

APPROVED USED
COVER BOOKLET.



ŠKODA





CONTENTS

Approved Warranty Cover

Welcome to your ŠKODA Approved Warranty	6
Approved Warranty Cover wording	7
Warranty conditions	9
Transfer of ownership	12
Vehicle service schedule	12
How to claim	12
Courtesy cars	13
Summary of terms	14
Getting in touch	15
Using your Approved Warranty Abroad	16

ŠKODA Assistance

Roadside Assistance	18
How to obtain Assistance	24
Requirements and limitations	35
Exclusions	38
Claims procedure and conditions	40
Caring for our customers	41
Travel information for European Countries	46

MOT Cover

Welcome	51
Who provides your ŠKODA MOT Cover	51
Policy summary	52
Meaning of words	53
Policy wording	54
How to make a claim	57
Important information	57

Welcome to your ŠKODA Approved Cover, this document gives you full details of your cover; please keep it together with your Confirmation of Cover in a safe place.

Your cover is made up of the following sections:

Approved Warranty Cover

Roadside Assistance

MOT Cover

All the details and conditions of each section of your cover are set out in the following pages. If however, you have any questions that are not answered within this Cover Booklet, your ŠKODA Approved Retailer will be able to advise you. To locate your nearest ŠKODA Approved Retailer please refer to www.skoda.co.uk.

APPROVED WARRANTY COVER

Contents

Welcome to your ŠKODA Approved Warranty	6
Approved Warranty Cover wording	7
What is covered	7
What is not covered	7
The Company's liability	8
What is covered – Out of pocket expenses	8
Warranty conditions	9
Transfer of ownership	12
Vehicle service schedule	12
How to claim	12
Courtesy cars	13
Summary of terms	14
Getting in touch	15
Motor Industry Code of Practice	15
How to make a complaint	15
Data protection authorisation statement	15
Using your Approved Warranty Abroad	16





WELCOME TO YOUR ŠKODA APPROVED WARRANTY

This cover has been designed to provide you with the best possible motoring protection, with the minimum of fuss and inconvenience, in the unlikely event of a mechanical and electrical failure.

This Cover Booklet sets out clearly the Warranty and the attractive additional benefits.

Your Confirmation of Cover shows the sections of cover that are applicable, the covered vehicle and any special terms or conditions that may apply.

It is very important that you read the whole of this Cover Booklet together with your Confirmation of Cover and make sure you understand what is covered, what is not covered and what to do if you need to make a Warranty claim or require help.

The Warranty is provided by ŠKODA UK ('the Company', 'we', 'us', 'our') and is administered by ŠKODA Financial Services (UK) Limited ('the Administrator'). This means you can rely on a prompt, efficient and courteous response should you ever need to make a claim.

This Warranty is not an insurance product but a guarantee provided by ŠKODA UK.

Keep this booklet in a safe place inside your vehicle and ensure it is stamped at every routine service. Your ŠKODA Retailer will carry out all service requirements and deal with any claims arising under the Warranty. We wish you many happy motoring miles enjoying the peace-of-mind protection of the ŠKODA Approved Used Warranty.

APPROVED WARRANTY COVER WORDING

What is covered

Your ŠKODA Approved Used Warranty covers almost all mechanical and electrical components on your vehicle, subject to the conditions detailed later in this section and the maximum claim limit. There are some components, such as service items, which are specifically not covered and these are listed in detail below.

What is not covered

Whilst you have a high level of Warranty cover, there are certain items which this Warranty specifically does not cover.

