have been removed. **We** can arrange to rectify this but **you** will have to pay the costs involved.
- If there are animals in the **vehicle**, their onward transportation is at **our** sole discretion and is carried out solely at **your** risk. **We** will not insure any animal or livestock in transit, during any onward transportation.

Recovery

Recovery has the same features and limitations as Roadside assistance but with the following variations:

Recovery operates only in the **United Kingdom**.

If **we** cannot arrange for the **vehicle** to be repaired locally within a reasonable time, **we** will arrange for the **vehicle** and up to eight people to be taken to an **Approved Repairer** or to any other single address. If there are more than five people this may require two separate **vehicles**. An adult must accompany any persons under the age of 16.

Residents of Northern Ireland are also entitled to be recovered from the Republic of Ireland.

In the event that the **vehicle** is vandalised or is involved in a road traffic **accident**, **we** may in our absolute discretion provide Recovery to the nearest SEAT UK approved body shop or, if **you** pay for the towage for the whole distance, to a destination of **your** choice.

Recovery does not include:

Breakdowns of caravans, trailers or other objects being towed. If **your vehicle** suffers a **breakdown**, **we** will recover any caravan, trailer or other object which has not broken down and which was being towed by the **vehicle** at the time of **breakdown**, subject to the terms of SEAT Roadside Assistance including the length restrictions.

A second recovery if:

- the original issue has not been repaired properly by a party other than SEAT Roadside Assistance;
- SEAT Roadside Assistance have advised **you** that it is a temporary repair; or
- the desired destination cannot accept the **vehicle** due to company opening hours or other restrictions.

If a second Recovery is required this service can be provided but a charge will be made dependent on the service required, time of day and distance. These charges will be payable by credit/debit card prior to the relevant service being provided. Use of the services having the object or effect of avoiding repair costs. For example if a **vehicle** can be repaired in a reasonable time, **we** may not arrange recovery but arrange for repair instead.

At Home

At Home has the same features and limitations as Roadside assistance but with the following variations:

At Home is only available in the **United Kingdom**.

At Home allows **you** to use roadside assistance services within a quarter of a mile of **home** or the place where **you** normally keep the **vehicle**.

At Home does not include:

- Rectifying failed repairs attempted by **you** or someone on **your** behalf.
- Caravans, trailers or other objects being towed.
- The reimbursement of taxi fares.

Onward travel

If **we** cannot arrange for the **vehicle** to be repaired locally within a reasonable time, **we** may, in **our** absolute discretion, arrange and cover the costs of one of the following:

- Either** a hire car of similar size/capacity for 48 hours to enable **you** to complete **your** journey, providing that there is one available and that **you** can meet the requirements of the car hire supplier which may include:
- Age limitations. Drivers must be at least 21 years of age;
 - The need to have a current driving licence and driving licence photocard with **you**;
 - Limitations on acceptable endorsements; and
 - The need to provide a valid credit card number. (Alternatively, the car rental provider will require a deposit of no less than £50 and may also undertake a simple credit check, before releasing the **vehicle** to **you**.) All hires are subject to the supplier's terms and conditions

Or overnight accommodation for **you** and **your party** up to a maximum of £150 per person in total or £500 for **your party**, whichever is less. This does not include the cost of providing meals and drinks. **You** will have to pay for any extra hotel or transport costs.

Or a refund of the cost of public transport for the driver, and passengers to reach the end of their journey, subject to a maximum of £150 per person or £500 for **your party**, whichever is less.





The following do not form part of SEAT Roadside Assistance:

Caravans, trailers or other objects being towed. However, if **your vehicle** suffers a **breakdown**, **we** will recover any caravan, trailer or other object which has not broken down and which was being towed by the **vehicle** at the time of **breakdown**, subject to the terms of SEAT Roadside Assistance including the length restrictions.

Any Onward Travel Benefits, as stated opposite, before **our** attendance of the **breakdown** incident.

Any charges arising from **your** use of the hire car, such as fuel costs, deposit, any insurance excess charges, collecting and returning the **vehicle** and any costs due to **you** keeping the car after the agreed period of hire (**you** must settle these charges directly with the supplier).

A second use of Onward Travel Benefits if the original issue has not been properly repaired by a third party other than SEAT Roadside Assistance or if SEAT Roadside Assistance have advised **you** that it is a temporary repair.

Any Onward Travel Benefits, as stated opposite, if the **vehicle** has been involved in an **accident**.

Any Onward Travel Benefits, as stated above, due to misfuelling, lost keys, lock-outs, kerb collisions, wheel changes and punctures.

Lost and broken keys

In the event that **you** lose, break, or lock **your** keys in **your vehicle**, **we** may in **our** absolute discretion attempt to locate a replacement/spare key and get this to **you**. Or **we** may in **our** absolute discretion decide to recover **you**, the **vehicle** and its passengers to the nearest SEAT UK Retailer.

Accident Management

Accident Management may be provided in our absolute discretion and, where provided, is subject to all of the relevant terms set out in this document, in addition to the terms set out below.

Accident Management Services at the scene

These are the services that **we** can provide to **you** at the scene:

Advice

When **you** phone, **we** will give **you** advice on a wide range of issues, including what information **you** need to collect, whether **you** need to contact the police, and how to deal with the other party.

Vehicle driveability check

Through asking **you** a series of questions, **we** will assist **you** in determining the driveability of **your vehicle**.

Virtual insurance claim form

We can collect and record all the relevant information about the **accident** for **you**, which **we** can supply to **you** at any time in writing, by fax or email, or over the telephone.

Liability assessment

We can, if **we** have enough information, give **you** a preliminary view on who **we** think is liable and advise **you** how to deal with the situation.

Motor insurance claim reporting

We can, if **your** insurers will let **us**, report the **details** of **your accident** to **your** insurance company, and ask them to contact **you** at a time convenient to **you** to arrange repairs etc. Alternatively, **we** can assist **you** in arranging repairs. Please note that many of the above services can also be provided to **you** once **you** have left the scene of the **accident**.

Further services

These are the services **we** can provide to **you** once **you** have left the scene:

- Call back – at a time to suit you

We will call **you** back to deal with any other issues that **you** may have and provide a more detailed view of **your** options.

- Legal advice

We can provide **you** with initial legal advice related to **your accident** including uninsured losses, repair advice, traffic offences, consumer disputes and the best ways of getting the best value for **your vehicle** if it is a write-off.

