



**MINI PROTECT.**  
MINI INSURANCE SOLUTIONS.



## A CHOICE OF PRODUCTS, A RANGE OF OPTIONS. TAILOR YOUR PROTECTION.

MINI Insurance Solutions offer a suite of insurance products, designed specifically for your MINI. MINI Insurance Solutions are as well put together as your MINI and just as reliable.

## MINI PROTECT SERVICES.

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

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### GET A QUOTE.

To find out more about our MINI Protect Insurance products give your participating local MINI Retailer a call.

If you need further help, you can call MINI Protect Services on **020 3874 1603**.

MINI Protect Services lines are open Monday to Friday 9.00am-5.30pm.

You can also visit [mini.co.uk/insurance](https://mini.co.uk/insurance).

For full terms and conditions of these products, see the policy wording documents available online at [mini.co.uk/insurance](https://mini.co.uk/insurance) or by calling MINI Protect Services on **020 3874 1603**.

# MINI SHORTFALL INSURANCE.

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

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

### Key benefits of MINI Shortfall Insurance:

- Cover available for 2, 3 or 4 years
- The insurance could pay up to £500 to cover any excess you have as part of your motor insurance claim
- Pay for your policy upfront or in 12 monthly payments (at no extra cost)
- Cover for accessories listed on the original purchase invoice for the insured vehicle that are present at the date of loss
- You have up to 60 days to purchase your policy after you have collected your MINI. Cover will start after you have purchased the policy

Further benefits of MINI Shortfall Insurance:	
No age or vehicle mileage limitations	✓
European Cover	✓
If your motor insurer declares your vehicle a total loss and you are provided with a replacement vehicle, you are able to transfer the cover that's left on your MINI Shortfall Insurance to the replacement vehicle at no extra cost	✓
The MINI Protect Services Team will be on hand to help if you need to make a claim and can negotiate with your motor insurer on your behalf	✓

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

### MINI Shortfall Insurance. Explained:

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

### Policy conditions:

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



MINI Shortfall Insurance is 5 Star Defaqto rated and provides one of the highest quality offerings in the market.

# MINI CONTRACT HIRE SHORTFALL INSURANCE.

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

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

### Key benefits of MINI Contract Hire Shortfall Insurance:

- Available for agreements up to 60 months
- The insurance could pay up to £500 to cover any excess you have as part of your motor insurance claim
- Pay for your policy upfront or in 12 monthly payments (at no extra cost)
- You have up to 60 days to purchase your policy after you have collected your MINI. Cover will start after you purchase the policy

MINI Contract Hire Shortfall Insurance offers one level of cover with the following benefits:	
Up to 5 years	✓
If a replacement vehicle is offered by your insurance company, your policy can be transferred to your new vehicle at no cost	✓
Plus cover for up to £1,500 for Advance Rentals and Lease Deposits	✓
Up to £500 Motor excess	✓

**MINI CONTRACT HIRE SHORTFALL INSURANCE IS HERE TO HELP.**

## MINI Contract Hire Shortfall Insurance. Explained:

The MINI Contract Hire Shortfall policy covers you following the total write off of your vehicle. Any motor insurance pay out will be calculated on its current market value potentially leaving an outstanding balance payable under your contract hire or lease agreement. If there is an outstanding balance MINI Contract Hire Shortfall will provide cover for this gap and will also pay up to £1,500 for advance rentals or lease deposit paid under the contract hire or lease agreement.

## Policy conditions:

- If there is any amount still owing on the contract hire agreement after your claim has been settled, it is your responsibility to ensure that settlement of this amount is made
- Cover only applicable if a claim under the motor insurance policy is paid
- The insurance cover will be capped at a maximum amount. Therefore the amount paid out under the MINI Contract Hire Shortfall Insurance might be lower than the gap between the motor insurance settlement and the outstanding balance payable under your contract hire or lease agreement

**Please note you must not accept your motor insurer's settlement figure until you have contacted our claims department.**

If you accept your motor insurer's write off valuation without our agreement then any MINI Contract Hire Shortfall Insurance claim may be calculated and settled based on our assessment of the market value of the vehicle at the time of write off.