- › Bodywork, paintwork, body component (including encased aerals, gas struts, sunroof assemblies, soft top roofs, and seat frames, strikers, hinges or any component which may require adjustment from time to time).
- › Interior trim including seats, seat belts and pre-tensioners.
- › Recharging of the air conditioning unit, owing to natural depletion of the refrigerant.
- › Wear and tear* of brake components: brake discs, drums, brake pads and shoes.
- › Wear and tear* of clutch component: clutch pressure plates, bearing and disc.
- › The clearing of fuel lines, filters, fuel injection system, throttle body, pumps and any damage caused by contaminated or incorrect fuel.
- › Airbags, batteries, bulbs, exhaust systems, water ingress (including damage to covered parts caused by water), wiper blades, wheel balancing and alignment; wiring, wiring looms, connections and fuses, wheels and tyres.
- › External oil leaks (unless it requires the removal of a major component e.g. Engine, Gearbox, Rear Axle), lubricants, filter elements and any damage caused by frost or lack of anti-freeze, impact, accident or negligence.
- › Traffic management system, telephone including Bluetooth, TV/DVD, satellite navigation system and associated equipment of all types.
- › Catalytic converters and diesel particulate filters.
- › The gradual reduction in operating performance (wear and tear) due to the age and mileage of the covered vehicle.
- › Normal maintenance services, and the replacement of such items as, but not limited to, spark plugs, plug leads, oils, filters and lubricants (the cambelt is covered providing it has been maintained correctly).
- › Any losses or damage to components that are not directly covered within the terms of this Warranty.
- › Any diagnostic costs, other than the reasonable costs of diagnosis should a claim for a defective component be valid under this cover.
- › Electrical software update or reprogramming unless required due to the failure of a covered part.

* 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.

The Company's liability

The total amount payable on each vehicle Warranty claim is limited to the purchase price of the vehicle including VAT for each claim, up to the aggregate purchase price of the vehicle.

WARRANTY CONDITIONS

Please take time to read the following conditions, which are an important part of your vehicle Warranty.

- 1. Warranty holder** – The Warranty holder is the only person who is entitled to make a claim under this Warranty.
- 2. Vehicle** – Any claim under this Warranty must relate to the vehicle described in the Confirmation of Cover.
- 3. Warranty period** – The period of the Warranty is as detailed in the Confirmation of Cover. It should be noted that in the absence, for whatever reason, of the standard manufacturer's Warranty period, the start date and expiry date of this Warranty will remain unchanged from that detailed in the Confirmation of Cover. Additionally, if the Warranty starts earlier than the date detailed in the Confirmation of Cover, because the manufacturer's Warranty has expired earlier on mileage, then the expiry date of this Warranty shall be earlier and reflect the period of Warranty purchased/provided.
- 4. Authorisation** – A repair must not be carried out without prior authorisation from the Administrator, with the exception of a repair completed in another country, which may be authorised by the Warranty holder.
- 5. List prices** – We will not pay more than the manufacturer's list prices for parts and labour time in excess of that published by the manufacturer. Please bear this in mind if you authorise a repair overseas.
- 6. Service record and receipts** – If you make a claim, our Administrator will be entitled to check the Vehicle Service Schedule on page 12 of this booklet, to confirm that the vehicle has been serviced regularly. (See Condition 13.) In case this is stolen or mislaid, you should also retain your service receipts. We 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.
- 7. Inspection of vehicle and parts** – We reserve the right to inspect the vehicle before authorising repairs and may also arrange for parts to be examined by an expert. You may be asked to ensure that any faulty part is retained for our inspection following a repair.
- 8. Dismantling of the vehicle** – If any part of the vehicle is dismantled to investigate a problem and it is found that the problem is covered by this Warranty, we will pay the cost of dismantling. In the event that the problem is not covered by the Warranty, you will be responsible for any costs incurred.
- 9. Manufacturer recalls** – Any component which is subject to recall by the covered vehicle's manufacturer.
- 10. Warranty cover** – This Warranty covers components to the vehicle, as specified on pages 7 and 8 of this Cover Booklet. It does not cover any other loss or damage, even if caused by a covered component.

11. Servicing – To ensure that your vehicle is maintained in good condition, it should be serviced in accordance with the manufacturer's recommendations. If it is not, we cannot be held responsible for any faults it may develop which could be attributed to the lack of service or maintenance. For this Warranty to remain valid each service must be completed within 500 miles of the mileage recommended by the manufacturer or within four weeks of the recommended time period, whichever occurs first. If you fail to have the vehicle serviced in accordance with the manufacturer's specification, cover will still apply for components which are not connected to vehicle servicing.

12. Modification to the vehicle – If you would like the vehicle to be modified in any way, you should obtain our prior approval and the work should be carried out by a Retailer participating in the ŠKODA Approved Used Car Warranty Programme. 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.

13. Exclusions – This Warranty does not cover:

- a) Any loss, damage or failure that occurs while the vehicle is outside the geographical limit detailed on page 14 of this booklet.
- b) The gradual reduction in operating performance commensurate with the age and mileage of the vehicle.