- Replacement vehicle assistance

If **you** are not liable for the **accident** and the other party's insurer agrees with this (and in certain other circumstances at an additional cost), **we** may be able to assist **you** in obtaining a like for like temporary replacement **vehicle** until **your vehicle** is repaired. This will be subject to certain restrictions and the terms and conditions of the **vehicle** supplier who will contract with **you** directly.

- Personal injury claims assistance

We can provide a personal injury consultation with a qualified legal professional to assess the prospects of pursuing a claim for compensation for **your** injuries or uninsured losses, where **we** consider **you** have a claim.

For further information, call **us** on 0330 100 3642, please select the appropriate option for Accident Management.

Accident Management Terms and Conditions

1. Accident Management services do not form a policy of Insurance.
2. Accident Management will only be provided following **your** involvement in an **accident** in the **United Kingdom** (please note that restrictions on certain services

may apply in Northern Ireland).

3. **We** can stop providing **you** with Accident Management at any time if **we** reasonably believe (at **our** discretion) that the service **you** are requesting goes beyond the scope of Accident Management or will cause **us** to incur unreasonable costs on **your** behalf (for example, if any claim is disputed by **your** insurers, **we** will not be obliged to assist **you** in pursuing the claim). This will not affect any other aspects of SEAT Roadside Assistance.
4. Any contract for goods or services **we** obtain on **your** behalf will be between **you** and the third-party supplier (unless **we** notify **you** otherwise). **We** will not be responsible for the terms of any agreement with a third-party supplier, or for the implications to **you** of entering into a contract on those terms. **You** should therefore check the terms of any such agreement carefully, to ensure that **you** are happy with them.
5. There may be additional charges for goods or services **we** arrange on **your** behalf including, but not limited to, services such as the sourcing of car hire or car repair. **You** will be notified of any additional charges (either by **us** or the third-party supplier) before **you** are obliged to enter into any contracts with any third-party suppliers.

Service whilst abroad.

A **vehicle** is only eligible to receive this aspect of SEAT Roadside Assistance if it is being used for a journey and returning to the **United Kingdom** within the **period of eligibility**. Any number of journeys are up to 90 days each in duration are eligible for SEAT Roadside Assistance, but longer stays are not.

In the event of a **breakdown**, **we** will procure the following subject to the limitations for each section:

European Roadside Assistance

Service in the UK

If **you** are stranded on a public highway through **breakdown** of the **vehicle** on the outward journey from **home**, to **your** point of departure from the **UK**, or on the inward journey from your point of entry to the **UK** to **home**, **we** will arrange and cover the cost of services as if **you** were abroad. In addition, **we** may, in **our** absolute discretion, procure a contribution of up to £750, towards the cost of a self-drive hire car including collision damage waiver and replacement Green Card as necessary, to complete the planned journey, if SEAT Roadside Assistance confirms the **vehicle** cannot be repaired within 24 hours.

Service abroad

SEAT Roadside Assistance will arrange and cover the cost of:

1. Attendance of local breakdown or garage services to repair the **vehicle** at the roadside if possible; or

2. Tow of the **vehicle** from the place of **breakdown** or, in **our** absolute discretion, **accident** to the nearest local repairer where **you** may arrange repairs; and
3. Either:
 - a. Contribution towards labour charges at a garage if it is possible to effect the repairs necessary to enable the **vehicle** to continue the journey on the date of **breakdown**;
 - or
 - b. Inspection fees, in the event of a **breakdown**, to confirm that the **vehicle** cannot be repaired by **your** return travel date and **your** request for assistance will include authorisation for **us** to arrange this; and
4. Storage charges for the **vehicle** while awaiting repair or repatriation up to £100, such assistance to be provided in **our** absolute discretion; and
5. The cost of wheel changes but not for replacement tyres, such assistance to be provided at **our** absolute discretion.



SEAT Roadside Assistance is not available for:

1. Any labour costs other than those incurred at the roadside. **We** will not pay labour costs at any garage to which the **vehicle** is taken other than under paragraph 3; or
2. Repair costs, including labour, if the **vehicle** was in an **accident**, damaged by fire or stolen or is considered uneconomical to repair; or
3. The cost of parts used for roadside or garage repairs; or
4. The cost of any repairs not directly necessary to enable the **vehicle** to continue the journey on the date of the **breakdown**; or
5. The cost of any other supplies, including but not limited to **specialist equipment**. If **we** cannot arrange the repair of the **vehicle** within 12 hours of being notified of a **breakdown**, **we** may in **our** absolute discretion arrange and cover the costs of:

a. Additional accommodation expenses

A contribution of up to £60 per person per day towards necessary additional (not alternative) accommodation expenses (room only) while **you** wait for the **vehicle** to be repaired, providing the appropriate SEAT Roadside Assistance control centre can confirm repairs will take more than 12 hours, or if it is to be repatriated to the **United Kingdom**.





6. The costs of meals, drinks or any other costs.
or
7. Journey continuation or return **home** if the appropriate SEAT Roadside Assistance control centre can confirm repairs to the **vehicle** will take more than 12 hours, or if the **vehicle** is to be repatriated to the **United Kingdom**, we may, in **our** absolute discretion, make a contribution to travel expenses to allow **you** to either:
 - i. continue the planned journey during the period the **vehicle** is not roadworthy; or
 - ii. return **home** by direct route

Expenses can comprise self-drive car hire up to a maximum of £750 including collision damage waiver (see “Important self-drive hire car information”) and replacement Green Card as necessary, or second/standard class rail, or a combination of both.

SEAT Roadside Assistance will in its reasonable discretion decide which course of action to adopt, but SEAT Roadside Assistance will take into consideration **your** preference.

You must collect the **vehicle** when repaired as once the **vehicle** is repaired and **you** have been notified, SEAT Roadside Assistance will not pay any further expenses other than the costs of collection.

This benefit may also, at **our** absolute discretion, be available if the **vehicle** is stolen and not recovered within 24 hours of reporting the matter to the police. A police report must be obtained. However, this benefit will cease if and when the **vehicle** is recovered in a roadworthy condition.

SEAT Roadside Assistance is not available for:

1. Fuel, oil, personal insurance, any collection charge if a hire car is left at a different location to that arranged or any other costs in connection with a self-drive hire car.
2. The cost of any car hire beyond the period agreed with the Volkswagen Group European Roadside Assistance centre.
3. Any car hire expenses after the **vehicle** is repaired except for the direct journey to return and collect it.
4. First-class rail fares.
5. Any costs under this benefit if they are for a service **you** used at the same time as the above section "Additional accommodation expenses".
6. International drop charges where a vehicle hired from abroad is dropped within the UK.
7. The costs of hiring a motorcycle.
8. Any hire costs not arranged through SEAT Roadside Assistance or agreed by SEAT Roadside Assistance.