# MINI COSMETIC REPAIR INSURANCE.

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

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

### Key benefits of MINI Cosmetic Repair Insurance:

- Cover available for 2 or 3 years
- Available for new and Approved Used MINIs up to 7 years old at the start of the policy
- Repairs can be carried out at your local MINI Retailer or by our mobile repairer network
- Pay for your policy upfront or in 12 monthly payments (at no extra cost)
- Lifetime ownership guarantee on cosmetic repairs carried out by our approved repairer
- You have up to 60 days to purchase your policy after you have collected your MINI. Cover will start after you have purchased the policy
- Up to £250 contribution towards a body shop repair for damage that falls within the size parameters but cannot be cosmetically repaired

What does MINI Cosmetic Repair Insurance cover?	
<b>Vertical surfaces</b> are covered for: - Chips (up to 15mm in diameter and 3mm in depth) - Scratches (up to 300mm in length and 3mm in depth) - Dents (up to 300mm in diameter and 3mm in depth)	✓
<b>Flat/horizontal surfaces</b> are covered for: - Chips (up to 15mm in diameter and 3mm in depth) - Scratches (up to 300mm in length and 3mm in depth)	✓
<b>Bumpers and wing mirror housings</b> are covered for: - Scuffs (up to 300mm in diameter and 3mm in depth) - Chips (up to 15mm in diameter and 3mm in depth) - Dents (up to 300mm in diameter and 3mm in depth) (not applicable to wing mirror housing)	✓
Damage across up to two body panels is covered by this policy	✓



### Policy conditions:

- Cover for the cost of cosmetic repair for accidental or malicious minor cosmetic damage to the bodywork up to the cover limit
- Excludes specialist bodywork finish
- Excludes damage where paint is cracked or flaked, and any pre-existing damage
- The policy does not cover vehicles on Contract Hire
- Cover in the United Kingdom and Europe. Repairs can only be carried out in the UK



MINI Cosmetic Repair Insurance is 5 Star Defaqto rated and provides one of the highest quality offerings in the market.