This includes but is not time limited to:

- i) The gradual loss of engine compression necessitating the repair of valves or rings.
- ii) Gradual increase in oil consumption owing to normal operating functions.
- c) Failures caused by faults which a qualified engineer thinks could have reasonably existed before this Warranty began.

14. False claims – If you make a false claim under this Warranty, you will forfeit all benefits and the Warranty will be cancelled with no refund.

15. Other Warranties and Insurance – You must not use this Warranty to recover costs that are covered by another Warranty or an existing insurance policy.

16. Legal proceedings – Following the acceptance of any claim under this Warranty, we will have the right to conduct legal proceedings or enter into formal arbitration on your behalf. In doing so, we will be entitled to take action in your name. The cost of the action will be our responsibility, unless you have agreed in writing to an alternative arrangement. We will be entitled to any compensation and/or indemnity benefit obtained through these proceedings, to the extent that these relate to costs or potential liabilities covered by the Warranty. We will also be entitled to the costs of our action, if they are assigned to you.

17. Warranty cancellation – This Warranty will automatically be cancelled without compensation in any of the following circumstances:

- a) If the vehicle is used as a taxi, mini-cab or driving school;
- b) If the vehicle is made available for hire;
- c) If the vehicle is a public service vehicle e.g. Police, Ambulance, Fire;
- d) If the vehicle is driven in any competitive motoring event;
- e) If the vehicle is used for courier services, security or haulage of goods and services;
- f) If the speedometer of the vehicle is altered, disconnected or interfered with in any way, unless it is faulty. (Faulty speedometers may be repaired or replaced but only by a ŠKODA Retailer.)

18. Administrator – ŠKODA Financial Services (UK) Limited is authorised by ŠKODA UK to act as their administrator in relation to this Warranty. All claims and correspondence should be submitted to them at the address detailed in the How to claim section of this booklet.

19. Cancellation rights and refunds – You may cancel this cover at any time, however as this has been provided free of charge there is no cancellation or surrender value.

20. Unless you and we agreed otherwise, the laws of England and Wales will apply and all communications and documentation in relation to this cover will be in English. In the event of a dispute between us, the

courts of England and Wales shall have jurisdiction.

21. You may have statutory rights in relation to the purchase of the vehicle. Your statutory rights are not affected in any way by this Warranty cover. For further information about your statutory rights contact your local authority Trading Standards Department or the Citizens Advice Bureau.

TRANSFER OF OWNERSHIP

In the event that you sell the vehicle to another private owner during the Warranty period, the full benefits of the Warranty may be transferred to them.

VEHICLE SERVICE SCHEDULE

This section needs to be completed by the servicing Retailer, following each routine service of your vehicle. The Retailer's stamp and certification will indicate that the recommended service has been completed in accordance with the recommendations of the vehicle's manufacturer.

The Retailer who services your vehicle should complete the following:

We certify that the service recommended by the manufacturer has been completed.

Date: _____ Retailer Stamp: _____
Mileage: _____
Signature: _____

Date: _____ Retailer Stamp: _____
Mileage: _____
Signature: _____

Date: _____ Retailer Stamp: _____
Mileage: _____
Signature: _____

HOW TO CLAIM

1. Should it be necessary to make a claim, take your vehicle and your Warranty documents to any ŠKODA retailer or ŠKODA Authorised Repairer. They will administer the claim on your behalf.
2. Should it not be possible for you to return your car to a ŠKODA Approved Retailer or ŠKODA Authorised Repairer, please contact ŠKODA Approved Warranty for authority prior to the completion of any work to your car on 0333 043 3782.

PLEASE NOTE

Repairs must not be commenced until your claim has been accepted and the repairs authorised by ŠKODA Warranty.

To establish the liability on behalf of the Company, ŠKODA Warranty reserves the right to examine the vehicle and subject the damage to expert assessment.

On occasions you may be required to provide the Warranty Cover Booklet and service receipts.

CLAIMING WHILE OUTSIDE THE UNITED KINGDOM

If you need to make a claim please contact us on 0333 043 3782.

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 ŠKODA Warranty either by:

Telephone: 0333 043 3782

Email: customerservice@skoda-usedwarranty.co.uk

Post: ŠKODA Warranty, PO Box 869, Warrington WA4 6LD

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.