If SEAT Roadside Assistance confirms that repairs cannot be completed by **your** planned return date to the **United Kingdom** and providing the cost of repatriation is not uneconomical, assistance may, in **our** absolute discretion, be available for either:

(a) Vehicle repatriation to the United Kingdom

The cost of taking the **vehicle** by a road transporter from abroad to **your home** or chosen UK repairer for repair in the UK. When repatriation is authorised, it normally takes 10-14 working days for delivery to a UK address from most West European countries. At busy times and from east European countries it may take longer. If the **vehicle** has been fitted with a roof box or bicycle rack, **you** must remove and place it inside the **vehicle**. The roof box keys need to be left with the **vehicle** keys.

SEAT Roadside Assistance is not available for:

1. Any repatriation not authorised by the Appropriate Volkswagen Group European Roadside Assistance centre.
2. The cost of repatriation if this is uneconomical. Repatriation will be uneconomical if it will cost more than the UK market value of the **vehicle** according to Glass's Guide.
3. Repatriation if the **vehicle** is roadworthy.
4. Any **vehicle** being repatriated if Customs in any country finds its contents are breaking the law.
5. Any further costs in connection with the **vehicle** once declared a write-off by **us**.

or

(b) Collection of vehicle left abroad for repair

SEAT Roadside Assistance is available for the following costs for one person to collect the **vehicle**, repaired abroad after **breakdown** subject to an overall limit of £600:

1. Standard/second class rail fare plus other public transport fares which are necessary to reach the place of collection.
2. Additional homeward cross-channel ferry or rail fare for the repaired **vehicle** (calculated by taking the actual fare less the value of any unused homeward portion of **your** original cross-channel ticket).
3. Up to £60 per night for single room hotel accommodation necessary to complete the round trip – limited to room only.

SEAT Roadside Assistance is not available for:

1. First class rail fares.
2. The cost of any meals.
3. The costs of more than one person.

Note: The appropriate Volkswagen Group European Roadside Assistance centre will make the sole decision whether **your vehicle** should be repaired abroad for **you** (or someone nominated by **you**) to return and collect. When **you** are advised the **vehicle** is repaired and ready for collection **you** must immediately notify the Volkswagen Group European Roadside Assistance centre by telephoning the 24-hour helpline: 00800 1330 3939.



Authority for repatriation or repair

If the **vehicle** is not able to be driven due to an **accident**, fire, break-in or theft, any damage which **you** are entitled to have repaired by **your** motor insurers must be reported to them immediately. **Your** insurers must decide whether to declare the **vehicle** as a write-off, authorise repair abroad or have the **vehicle** repatriated. **We** cannot repatriate the **vehicle** unless **your** insurers first give their permission. Any repatriation after an **accident** is at **our** absolute discretion.

SEAT Roadside Assistance also reserve the right to negotiate with them to reclaim costs incurred. If **your** insurers cannot or do not give permission to repatriate then it is SEAT Roadside Assistance's decision alone whether to declare the **vehicle** as a write-off, or repatriate or repair locally a **vehicle** which cannot be driven as a result of a **breakdown**, or as a result of as accident, fire or theft, for which **you** do not have fully comprehensive cover.

Additional Services

SEAT Roadside Assistance may in **our** absolute discretion provide the following if applicable:
Spare Parts Dispatch – if, as a result of a **breakdown**, the **vehicle** needs parts but

these are unavailable locally **we** will, in **our** absolute discretion, pay for:

1. Freight, handling and ancillary charges for dispatch of spare parts not obtainable locally.
2. The fare for one person to collect parts from the appropriate railway station or airport.

SEAT Roadside Assistance is not available for:

1. The cost of parts themselves, which must be paid on receipt. When telephoning the Volkswagen Group European Roadside Assistance centre, **you** will be asked for **your** credit card details. Alternatively, **you** will be asked to pay for the part(s) directly to the repairer.

Vehicle break-in, emergency repairs

In the event of damage to windows, windscreens or locks caused solely by forcible entry, or attempted forcible entry, **you** MUST report the matter to the police before contacting **us** or within 24 hours of contacting **us**, and MUST obtain a written report from the police. **We** may, in **our** absolute discretion, treat the **vehicle** as if a **breakdown** had occurred meaning that **you** will be entitled to all of the services set out in this document except repatriation of the **vehicle**.

SEAT Roadside Assistance is not available for:

1. Any costs if **you** do not obtain a police report and submit it to **us** within 14 days of request.
2. Repatriation benefits as described under the section entitled "Vehicle Repatriation to the United Kingdom".

Accidental damage to or loss of tent

We may, in **our** absolute discretion, provide a contribution of up to £30 to accommodation expenses if, during the **period of eligibility**, **you** are camping and **your** tent is damaged accidentally making it unusable, or it is stolen. Alternatively, **we** may in **our** absolute discretion authorise the cost of a replacement tent. If **your** tent is stolen, **you** must report the theft to the police as soon as reasonably possible and obtain a written report.

SEAT Roadside Assistance does not extend to:

1. The cost of meals or any other costs.
2. Damage caused by weather conditions.
3. The cost of a replacement tent not authorised by us.
4. Any costs if your tent was stolen and you do not report the theft to the police as soon as reasonably possible and obtain a written report.

Urgent message relay service

We may in **our** absolute discretion pay for the cost of relaying urgent messages from the appropriate Volkswagen Group European Roadside Assistance centre to **your** immediate relatives or close business associates if the **vehicle** cannot be driven because of **breakdown**, **accident** or fire or it is stolen. SEAT Roadside Assistance does not provide assistance with:

1. Non-urgent messages or messages to persons not described in the previous paragraph.
2. The cost of relaying any urgent message not arranged through the appropriate SEAT Roadside Assistance control centre.

Replacement driver

We may in **our** absolute discretion arrange and cover the costs of

1. a replacement driver to drive the vehicle and your party to your destination or home, if a registered doctor declares you medically unfit to drive and you are the only qualified driver.

A replacement driver will not be arranged if there is another qualified driver in **the party** who is fit to drive. Replacement drivers are limited to one per journey abroad.

Requirements and limitations.

A. Service in the UK and Abroad

Credit card details

We will require **your** credit card details if **we** agree to arrange a service for **you** which does not form part of SEAT Roadside Assistance or exceeds the limits set out in this document. If **you** do not provide SEAT Roadside Assistance with **your** credit card details, SEAT Roadside Assistance will not be able to provide certain services which will be notified to **you** when credit card details are requested.