**MINI COSMETIC REPAIR INSURANCE. KEEPING YOUR MINI MAGNIFICENT.**

# MINI TYRE DAMAGE INSURANCE.

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

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

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

### Key benefits of MINI Tyre Damage Insurance:

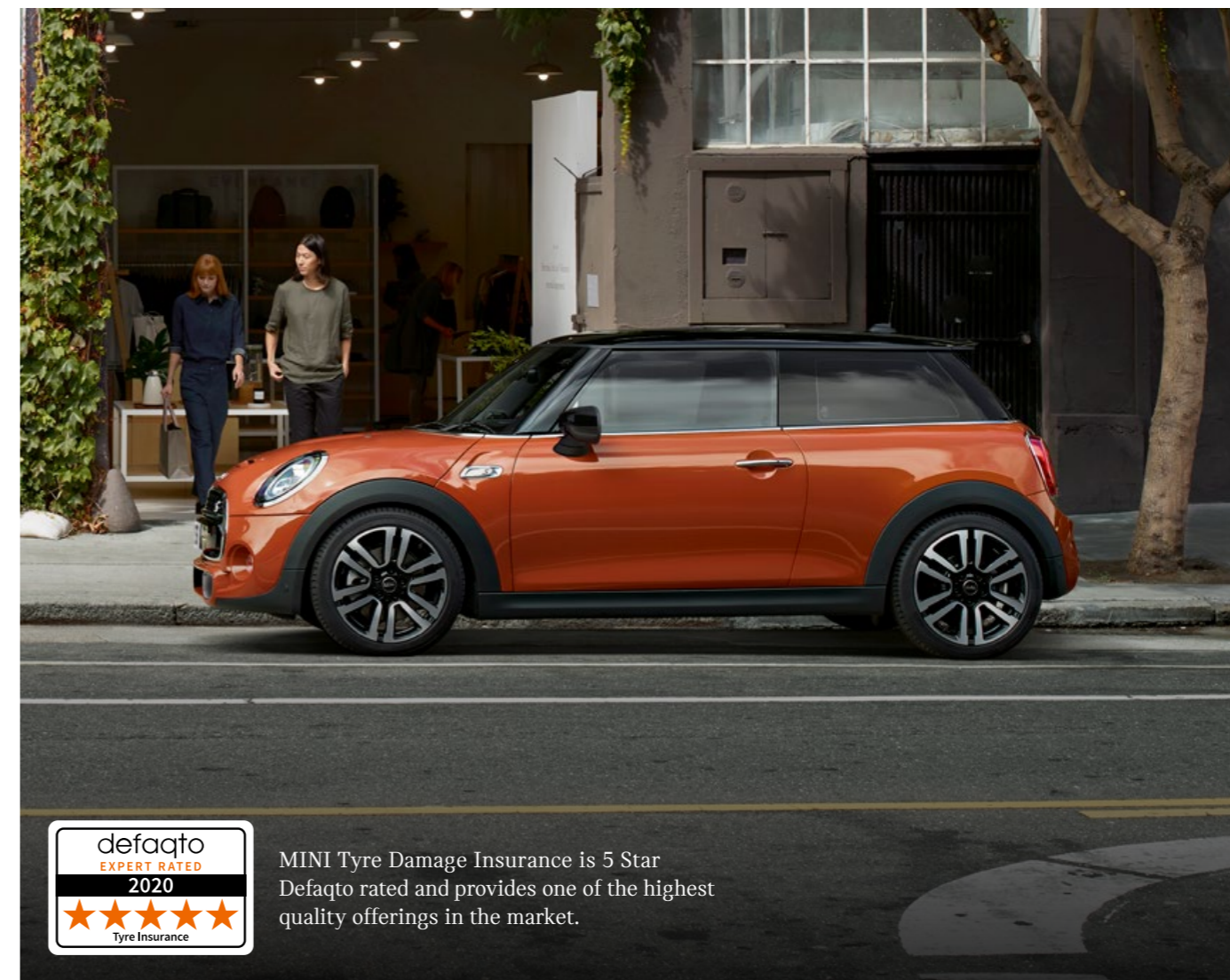
- Cover for 2 or 3 years, covering up to 5 tyres up to the cover limit chosen
- 3 cover levels to choose from: £150, £300, £500 per tyre all including run-flat tyres
- No excess to pay
- Pay for your policy upfront or in 12 monthly payments (at no extra cost)
- You have up to 60 days to purchase your policy after you have collected your MINI. Cover will start after you have purchased the policy. If you purchase this policy after taking delivery of your vehicle a moratorium period of 13 days applies

Further benefits of MINI Tyre Damage Insurance:	
Available for new and Approved Used MINIs up to 100,000 miles at point of purchase	✓
European cover where your roadside assistance policy does not provide cover	✓
30 days to make a claim	✓
Winter tyres and Speed rated X, Y, W and Z tyres all covered	✓
The MINI Protect Services Team will be on hand to help if you need to make a claim	✓

**MINI TYRE DAMAGE INSURANCE. KEEPING YOUR WHEELS MOVING.**

### Policy Conditions:

- Cover for damage to tyres fitted to the insured vehicle only
- Cover towards the cost of repairs and, if the repair is not possible, replacement up to the cover limit
- Damage due to wear and tear is not covered
- Covers tyres with a tread depth of more than 2mm
- Cover will start after you have purchased the policy. If you purchase this policy after taking delivery of your vehicle a moratorium period of 13 days applies



MINI Tyre Damage Insurance is 5 Star Defaqto rated and provides one of the highest quality offerings in the market.

## GET A QUOTE.

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Terms, conditions and exclusions apply.

MINI Shortfall Insurance, MINI Contract Hire Shortfall Insurance, MINI Cosmetic Repair Insurance and MINI Tyre Damage Insurance are administered by GardX Assure Limited who are registered in England under company Registration Number 9339557 and is authorised and regulated by the Financial Conduct Authority, Registration Number 711212. Their registered office is at Unit 7, Clovelly Business Park, Clovelly Road, Southbourne, Emsworth, United Kingdom, PO10 8PE.

**This insurance is underwritten by Helvetia Swiss Insurance Company in Liechtenstein Ltd.** Helvetia Swiss Insurance Company in Liechtenstein Ltd., whose registered office is at Aeulestrasse 60, FL-9490 Vaduz, Liechtenstein, is authorised and regulated by the Financial Market Authority of the Principality of Liechtenstein (FMA), and subject to limited regulation by the Financial Conduct Authority for the conduct of UK business. You can check this on the FCA website at **<https://register.fca.org.uk>**.