COURTESY CARS

In the event that your vehicle is off the road and needs rectification under ŠKODA Warranty, the repairing Retailer will offer a courtesy car* wherever possible.

* Participating Retailers only. Please note that a courtesy car needs to be booked in advance and cannot be guaranteed.

SUMMARY OF TERMS

The Company

ŠKODA UK.

The Administrator

ŠKODA Warranty
PO Box 869,
Warrington,
WA4 6LD

The Warranty holder

The person as named on the Confirmation of Cover and/or such other subsequent purchaser to whom the benefit of the Warranty is validly transferred.

Confirmation of Cover

This is confirmation that the Company has accepted the registration. When you receive the Confirmation of Cover please check that it contains the correct details and notify the Administrator immediately of any discrepancies.

Component failure

The actual failure owing to unforeseen circumstances, of the parts listed in the What Is covered section.

Geographical limit

The United Kingdom which includes England, Scotland, Wales, Northern Ireland, the Channel Islands and the Isle of Man. Also Europe which means countries who are members of the European Union or EFTA (European Free Trade Association).

The vehicle

The motor vehicle referred to on the Confirmation of Cover.

Warranty Cover Booklet

This complete document.

Warranty

The Warranty provided by the company to the Warranty holder on the terms contained in the Warranty Cover Booklet and the Confirmation of Cover.

Period of Warranty

That period during which the Warranty is effective and indicated on the Confirmation of Cover.

GETTING IN TOUCH

You can contact us at: ŠKODA Warranty, PO Box 869, Warrington WA4 6LD;
By telephone: 0333 043 3782;
Telephone lines are open Monday - Friday 8am - 5pm excluding bank holidays;
By email: customerservices@skoda-usedwarranty.co.uk

Motor Industry Code of Practice



This ŠKODA Approved Warranty Cover conforms to the Motor Industry Code of Practice for Vehicle Warranty Products. For more information on the Code and what it means for you please visit www.motorindustrycodes.co.uk

How to make a complaint

We aim to provide you with first class cover and service. However, there may be times when you feel we have not done so. If this is the case please tell us about it so that we can do our best to solve the problem.

In the first instance please write to us at: ŠKODA Warranty, PO Box 869, Warrington WA4 6LD;
Or email us at customerservices@skoda-usedwarranty.co.uk;
Or telephone us on 0333 043 3782.

If you are not satisfied with any response we have a complaint handling procedure that you can use to resolve matters. If you are not satisfied following the conclusion of this procedure, the Motor Ombudsman Service and Conciliation Service will offer free impartial advice and, when appropriate, an Alternative Dispute Resolution (ADR) service that we are fully committed to in the event that you are not satisfied with the outcome of a dispute. For further information you can visit their website at www.themotorombudsman.org or call their Consumer Advice Line: 020 7344 1651 (option 1); lines are open between 9am and 5pm Monday to Friday excluding bank holidays.

Data protection authorisation statement

Information about this cover will be shared between us and any third party administrator we use in administering this cover. You should understand that the information you provide will be used by us, our representatives, industry governing bodies and regulators to process your cover, handle claims and prevent fraud. This may involve transferring information to other countries (some of which may have limited or no data protection laws). We have taken steps to ensure your information is held securely.

ŠKODA Approved Warranty is administered on behalf of ŠKODA UK by Volkswagen Financial Services (UK) Limited, your information may be used by Volkswagen Group companies for marketing, research and to inform you from time to time about special promotions, new products or services. If you do not want to receive marketing information please write to ŠKODA Warranty, Po Box 869, Warrington, WA4 6LD.

USING YOUR APPROVED WARRANTY ABROAD

Your ŠKODA Approved Warranty is valid anywhere in the UK, which includes England, Scotland, Wales, Northern Ireland, the Channel Islands and the Isle of Man.

The Warranty is also valid whilst your vehicle is outside the **United Kingdom** for up to a total of 60 days per annum subject to the following:

- › The repair must be carried out in Europe which means countries who are members of the European Union or EFTA (European Free Trade Association).
- › The Company will not pay more than the equivalent **United Kingdom** rate for labour charges and manufacturer's list prices for parts at the date of your claim.
- › In Western Europe, you can authorise repair work yourself.
- › ŠKODA Warranty will pay you in pounds sterling at the rate of exchange prevailing for the relevant currency at the time of failure, on receipt of a bona fide invoice. (Payment will be made for covered components only.)
- › If **you** are VAT registered **you** remain responsible for settling the VAT content for any claim separately.