Caravans and trailers

The **vehicle** restrictions apply equally to caravans and trailers except that the maximum length of trailers and/or caravans must not exceed 7m. If the **vehicle** which has suffered a **breakdown** is towing a caravan or trailer and **we** provide recovery, the caravan or trailer will be recovered together with the **vehicle** to a single destination. Other than as set out in this paragraph, caravans and trailers are not eligible to receive SEAT Roadside Assistance. **We** do our best to find solutions to motoring problems, but **we** regret **we** cannot arrange a replacement caravan or trailer in the event of **breakdown** or **accident** damage which cannot be repaired. It is also virtually impossible to hire **vehicles** with tow bars and it may become necessary to repatriate a caravan or trailer together with a towing **vehicle** which cannot be repaired abroad by the return date.

Unforeseeable losses or events

Except in relation to any claim **you** may have for death or personal injury or for fraud or fraudulent misrepresentation, neither **we** nor **our contractors** will be liable for any increased costs or expenses or any loss, damage, cost or expense incurred as a result of, or in connection with, SEAT Roadside Assistance that is not reasonably foreseeable, including loss of profit, business, contracts, revenue or anticipated savings, or for any business losses.

We do not guarantee the provision of any of the benefits under this document, if there is anything beyond **our** reasonable control (for example storm, flood, severe weather, severe road traffic congestion, natural disaster, terrorist attack, war, strikes) or the reasonable control of any service provider which prevents **us** or a service provider from providing that benefit. Where such an event occurs, **our** obligations under SEAT Roadside Assistance will be suspended and the time for performance of **our** obligations will be extended for the duration of the event outside **our** control. Benefits may be refused if **you** or any of **your party** behaves in a threatening or abusive way to any persons providing service.

Taxi bookings

In some circumstances it can be quicker and easier for **you** to arrange a taxi. **We** may ask **you** to make **your** own arrangements for a taxi service. If so, please send **your** receipts to **us** and **we** will reimburse **you** subject to these.

Terms and Conditions, in particular the limits set out in the 'Onward Travel' and 'Service Whilst Abroad' sections above Service Providers. Unless the services are provided by SEAT Roadside Assistance patrols or **contractors** acting on our instructions and on **our** behalf, **we** do not give any guarantee as to the services provided by:

- garages,
- breakdown/recovery companies,
- repairers,
- car hire companies and;
- other third-party service providers whose emergency services **we** arrange on **your** behalf and/or pay for under European Motoring Assistance.

Such entities do not act as **our** agents or subcontractors and **we** do not accept responsibility for their acts or omissions. **You** should check that any repairs to **your vehicle** are carried out to **your** reasonable satisfaction.





B. Service in the United Kingdom only

Battery related issues

We may in **our** absolute discretion provide the following benefits:

- Initial attendance for a battery-related issue.
- The fitting of any parts or batteries purchased by **you** prior to **our** attendance is not covered. This is to ensure that parts are fitted from reputable sources in order to avoid secondary callouts.
- SEAT Roadside Assistance will test **your** battery at that initial **breakdown** attendance. If the battery is no longer serviceable and so fails the test **you** will be advised to replace it.

C. Service Abroad only

Motor Insurance

We strongly recommend **you** tell **your** motor insurers before taking the **vehicle** abroad. If **you** do not, **your** insurance policy may only cover **you** for damage **you** might cause to other people or their property (third-party cover). This means that **you** will not be covered for any loss or damage to the **vehicle**. **Your** insurers will also need to know if **you** are towing a caravan or trailer.

Important Self-Drive Hire Car Information

SEAT Roadside Assistance will normally try to arrange a hire car similar in seating capacity and volume to, but not necessarily the same as, the **vehicle**, if there is one available. If **you** were travelling in an MPV or similar **vehicle**, SEAT Roadside Assistance may arrange two hire cars. SEAT Roadside Assistance will only arrange this if there are two qualified drivers in **your party**. Otherwise, SEAT Roadside Assistance will arrange alternative means of transport.

Self-drive car hire arranged will be subject to the normal conditions of the hiring company – **you** will be required to enter into a **vehicle** hire contract with the relevant hire car provider, and such contract will be between **you** and the relevant hire car provider. Hire car providers do not act as **our** contractors.

The terms of such contracts will generally include limitations on driver age, driving convictions and other licence endorsements etc. The driver must also have held a full UK driving licence or equivalent for a minimum of one year (two years for France). **Your** credit card details will also be required as security for the hire and to cover extras such as a top-up of the fuel tank when returning the **vehicle**. Car hire companies insist on having credit card details at the time of booking and the card must be produced at the time of hiring the car. The name on the credit card and the name of the driver of the hire vehicle must be the same. Switch cards and debit cards are not acceptable. If **you** leave a hire car at a different location to the one arranged by the SEAT Roadside Assistance Control Centre, **you** must pay any collection charge which may be made.

Please note that many car hire companies across Europe charge a damage excess which is not covered by the collision damage waiver. In some parts of Europe, hire cars are not allowed to cross national borders. It may be necessary to arrange two hires or alternative transport to complete **your** journey. A car hired abroad must not be brought into the **United Kingdom**.

Please note: On mainland Europe, the rental provider may only accept credit cards for fuel and other deposits. It cannot be guaranteed that a hire car will be available. SEAT Roadside

Assistance cannot arrange the hire of motorised caravans, motorcycles, convertibles or vehicles with a tow bar, a roof rack, roof boxes, an automatic gearbox, sports cars, 4x4 or luxury class vehicles and cannot guarantee the hire of minibuses or vans. SEAT Roadside Assistance will not be responsible for any delays in obtaining a hired vehicle and cannot guarantee to provide it in time to connect with **your** pre-booked ferry, etc. **You** may have to collect a hired vehicle from the nearest available place of supply. Drivers must be at least 21 years old and have a full year's car driving experience. Special documents and tachographs are mandatory throughout the EU. For more information, contact your local Department of Transport Area Office for details.

Repayment of credit

You must pay back to **us** on demand:

- any costs **we** have paid for which do not form part of SEAT Roadside Assistance as described in this document;
- the cost of any spare parts supplied.

Spares dispatch

After **you** have asked the appropriate Volkswagen Group European Roadside Assistance centre to dispatch parts, **you** are responsible for paying for them in full, even if **you** later obtain them locally. **We** will arrange the dispatch of parts as quickly as possible but delays will occur at weekends and bank holidays. **We** will not be responsible for manufacturer's or supplier's errors, loss or damage of parts in transit or any delay in delivery.

