

BMW Premium Selection Warranty (Powered by Across Assist)

COVERED PARTS

This Extended Warranty Insurance covers the functional capability of all mechanical and electrical components, excluding those mentioned under Section 3 EXCLUSIONS and subject to the conditions of this policy.

1. NOTE: SUNDRY MATERIALS SUCH AS ANTI-FREEZE AND REFRIGERANT ARE COVERED WHERE THEIR REPLACEMENT IS ESSENTIAL AS A DIRECT RESULT OF BREAKDOWN OF A COVERED COMPONENT.

3. EXCLUSIONS:

The Insurer shall not be liable for loss or damage in respect of the following:

- 3.1. The following specifically listed parts, services and repair are not covered by this Extended Warranty Insurance.
 - 3.1.1. ENGINE: All types of belts and pulleys, engine mountings, tensioner, radiator hoses, sparkplugs, HT wires, lambda sensor(O2 sensor), oil-stainer, oil filter, fuel filter, air filter, air supply hoses, drain plug, heater plug, oil sump/pan and accelerator cable.
 - 3.1.2. EXHAUST AND EMISSION SYSTEMS: Exhaust pipes and mountings exhaust muffler, exhaust resonator, catalytic converter lambda sensor or O2 sensor, EGR components and manifold.
 - 3.1.3. CLUTCH: Clutch disc, clutch cable, pressure plate, release bearing, clutch yoke, adjusters, boots and seals, oil seals.
 - 3.1.4. TRANSMISSION: Gearbox mountings, boots, speedometer cable, drain plugs, gear lever cables and gear lever knob
 - 3.1.5. SUSPENSION AND STEERING: Bushes (rubber, fiber and metal bushings) lower arm, link rod, upper arm, control arms, upper and lower wishbones, king pin, trailing arm, spring, leaf spring, tie rod end, steering knuckle, strut mount, bushes, elastic pad and steering leather or grip.
 - 3.1.6. BRAKES: Brake pad, caliper pin, brake disc, brake drum, boot, brake pipes, springs, rubber hoses, pedal grips, parking brake cables, brake carrier plate and adjusters
 - 3.1.7. FUEL SYSTEM: Fuel tank, fuel line hoses, caps, filters, calibration or phasing adjustments, drain plug, plunger and fuel filter casing
 - 3.1.8. ELECTRICAL AND ELECTRONICS COMPONENTS: Audio video infotainment system, navigation system, tyre pressure monitoring system, all types of cameras, USB and all ,auxiliary sockets, speaker,

tweeter, subwoofer, antenna, windshield washer jet, hands- free calling and Bluetooth devices, bulbs, cigarette lighter, horns, fuse, relay, lamps and lamp frames (including xenon HID and LED).

3.1.9. AIR CONDITIONING SYSTEM: Air conditioner hoses, dust and pollen filter, air conditioner vents, fuses, mounting and compressor belts.

3.1.10. OTHERS: Wheel bearing and hub, wiper arms and blades, glove box lock, handles,

beadings, weather-strip, chrome finished ornaments, exhaust trims, sun curtain, mirrors, sun visor, cup holders, dash board and trims, door pad, knobs, seat leather and fabric, rims and alloys, reservoir tanks, pressure caps, door glasses, windshield glass, rear main glass(except if damaged due to the heating elements break down), vanity mirror, keyless entry (if worn out), rubber boots, wheel alignment, wheel balancing, tyre valves, water leaks, window or glass seals, body leak, grommets, rust, paint damages, faded components, boot, hood and fuel tank opener levers and cables door hinges emblems, logos, decals, body graphics, and stoppers.

3.2. Any Breakdown occurring outside the geographic limits of India.

3.3. Any claims where we have not been contacted prior to the commencement of repairs or repairs where we have not issued a claim authorization number.

3.4. Normal maintenance service required on the Vehicle and its accessories, including oil and fluid changes, headlight alignment, fastener tightening, wheel balancing, wheel alignment, carburetor adjustments, ignition timing, valve clearance, body work, painting, glass, interiors / exteriors and exhaust system and/ or repair of oil leaks caused by gasket or seal failure.