ŠKODA 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.

Contents

Help when You need it	18
Roadside Assistance	22
How to obtain Assistance	22
The services	22
Service in the UK	24
Service whilst Abroad	30
Requirements and limitations	35
Service in the UK and Abroad	35
Service Abroad only	36
Exclusions (service in the UK and Abroad)	38
Claims procedure and conditions	40
Caring for our customers	41
Travel information for European Countries	46

ŠKODA 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
- › ŠKODA 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 ŠKODA Roadside Assistance on 0800 526 625.

If You are ringing from a mobile phone in the UK, please call 0330 100 3243.

All calls to ŠKODA Roadside Assistance are recorded. This will help Us to confirm details of a call that may be incomplete or unclear. Your ŠKODA Roadside Assistance is renewable at the end of the third year. Details of how to renew Your ŠKODA 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 ŠKODA Roadside Assistance using Text Relay. These services are not available outside the United Kingdom.

ŠKODA 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.

ŠKODA Roadside Assistance

ŠKODA Roadside Assistance provides the following (please refer to the Terms and Conditions on page 17):

1. ŠKODA Roadside assistance

In the event of a Breakdown, ŠKODA Roadside Assistance will attend to either repair or recover the Vehicle.

2. Home assistance

In the event of a Breakdown at home, ŠKODA 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, ŠKODA Roadside Assistance will arrange for the vehicle to be taken to the most appropriate authorised ŠKODA 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 ŠKODA 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, ŠKODA 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

ŠKODA 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

ŠKODA 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

ŠKODA 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 39 for more information.

9. European Assistance

ŠKODA 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.

ŠKODA 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 ŠKODA 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.

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

ŠKODA 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, ŠKODA 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

ŠKODA 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 ŠKODA, the ŠKODA 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 **0800 526 625** and select the appropriate option.

Roadside Assistance

ŠKODA 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 – 0800 5266 25.
2. Advise the operator that You have ŠKODA 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 ŠKODA Roadside Assistance and state that the Vehicle has ŠKODA 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 0800 5266 25 (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

ŠKODA 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.

Definitions

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 SKODA 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 ŠKODA 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 ŠKODA 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 – 0800 5266 25.
2. Advise the operator that You have ŠKODA 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 ŠKODA 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 ŠKODA 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 ŠKODA Roadside Assistance including the length restrictions.

A second Recovery if:

- a) the original issue has not been repaired properly by a party other than ŠKODA Roadside Assistance;
- b) ŠKODA Roadside Assistance have advised You that it is a temporary repair; or
- c) 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:

- a. Age limitations. Drivers must be at least 21 years of age.
- b. The need to have a current driving licence and driving licence photocard with You.
- c. Limitations on acceptable endorsements; and
- d. 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 ŠKODA 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 ŠKODA 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 ŠKODA Roadside Assistance or if ŠKODA 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 ŠKODA 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 anytime 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 **0800 526 625**, 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 ŠKODA 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 ŠKODA 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 ŠKODA 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 self-drive hire car including collision damage waiver and replacement Green Card as necessary, to complete the planned journey if ŠKODA Roadside Assistance confirms the Vehicle cannot be repaired within 24 hours.

Service whilst Abroad

ŠKODA 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.

ŠKODA 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 either:

(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 ŠKODA Roadside Assistance control centre can confirm repairs will take more than 12 hours, or if it is to be repatriated to the United Kingdom.

ŠKODA Roadside Assistance is not available for:

1. The costs of meals, drinks or any other costs.
- or
2. Journey continuation or return home If the appropriate ŠKODA 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.

ŠKODA Roadside Assistance will in its

reasonable discretion decide which course of action to adopt, but ŠKODA 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, ŠKODA 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.

ŠKODA 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 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 ŠKODA Roadside Assistance or agreed by ŠKODA Roadside Assistance.

If ŠKODA 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.

ŠKODA 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 find 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

ŠKODA 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.

ŠKODA 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.