Contractors

SEAT Roadside Assistance is provided by Volkswagen Group United Kingdom Limited. **We** reserve the right to change any **contractor** (including the AA) in **our** sole discretion from time to time.

Please note: **Our contractors** provide services to **us** and to drivers of **vehicles** on **our** behalf. Nothing in these Terms and Conditions creates a direct contract between **you** and **our contractors**.

Exclusions (Service in the UK and Abroad).

In addition to any limits and exclusions noted elsewhere, SEAT Roadside Assistance does not provide assistance in respect of the following:

1. Costs for anything which was not caused by the **breakdown**.
2. Breakdowns as a result of taking part in a motorsport event which takes place off the road and/or is not subject to the normal rules of the road or which **breakdown** as a result of a motorsport event which takes place on a permanent or temporarily constructed racetrack (e.g. Snetterton, Oulton Park) or rally circuit. For example, **vehicles** participating in a treasure hunt, touring assembly or navigational road rally which takes place on the road and comply with normal rules of the road are eligible to receive SEAT Roadside Assistance but **vehicles** participating in any off-road rally will not be eligible to receive SEAT Roadside Assistance.
3. The cost of all parts, garage, labour or other costs in excess of the limits set out in this document. Please note: these costs are likely to be higher than in the European **territory** than in the UK.
4. Loss caused by any delay, whether the benefit or service is being provided by SEAT Roadside Assistance or someone else (for example: a garage, hotel, car hire company, carrier, etc).
5. Any incident affecting a **vehicle** hired by **you** even if arranged for **you** by **us**.
6. Routine servicing of **your vehicle**, replacing tyres, missing or broken keys*, or replacing windows. **We** may be able to arrange for the provision of these services but **you** must pay any costs incurred.

*In relation to keys which are locked inside a **vehicle**, **we** may, in **our** absolute discretion, arrange for a contractor to attend. However, any damage which may occur in trying to retrieve the keys will be at **your** risk.
7. Any **breakdown** or **accident** caused directly or indirectly by:
 - a. **your** property being held, taken, returned, destroyed or damaged under the order of any Government or other Authority;
 - b. war, invasion, civil unrest, revolution, terrorism or any similar event.
 - c. running out of oil or water, frost damage, rust or corrosion, tyres which are not roadworthy and/or using the incorrect fuel.
8. Any **breakdown** or **accident** caused directly or indirectly by the overloading of the **vehicle** and/ or any caravan or trailer.
9. Any **breakdown** or **accident** caused directly or indirectly by the effect of intoxicating liquors or drugs.
10. Any request for assistance where the **vehicle** is being driven by persons who do not hold a full **United Kingdom** or other recognised and accepted driving licence valid for use in the UK.



11. Any claim that **you** have made under any other policy of insurance held by **you**. If the value of **your** claim is more than the amount **you** can get from **your** other insurance, **we** may pay the difference subject to limits and exclusions.
12. The cost of any transportation, accommodation or care of any animal. Any onward transportation is at SEAT Roadside Assistance's discretion and solely at **your** risk. SEAT Roadside Assistance will not insure any animal during any onward transportation.
13. Any period outside **your period of eligibility**.
14. Any **vehicle** other than a car motor caravan, minibus fitted with not more than 17 seats including driver, light van, estate car, MPV or 4x4 sport utility **vehicle** and provided the **vehicle** conforms to the following specification:
 - i. maximum legal laden weight of 3,500kg (3.5 tonnes). This weight is called the Gross Vehicle Mass (GVM);
 - ii. maximum overall dimensions of: length 6.4m; height 3m; width 2.55m (all including any load carried).The **vehicle** restrictions apply equally to caravans and trailers except that the maximum length of trailers and/or caravans must not exceed 7m. If the **vehicle** which has suffered a **breakdown** is towing a caravan or trailer and **we**

procure recovery, the caravan or trailer will be recovered together with the **vehicle** to a single destination. Other than as set out above, caravans and trailers are not eligible for SEAT Roadside Assistance. In the **territory** if the **vehicle** requires repatriation, **we** will procure repatriation of the caravan or trailer as well.

15. Any request for service by you unless you are a resident of the United Kingdom and the vehicle is registered with the relevant Vehicle Licensing Agency.
16. Any vehicle that is not roadworthy and in good mechanical condition at least seven days before any booked journey within your period of eligibility. You must also make sure it is serviced as the manufacturer recommends.
17. Any vehicle carrying more persons than recommended by the manufacturer, up to eight persons maximum (including the driver). For minibuses the maximum is increased to 17 persons (including the driver). Each person must occupy a separate fixed seat fitted during vehicle construction and to the manufacturer's specification.
18. The vehicle if it is unattended.
19. Any personal effects, valuables or luggage left in the vehicle or in any trailer, boat or caravan or any other item being towed by or used in conjunction with the vehicle. These are your responsibility.

20. Specialist equipment costs. We will however arrange for the specialist services if needed, but you will have to pay for any additional costs direct to the contractor.
21. Vehicles which were broken down/had suffered a breakdown or unroadworthy at the start of this period of eligibility.
22. It is a legal requirement that vehicles used or recovered with their wheels in contact with the public highway must have a valid current excise licence. Where no current excise licence is displayed, we may in our absolute discretion attempt to fix your vehicle at the roadside but will not provide any other service or benefit.

The above is not applicable to those **vehicles** exempt under Section 5 of the Vehicle Excise and Registration Act 1994 (which include certain types of vehicles, including certain old vehicles, agricultural vehicles and emergency vehicles) or under Section 5 of the Vehicle Duty Order 2010 in Isle of Man. For further information, please contact either the **DVLA** at <https://www.gov.uk/contact-the-dvla> or the Vehicle Licensing, Dept of Transport for Isle of Man at <https://www.gov.im/about-the-government/departments/infrastructure/highway-services/>

23. The costs of any parts provided by SEAT Roadside Assistance to fix your vehicle at the roadside must be paid in full by credit/debit card at time of breakdown before work can commence.
24. Auxiliary equipment that does not form part of the factory specification. Service can be arranged on a pay-on-use basis.
25. In relation to any accidents or customer-induced faults including: flat battery due to user error, running out of fuel, use of incorrect fuel and tyre defects due to user error e.g. driving over potholes/kerbs, or failure to maintain correct tyre pressures unless in our absolute discretion, we elect to do so.
26. In circumstances where the provision of the SEAT Roadside Assistance would involve a breach of the law.
27. When your vehicle is on private property e.g. garage premises, unless you can establish that you have the permission of the owner or the occupier.
28. Assistance is also not available following a breakdown or accident (where we elect in our absolute discretion to provide service) attended by the police or other emergency service until the vehicle's removal is authorised. If the police insist on recovery by a third party, the cost must be met by you.