3.5. Any loss where the speedometer has been tampered with altered or disconnected.

3.6. Repairs, replacement or alterations not authorized by the Dealer or Manufacturer.

3.7. Vehicles or insured parts which have been in any way modified from the Manufacturer's specification or to any non-Manufacturer fitted part or directly related to or caused by fitting of any non-Manufacturer fitted part.

3.8. Vehicles which have been repaired other than at the Dealer's or Manufacturer's approved workshop or utilization of parts or accessories not approved by Manufacturer.

3.9. Any loss arising out of the Vehicle being used for any sort of competition, sport or rally racing, pace making, reliability trials, over loading, towing without suitable recommendation by the Manufacturer, transport for hire or reward of persons or goods, taxi services, hire, rent-a-car or driving school or any commercial use.

3.10. Liability which attaches by virtue of an Agreement (except as mentioned under the Extended Warranty Insurance scheme), but which would not have attached in the absence of such Agreement.

- 3.11. Consequential Damage caused to a covered component as a result of failure by a non-covered component;
- 3.12. Loss, destruction or damage to any property whatsoever or any legal liability of whatsoever nature directly or indirectly caused by or contributed to or arising from:-
- i) Ionizing radiations or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel.
 - ii) The radioactive, toxic, explosive or other hazardous properties of any explosive nuclear assembly or nuclear component thereof.
 - iii) Pressure waves caused by aircraft or other aerial devices traveling at sonic or supersonic speeds.
 - iv) War, invasion, act of foreign enemy, hostilities (whether war be declared or not), civil war, rebellion, revolution, insurrection, military or usurped power.
- 3.13. Any Breakdown occurring which is due in whole or in part to any type of accident or any actor omission which is willful, illegal or grossly negligent, or any repairs required as a result of continued operation of the Vehicle once a defect or fault has occurred.
- 3.14. Any Breakdown to a component or components which are either subject to recall by Vehicle's Manufacturer or can be considered as having inherent design faults.
- 3.15. Any Breakdown caused by corrosion, frost, rust or elements of nature.
- 3.16. Any Breakdown caused by lack of maintaining proper levels of or contamination of antifreeze/coolants, lubricants, hydraulic fluid or due to overheating.
- 3.17. Damage arising from:-
- i) Normal wear and tear, including but not limited to bulbs, batteries, tires, tubes, spark plugs, brake linings, belts, hoses, filters, wiper blades, brushes and clutch assembly plates where failure is due to burnt clutches.
 - ii) Faulty repair or incorrect servicing of the Vehicle.
 - iii) Foreign matter entering the fuel or cooling system.
 - iv) Contaminated or incorrect types or grade of oil, fuel, lubricants, hydraulic fluids or any additives not recommended by the Manufacturer of the Vehicle.
- 3.18. Damage in respect of those Vehicles which have not been regularly serviced in accordance with the Manufacturer's or Dealer's recommendations.
- 3.19. Damage as a result of Vehicle not being operated in accordance with the operating instructions of the Owner's manual.

- 3.20. Insignificant defects that do not affect the functions of the Vehicle, including but not limited to sound, vibration and fluid seepage.
- 3.21. Any service items and other components subject to routine maintenance or servicing, or any part which has not failed but replaced due to no reason.
- 3.22. Detention, confiscation, destruction or requisition by or under the order of any Government or Public or Local Authority.
- 3.23. Chipping, scratching, denting, paint or body damages, glass, entertainment and communication equipment's in Vehicle.
- 3.24. Any cause of loss, if reported to the Dealer/Manufacturers more than 30 days after the relevant fault has become apparent in the Vehicle.
- 3.25. Any claim for loss or damage attributable to perils covered / coverable or admissible under a Comprehensive Motor Insurance Policy of any Insurance Company.
- 3.26. Any part which is covered but not available (liability in any case will be restricted to the required part and not to any replacement or repair of the entire component)
- 3.27. Any claim where the Insurer or authorized representatives of Insurer have not been contacted prior to repair(s).
- 3.28. Any cost(s) incurred in improving or reconditioning of the Vehicle or parts to a condition superior to that at the time of purchase.
- 3.29. Any cost of diagnostic or dismantling nature, unless accepted as part of an authorized claim.