ŠKODA 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 ŠKODA 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 an accident, fire or theft, for which You do not have fully comprehensive cover.

Additional Services

ŠKODA 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.

ŠKODA 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) direct 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: 1. 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.

ŠKODA 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.

ŠKODA 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. ŠKODA 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 ŠKODA 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 ŠKODA Roadside Assistance or exceeds the limits set out in this document. If You do not provide ŠKODA Roadside Assistance with Your credit card details ŠKODA 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 ŠKODA 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, ŠKODA

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 ŠKODA 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 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 ŠKODA 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 call outs.

ŠKODA 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

ŠKODA 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 ŠKODA Roadside Assistance may arrange two hire cars. ŠKODA Roadside Assistance will only arrange this if there are two qualified drivers in Your Party. Otherwise, ŠKODA 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 in to 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 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 ŠKODA 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. 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. It cannot be guaranteed that a hire car will be available. ŠKODA Roadside Assistance cannot arrange the hire of motorised caravans, motorcycles, convertibles or vehicles with tow bar, roof rack, roof boxes, automatic gearbox, sports cars, 4x4 or luxury class vehicles and cannot guarantee the hire of minibuses or vans. ŠKODA 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:

- a. any costs We have paid for which do not form part of ŠKODA Roadside Assistance as described in this document;
- b. 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

ŠKODA 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 ŠKODA 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 motor sport 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 motor sport event which takes place on a permanent or temporarily constructed race track (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 ŠKODA Roadside Assistance but vehicles participating in any off road rally will not be eligible to receive ŠKODA 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 ŠKODA 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 which 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 ŠKODA Roadside Assistance's discretion and solely at Your risk. ŠKODA 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 4 x 4 sport utility vehicle and provided the vehicle conforms to the following specification:

maximum legal laden weight of 3,500kg (3.5 tonnes). This weight is called the Gross Vehicle Mass (GVM);

maximum overall dimensions of: length 5.5m; height 3m; width 2.3m (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 ŠKODA 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 DVLA at www.dvla.gov.uk or Vehicle Licensing, Dept of Transport for Isle of Man at www.gov.im/transport/highways/dandy/welcome.xml

23. The costs of any parts provided by ŠKODA 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 provision of the ŠKODA 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 ŠKODA 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 493580 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 ŠKODA 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).

ŠKODA 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.

a) There are several ways You can contact Us:

Phone: 0344 209 0556

Email: vwgcustomercareoperations@theaa.com

Post: ŠKODA Roadside Assistance Customer Care, Lambert House, Stockport Road, Cheadle, Cheshire SK8 2DY.

Fax: 0161 488 7544

Text Phone users can contact Us using Next Generation Texting 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 ŠKODA 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 ŠKODA European Roadside Assistance on 00800 1330 3939. (Calls may be recorded and/or monitored.)

If you have an issue not related to ŠKODA Roadside Assistance, then please write to:

ŠKODA Customer Services Centre,
Selecta post 34,
Sheffield S97 3FA.

Tel: **08457 745 745**.

E-mail: **customerservices@skoda.co.uk**.



YOUR PERSONAL DATA

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 ŠKODA Roadside Assistance for You and other members of Your household;
 - c) trace debtors, recover debt, prevent fraud, and to manage Your accounts or ŠKODA 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.



TRAVEL INFORMATION FOR EUROPEAN COUNTRIES

(Correct as at May 2014.)