European claims procedure and conditions

When providing assistance, **we** make every effort to arrange on **your** behalf all costs within the limits set out in this document. However, in some instances, **you** may be asked to pay locally and reclaim costs on **your** return to the **United Kingdom**. There may also be occasions when **you** arrange and pay for assistance direct and wish to reclaim the cost. Any cost to be reclaimed must be agreed in advance and up to the limits as set out in these Terms and Conditions.

If **you** have paid any cost which **you** believe is included as part of SEAT Roadside Assistance, please telephone the AA for an application form immediately on **your** return **home**, quoting **your** reference and **vehicle** registration number. When returning **your** completed application form **you** should enclose relevant original receipts (not photocopies). To obtain an application form, please telephone 01256 493730 or email: overseasclaims@theAA.com.

Receipts

You must keep all relevant original receipts (not photocopies) as they will be needed for any claim. **We** may refuse to arrange reimbursement of expenses **you** are claiming back if **you** cannot provide original receipts or bills for the items **you** have paid.

Claims for reimbursement are subject to **you** complying with the following conditions:

1. **You** must do all **you** can to prevent **accident**, injury, loss or damage, as if **you** were not eligible to receive SEAT Roadside Assistance.
2. You must forward to the AA any writ, summons, legal document or other communication about a claim as soon as **you** receive it.
3. **You** must obtain any original receipts, certificates, police reports, evidence, etc and give all the information and help **we** may need at **your** expense. This includes medical certificates and details of **your** household insurance if necessary.
4. **You** must not admit liability or offer or promise payment without the AA's written permission.
5. The **vehicle** must be in roadworthy and in good mechanical condition when **you** commence **your** journey.
6. If any claim is found to be fraudulent in any way **your** claim will be forfeited.

You must, within seven days of any request from the AA, send to the AA copies of any European accident statements (called a "Constatd'amiable" in France) and/or any police reports should you make a claim following a road traffic incident.

Caring for our customers

If you need to complain (UK and European Roadside Assistance).

SEAT Roadside Assistance aims to provide **you** with a high level of service at all times. However, there may be a time when **you** feel that **our** service has fallen below the standard **you** expect. If this is the case and **you** want to complain, **we** will do **our** best to try and resolve the situation.

There are several ways **you** can contact **us**:

Phone: 0344 209 0556

Email:

vwgcustomercareoperations@theaa.com

Post:

SEAT Roadside Assistance
Customer Care, The AA, Floor 2,
Park Square, 38 Bird Hall Lane,
Cheadle Heath, Cheadle, SK3 0XN

Text Phone users can contact **us** using Relay UK by prefixing any of **our** numbers with 18001.

We will either acknowledge **your** complaint within five working days of receipt or offer **you** **our** final response if **we** have concluded **our** investigations within this period.

When **we** acknowledge **your** complaint, **we** will advise **you** of who is dealing with **your** concerns and when **we** expect to respond. If **our** investigations take longer, a full response will be given within 20 working days or an explanation of **our** position with timescales for a full response.

Please note that the above number should only be used for complaints about SEAT Roadside Assistance's level of service, once **you** have returned **home**. Any general enquiries relating to repatriation, claims for reimbursement of costs or other matters associated with **our** European Service should be directed to SEAT European Roadside Assistance on 00800 1330 3939. (Calls may be recorded and/or monitored.)

If **you** have an issue not related to SEAT Roadside Assistance, then please call the SEAT Customer Service Number: **08085 222 222**.

Lines are open Monday to Friday 8.30am to 5.30pm. Please note lines are closed on Bank Holidays.



Use of personal information.

1. Information **you** provide or **we** hold about **you** (whether or not under **our** contract (or contracts) with **you**) may be used by **us** or **our contractors** or third-party agents to:
 - a. identify **you** when **you** contact **us**;
 - b. help identify accounts, services and/or products which **you** could have from **us** from time to time. **We** may do this by automatic means using a scoring system, which uses the information **you** have provided, any information **we** hold about **you** and information from third party agencies (including credit reference agencies);
 - c. help administer, and contact **you** about improved administration of, any accounts, services and products **we** have provided before, or provide now or in the future;
 - d. carry out marketing analysis and customer profiling (including with transactional information) and create statistical and testing information;
 - e. help to prevent and detect fraud or loss; and
 - f. contact **you** in any way (including mail, e-mail, telephone, visit, text or multimedia messages) about products and services offered by **us, our contractors** and selected partners unless **you** have previously asked **us** not to use the relevant data for such purposes.
2. **We** may allow other people and organisations to use information **we** hold about **you** for the purpose of providing services **you** have asked for, as part of the process of selling one or more of **our** businesses, or if **we** have been legitimately asked to provide information for legal or regulatory purposes or as part of legal proceedings or prospective legal proceedings. From time to time, these other people and organisations may be outside the European Economic Area in countries that do not have the same standards of protection for personal data as the **United Kingdom**. In this instance, every effort will be made to maintain data security.
3. **We** may monitor and record communications with **you** (including phone conversations and e-mails) for quality assurance, legal, compliance, training and contractual purposes.
4. **We** will check **your details** with fraud prevention agencies. If **you** provide false or inaccurate information and **we** suspect fraud, **we** will record this. **We** and other organisations may use and search these records to:
 - a. help make decisions about credit and credit-related services for **you** and members of **your** household;
 - b. help make decisions regarding the entitlement to SEAT Roadside Assistance for **you** and other members of **your** household;
 - c. trace debtors, recover debt, prevent fraud, and manage **your** accounts or SEAT Roadside Assistance; and
 - d. check **your** identity to prevent money laundering unless **you** give **us** other satisfactory proof of identity.
5. Where **you** give **us** information on behalf of someone else, **you** confirm that **you** have provided them with the information set out in this document and that they have not objected to the uses of their personal information described in it. Where **you** give **us** sensitive data about yourself or others (such as health details or details of any criminal convictions of members of **your** household), **you** agree (and confirm that the relevant subject of the information has agreed) to **us** processing such information in the manner set out in this document.
6. In connection with this contract **we**, and other companies in **our** group, may carry out credit and fraud prevention checks with one or more licensed credit reference and fraud prevention agencies. **We** and they may keep a record of the search. Information held about **you** by these agencies may be linked to records relating to other people living at the same address. These records will also be taken into account in credit and fraud prevention checks. Information from **your** application and payment details of **your** account will be recorded with one or more of these agencies and may be shared with other organisations to help make decisions about **you** and members of **your** household and for debt collection and fraud prevention. This includes those who have moved house and who have missed payments.
7. If **you** provide false or inaccurate information to **us** and **we** suspect fraud, **we** will record this and may share it with other people and organisations. **We**, and other organisations, may also use technology to detect and prevent fraud.