Compulsory equipment

DRIVING REQUIREMENTS	Switzerland	Sweden	Spain	Portugal	Norway	Netherlands	Italy	Ireland	Germany	France	Denmark	Croatia	Belgium	Austria
Minimum age/ UK licence holders (1)	18	18	18	17 (13)	18	18	18	17	18	18	17	18	18	17
IDP required – UK licence holders	NO	NO(2)	NO(3)	NO(3)	NO	NO	NO(3)	NO	NO	NO	NO	NO	NO	NO(2)
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	TOLLS	TOLLS	TOLLS (18)	TOLLS	NO	TOLLS	TOLLS	NO	TOLLS	TOLLS	TOLLS	NO	C & TOLLS
GB sticker (5)	C	C	C	C	C	C	C	C	C	C	C	C	C	C
Warning triangle	C	C	C	C	C	C	C	C	R(7&16)	C	C	C(6/8)	C	C(6)
Reflective jacket/ waistcoat	C	R	C(8&6)	R(10)	R(10)	R(9&6)	C(6)	NO	NO	C(6/10)	R	C(10)	C(10)	C(6/19)
First aid kit	C	R	NO	NO	NO	NO	NO	NO	R(16)	NO	R	C(6)	R(16)	C
Fire extinguisher (6)	NO	NO	NO	NO	NO	NO	NO	NO	NO	NO	R	NO	R(16)	NO
Headlamp adjustment (11)	C	C	C	C	C	C	C	C	C	C	C	C	C	C
On the spot fines	YES	YES(12)	YES	YES(12)	YES	YES	YES(12)	YES	YES	YES	YES	YES(12)	YES	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)	C	NO	NO(15)	C	R	C(14)	NO(15)	R(15)	R(15)	C	C(15)	NO(15)	NO(15)
Daytime headlights/passing Lights – motorcycles	C	C	C	C	C	R	C	C	C	C	C	C	C	C
Breathalyser	NO	NO	NO	NO	NO	NO	NO	NO	NO	C(20)	NO	NO	NO	NO

C = COMPULSORY **R** = Recommended by AA/respective Country **F** = Forbidden
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 TravelShop – the one stop shop for all your motoring accessories.

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 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 sell 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 are 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 can not 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.

MOT COVER

Contents	50
Welcome	51
Who provides your ŠKODA MOT Cover	51
Policy summary	52
Meaning of words	53
Policy wording	54
› What is covered	54
› What is not covered	54
› General exclusions	55
› General conditions	56
How to make a claim	57
Important information	57

ŠKODA Financial Services

Finance. Insurance. Fleet. Mobility.

Welcome.

Welcome to your ŠKODA MOT Cover.

Your ŠKODA 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 ŠKODA 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 ŠKODA Financial Services for ŠKODA UK.

ŠKODA 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, Milton Keynes MK14 5LR). Volkswagen Financial Services is authorised and regulated by the Financial Conduct Authority.

ŠKODA 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 ("ŠKODA UK").

ŠKODA MOT Cover from ŠKODA Financial Services is administered by Lawshield (UK) Limited, who are authorised and regulated by the Financial Conduct Authority.

ŠKODA MOT Cover is underwritten by UK General Insurance Ltd on behalf of Great Lakes Insurance SE. Great Lakes Insurance SE is a German insurance company with its headquarters at Königinstrasse 107, 80802 Munich. UK Branch office: Plantation Place, 30 Fenchurch Street, London, EC3M 3AJ.

UK General Insurance Ltd is authorised and regulated by the Financial Conduct Authority.

Great Lakes Insurance SE, UK Branch, is authorised by Bundesanstalt für Finanzdienstleistungsaufsicht and subject to limited regulation by the Financial Conduct Authority and Prudential Regulation Authority. Details about the extent of their regulation by the Financial Conduct Authority and Prudential Regulation Authority are available on request. UK General Insurance Ltd is an agent of Great Lakes Insurance SE and in the matters of a claim act on behalf of Great Lakes Insurance SE.

Volkswagen Financial Services (UK) Ltd, Lawshield (UK) Ltd, UK General Insurance Ltd and Great Lakes Insurance SE are not part of the same corporate group.

POLICY SUMMARY

keyfacts®

Your MOT Cover will cover the cost of repairs to your vehicle as a result of a part covered by this cover being cited on an official notification of refusal to issue an MOT Certificate (VT30) being issued during the period of cover.

Significant features and benefits of the policy

The most we will pay is £750 inclusive of VAT.

You will need to pay the first £10 towards any claim (the excess).

Significant conditions and exclusions of the policy

We will not pay for items subject to wear and tear (such as bulbs, fuses, tyres etc).

We will not pay for repairs to bodywork or glass.

We will not pay for the MOT Test or re-test fee.

You must ensure your vehicle is serviced in accordance with the manufacturers recommendations.

How long does your MOT Cover last?

Your period of cover is shown on your Confirmation of Cover.

Who provides your cover?

Your ŠKODA MOT Cover is provided as a benefit of group insurance policy issued to ŠKODA UK by UK General Insurance on behalf of Great Lakes Reinsurance (UK) SE.

Your right to cancel

You may cancel this MOT 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 ŠKODA Approved Retailer and show your Confirmation of Cover. If you need help finding your local ŠKODA Approved Retailer please go to www.skoda.co.uk. Your ŠKODA Approved Retailer will assess your vehicle and liaise with us on your behalf.

How to make a complaint

Contact our Customer Services Manager at:

ŠKODA MOT Cover, P O Box 869, Warrington, WA4 6LD

By telephone: 0333 043 3782

By email: customerservices@skoda-motcover.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 it's 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.

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

UK General Insurance Ltd on behalf of Great Lakes Insurance SE. 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**.

ŠKODA Approved Retailer

Means a ŠKODA franchise retailer or vehicle servicing facility which is approved by ŠKODA UK.

United Kingdom

England, Scotland, Wales, Northern Ireland, the Channel Islands 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 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 seatbelts 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
- › Items subject to wear and tear
- › The **MOT Test** or re-test fees

GENERAL EXCLUSIONS

These exclusions apply to all sections of your 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 **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
 - Any device or weapon which employs atomic or nuclear fission or fusion or other comparable reaction or radioactive force or matter.

GENERAL CONDITIONS

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

- › 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. If there is a dispute, it will only be dealt with in the courts of England or of the country within the **United Kingdom** in which **your** main residence is situated
- › **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 **ŠKODA 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 manufacturers recommendations;
 - A claim is made on a fraudulent basis;
 - **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**.

- 1) Take **your vehicle** to a **ŠKODA Approved Retailer** and show **your Confirmation of Cover**. If **you** need help finding **your** local **ŠKODA Approved Retailer** please go to www.skoda.co.uk.
- 2) **Your ŠKODA Approved Retailer** will assess **your vehicle** and liaise with **us** on **your** behalf.
- 3) If **your** claim is valid **we** will authorise **your ŠKODA Approved Retailer** to repair **your vehicle** and **we** will settle the costs covered by **your** MOT Cover directly to **your ŠKODA Approved Retailer**.
- 4) **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

IMPORTANT INFORMATION

Getting in touch

You can contact us at:

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

By telephone: 0333 043 3782

By email: customerservices@skoda-motcover.co.uk

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

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

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

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

By telephone: 0333 043 3782

By email: customerservices@skoda-motcover.co.uk

If it is not possible to reach an agreement, you have the right to make an appeal to the Financial

Ombudsman Service. This also applies if you are insured in a business capacity and have an annual turnover of less than €2million and fewer than ten staff. You may contact the Financial Ombudsman Service at:

The Financial Ombudsman Service
Exchange Tower
London
E14 9SR
Tel: 0300 123 9123
Email: complaint.info@financial-ombudsman.org.uk

The above complaints procedure is in addition to your statutory rights as a consumer. For further information about your statutory rights contact your local authority Trading Standards Service or Citizens Advice Bureau.

Financial Services Compensation Scheme

For your added protection the insurer is covered by the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from the scheme, if they cannot meet their obligations. This depends on the type of business and the circumstances of the claim. Most insurance contracts are covered for 90% of the claim with no upper limit. You can get more information about compensation scheme arrangements from the FSCS or visit www.fscs.org.uk.

Use of data

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

Under the terms of the Data Protection Act 1998 you are entitled to a copy of any information we hold about you. Telephone calls between you and us may be recorded. We may share your details with other companies within the Volkswagen Group United Kingdom Limited and Volkswagen Financial Services (UK) Limited and other carefully selected financial services and insurance companies we partner with, so that you can be informed of products and services which may be of interest to you by telephone, email or post. If you do not want to know about these products or services, please contact us.

Under the Data Protection Act 1998 we can only discuss your details with you. If you would like anyone else to contact on your behalf, please contact us. Your personal details may be transferred to countries outside the European Union. They will at all times be held securely and handled with the utmost care in accordance with all principles of English law.

Telephone calls may be monitored as part of training and quality assurance processes.

The Insurer and the Data Protection Act 1998

Please note that any information provided to us will be processed by us and our agents in compliance with the provisions of the Data Protection Act 1998, for the purpose of providing insurance and handling claims, if any, which may necessitate providing such information to third parties. We may also send the information in confidence for process to other companies acting on their instructions including those located outside the European Economic Area.