Checklist before leaving the United Kingdom

Make sure that you have the following original documents and other items with you and have familiarised yourself with the Terms and Conditions of SEAT Roadside Assistance:

- Credit card (required if you need to take advantage of the vehicle hire benefit)
- Motor insurance certificate/Green Card (contact your motor insurer before taking a vehicle out of the United Kingdom to find out if you need a Green Card or to upgrade to fully comprehensive insurance), vehicle registration document, plus letter of authority if vehicle is hired or borrowed
- Driving licence (including paper counterpart if photocard licence)
- Spare set of car keys Passport
- Statement of insurance or booking reference
- International driving permit (where necessary)
- Warning triangle
- High visibility jackets (at least two – see table on page 46 for more details)

Check your SEAT Roadside Assistance details are correct. The table on page 46 provides further guidance on individual country requirements.

SEAT Roadside Assistance can also provide you with the following services:

1. Accident Assistance

If the vehicle is immobilised as a result of a road traffic accident, SEAT Roadside Assistance may in our absolute discretion, provide an Accident Assistance Helpline to guide the driver through the legalities of liability and insurance notification following the accident.

2. Legal helpline

SEAT Roadside Assistance may in our absolute discretion provide general advice on any UK personal legal motoring matter, although this is not a substitute for taking independent specialist legal advice where necessary. Please note that this is a purely telephone service and does not provide any level of legal representation. The service is, therefore, unable to view and advise on any documentation. The legal helpline cannot advise against SEAT, the SEAT retail/service dealer network, our contractors and/or their respective group, associated and/or subsidiary companies from time to time.

To take advantage of either of the above services, please call 0330 100 3642 and select the appropriate option.

Travel information for European Countries.

Compulsory equipment

	Austria	Belgium	Croatia	Denmark	France	Germany	Ireland	Italy	Netherlands	Norway	Portugal	Spain	Sweden	Switzerland
Driving requirements														
Minimum age/UK licence holders [1]	17	18	18	17	18	18	17	18	18	18	17 [13]	18	18	18
IDP required – UK licence holders	NO[2]	NO	NO	NO	NO	NO	NO	NO [3]	NO	NO	NO [3]	NO [3]	NO [2]	NO
Original registration document	C	C	C	C	C	C	C	C	C	C	C	C	C	C
Motor vehicle insurance [4]	C	C	C	C	C	C	C	C	C	C	C	C	C	C
Motorway tax/Vignette	C & TOLLS	NO	TOLLS	TOLLS	TOLLS	NO	TOLLS	TOLLS	NO	TOLLS	TOLLS [18]	TOLLS	TOLLS	C & TOLLS
GB sticker [5]	C	C	C	C	C	C	C	C	C	C	C	C	C	C
Warning triangle	C [6]	C [6]	C [6/8]	C	C [6]	R [7 & 12]	NO	C [6]	R [9 & 6]	C [6]	R [9 & 16]	C [8 & 6]	R	C [6 & 8]
Reflective jacket/waistcoat	C [6/19]	C [10]	C [10]	R	C [6/10]	NO	NO	NO	NO	R	NO	NO	R	NO
First aid kit	C	R [16]	C [6]	R	NO	R [16]	NO	NO	NO	R	NO	NO	R	NO
Fire extinguisher [6]	NO	R [16]	NO	R	NO	NO	NO	NO	NO	R	NO	NO	R	NO
Headlamp adjustment [11]	C	C	C	C	C	C	NO	C	C	C	C	C	C	C
On the spot fines	YES	YES	YES [12]	YES	YES	YES	YES [12]	YES [12]	YES	YES	YES [12]	YES	YES [12]	YES
Radar detectors [17]	F	F	F	F	F	F	F	F	F	F	F	F	F	F
Daytime headlights/Passing lights – cars	NO[15]	NO [15]	C [15]	C	R [15]	R [15]	NO [15]	C [14]	R	C	NO [15]	NO	C	C
Daytime headlights/Passing lights – motorcycles	C	C	C	C	C	C	C	C	R	C	C	C	C	C
Breathalyser	11.7	11.7	NO	NO	C [20]	NO	NO	NO	NO	NO	NO	NO	NO	NO

C = Compulsory R = Recommended by AA/respective Country F = Forbidden

Correct as at May 2024. Read in conjunction with the Touring Tips for the relevant country. The above chart is not an exhaustive list, further information can be found on the touring tips for each country and the Winter Requirement page. Items highlighted above can be purchased from the AA Travel Shop – the one stop shop for all your motoring accessories.

Travel information for European Countries.

Notes

1. Minimum age at which a visitor may drive a car.
2. UK driving licences which do not incorporate photograph are recognised but, drivers must be able to produce photographic proof of identity (e.g. passport).
3. All valid UK licences should be accepted. However, the acceptance of the older 'all green' style UK licences cannot be guaranteed. Drivers may wish to voluntarily update them before travelling abroad, if time permits. Alternatively, older licences may be accompanied by an IDP.
4. Before taking a **vehicle** abroad contact **your** motor insurer or broker to notify them of **your** intentions and ask their advice. It is important to know what level of cover **you** will have and what documents **you** need to prove it.
5. GB stickers are compulsory within the EU unless your UK registration plates display the GB Euro-symbol (Europlates) which became a legal option from 21 March 2001. The Euro plate must comply with the new British Standard (BS AU 145d). The Euro plate is only legally recognised in the EU; it is still a requirement to display a GB sticker when travelling outside the EU.
6. Not required for two-wheeled **vehicles**.
7. Although not compulsory for visiting motorists to carry a warning triangle, its use is compulsory in an accident/breakdown situation.
8. Spain: one warning triangle compulsory for non-Spanish registered vehicles; two for Spanish registered vehicles. Note: drivers of non-Spanish registered vehicles should consider carrying two triangles as, regardless of regulations, local officials may impose an on-the-spot fine if only one is available. Croatia: two triangles compulsory for vehicles towing a trailer. Switzerland: warning triangle must be kept within easy reach (not in the boot).
9. The use of hazard warning lights or a warning triangle is compulsory in an accident/breakdown situation. However, a warning triangle

should always be carried as hazard-warning lights have no effect at bends or rises in the road or may become damaged or inoperative.

10. Wearing, compulsory if driver and/or passenger(s) exits the **vehicle** immobilised on carriageway, in Italy at night or in poor visibility, in Spain on all motorways and busy roads, it must be kept within the **vehicle**. In Croatia, the wearing is compulsory whenever **you** have to get out of the **vehicle** at the roadside in an emergency. In Portugal and Norway, the actual law applies to residents; however, regardless of the regulations local officials may impose an on-the-spot fine. In Belgium, the wearing of the reflective jacket only applies to the driver, it must be worn should **you** be stranded on a Belgian motorway or on a major road or should **you** stop at a place where parking is not allowed. In France, drivers must have one warning triangle and one reflective jacket in their **vehicle**. In Austria, the regulation applies only to the driver.
11. The legal requirement is to 'not dazzle oncoming drivers' rather than specifically to adjust/convert the headlamp beam pattern. Without adjustment the dipped beam will dazzle oncoming drivers and this could result in a fine. Headlamp beam converter kits are widely available but may not be suitable for all types of headlights. The AA shop sells beam converters suitable for all **vehicles** and individual fitting diagrams are included for the latest 'clear glass', 'projector and xenon' headlamps inside the packaging. In some countries, it is compulsory to use dipped headlights at all times when driving during the day. Note: this adjustment is not required for two-wheeled **vehicles** as the beam pattern is more symmetrical but check that any extra loading has not affected the beam height. On some cars it is inadvisable or impossible for anyone other than a qualified technician to change a headlamp bulb unit e.g. high intensity discharge (HID) headlamps and carrying spares is not an option. However, it is recommended that spare bulbs are carried for any lights that may be easily and/or safely replaced by the owner/driver. Spare bulbs are compulsory for Croatia.

12. Sweden: police are not authorised to actually collect fines, which must be paid in accordance with notice instructions. Italy: police will collect a quarter of the maximum fine amount from drivers of foreign registered **vehicles**. Ireland: police are not authorised to actually collect fines, they will issue a notice which must be paid within 28 days. Croatia: the fine does not have to be paid on the spot, however, it does need to be paid within eight days. Portugal: some traffic police carry ATMs.
13. Portugal: visiting drivers of 17 years of age may encounter problems even though they hold a valid driving licence in the UK.
14. Outside built-up areas, during snow or rain causing poor visibility.
15. Compulsory during daylight hours if the visibility is poor. For France, the use of dipped headlights is recommended throughout the year, for Croatia during daylight hours from the last Sunday in October to the last Sunday in March.
16. Recommended as their carriage is compulsory for **vehicles** registered in that country.
17. Many countries now stipulate that GPS-based navigation systems which have maps indicating the location of fixed speed cameras must have the 'fixed speed camera Pol (Point of interest)' function deactivated, please check individual touring tips.
18. In order to use some Motorways in Portugal, a temporary electronic toll device (DEM) or the pre-payment of tolls is required.
19. Recommended for two-wheeled **vehicles**.
20. In principle, all drivers should possess a breathalyser, however, as of 25 January 2013 a driver cannot be penalised for not carrying one – the possibility of imposing a fine has been postponed indefinitely. The breathalyser has to be certified by the French authorities, showing an 'NF' number. The official text states that one unused breathalyser should be produced. **We** recommend that two single-use breathalysers are carried, so if one is used or damaged **you** will still have a replacement to produce.



Use of data.

SEAT Approved Used Warranty is administered by Lawshield UK Limited on behalf of Volkswagen Financial Services (UK) Limited (“VWFS”) for Volkswagen Group United Kingdom Limited, underwritten by AWP P&C SA and reinsured by Volkswagen Versicherung AG. In addition, please note that all warranty claims are administered by Opteven Services SA on behalf of AWP P&C SA.

MOT Cover is administered by Lawshield UK Limited and underwritten by Bspoke Underwriting Ltd on behalf of Watford Insurance Company Europe Limited.

The Data Controllers of the personal data processed for the provision of the Approved Used Warranty product (referred to collectively as the “Data Controllers”) are listed below. Each of the Data Controllers will process your personal data for their own separate purposes. For information regarding how each of the Data Controllers processes your personal data, the purpose(s) for processing, how they maintain the security of your personal data, the third parties with whom they may share your personal data, or to make contact with the Data Controllers, please refer to the relevant privacy policy(s):

- **AWP P&C SA** – please note the insurer, AWP P&C SA, is a subsidiary company of Allianz Partners SAS
 - Website: www.allianz-assistance.co.uk/privacy-notice.html
 - Post: Customer Service (Data Protection), AWP Assistance UK Ltd, 102 George Street, Croydon, Surrey CR9 6HD.
 - Telephone: 0208 603 9853
 - Email: AzPUKDP@allianz.com
- **Volkswagen Versicherung AG**
 - Website: www.insurewithseat.co.uk/media/1240/seat-auw-dpi.pdf
 - Email: Dataprotectionrights.VW-Versicherung-AG@vwfs.com
- **VWFS**
 - Website: www.insurewithseat.co.uk/privacy
 - Post: Data Protection Officer, Volkswagen Financial Services (UK) Limited, Brunswick Court, Yeomans Drive, Blakelands, Milton Keynes MK14 5LR
 - Email: DPO@vwfs.co.uk



Use of data.

- **Bspoke Underwriting Ltd**

- Website: <https://bspokegroup.co.uk/wp-content/uploads/2023/07/Bspoke-Group-Privacy-Policy-JUL23-V2.pdf>

- Email: dataprotection@bspokeunderwriting.co.uk

- Address: Data Protection, Bspoke Underwriting Ltd, Brookfield Court, Selby Rd, Leeds LS25 1NB

- **Watford Insurance Company Europe Limited**

- Website: www.watfordre.com/privacy-policy

- Email: WatfordDPO@WatfordHoldings.com

VWFS specific information

VWFS may share your information with other Volkswagen Group companies for audit, risk management and/or customer modelling purposes, for statistical and trend analysis, with the aim of developing and improving products and services, and to comply with legal requirements. We will not disclose your information to anyone else except:

- Where the law says we may or must do so;
- To third parties that provide services to us or who perform activities relating to your product and/or to protect our rights and/or property; and
- To our franchised retailers to handle claims under your warranty cover

If your personal information is stored outside of the UK, we will require your personal information to be protected to UK standards. Further information on how your information is used, how we maintain the security of your information, your right to access information we hold on you and details of relevant third party and Volkswagen Group companies for data sharing purposes is in our Privacy Policy, which is referred to on the previous page.

