



# **Suzuki Extended Warranty**

This booklet contains three separate documents for warranty.

The 'Demands and Needs Statement' and the 'About Us and Our Insurance Services' documents both explain how Suzuki Extended Warranty policy has been sold to you.

The 'Policy Wording' provides the full terms, conditions and exclusions of the insurance policy for warranty and assistance.

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## **Demands and Needs Statement**

Suzuki Extended Warranty meets the demands and needs of customers who wish to insure themselves with respect to warranty and assistance for their vehicle. The level of cover may vary depending on which option you choose.

Extended Warranty does not cover everything. You should read this policy carefully to make sure it provides the cover you need.

You may already possess alternative insurance(s) for some or all of the features and benefits this type of policy provides. It is your responsibility to investigate this.

AWP Assistance UK Ltd, trading as Suzuki Warranty Services, has only provided you with information and has not provided you with any recommendation or advice about whether this product fulfils your specific insurance demands and needs.

# About Us and Our Insurance Services

Suzuki Warranty Services  
102 George Street  
Croydon  
CR9 6HD

## 1. The Financial Conduct Authority (FCA)

The FCA is the independent watchdog that regulates the financial services. Use this information to decide if our services are right for you.

## 2. Whose products do we offer?

We are an insurance intermediary that offers products from a single insurance company, AWP P&C SA which is a French company duly authorised in France. We act on their behalf.

## 3. What services will we provide you with?

You will not receive any personal advice or recommendation from us for warranty and roadside assistance. We may ask some questions to narrow down the selection of products that we will provide details on. You will then need to make your own choice about how to proceed.

## 4. What will you have to pay us for this service?

You will only pay us the premium for your policy, and you will not pay us a fee for arranging this on your behalf. We are paid for our services to you by the insurance company, AWP P&C SA. The nature of such payment is a mixture of commission and other fees based on our costs for administering your policy.

## 5. Who regulates us?

Suzuki Warranty Services which is a trading name of AWP Assistance UK Ltd, 102 George Street, Croydon, CR9 6HD and is authorised and regulated by the Financial Conduct Authority. Our Financial Services Register number is 311909.

Our permitted business includes arranging motor warranty and roadside assistance insurance.

You can check this on the Financial Services Register by visiting the FCA's website [www.fca.org.uk/register](http://www.fca.org.uk/register) or by contacting the FCA on 0800 111 6768.

## 6. What to do if you have a complaint

If you wish to register a complaint, please contact us:

in writing Customer Service, Suzuki Warranty Services, 102 George Street, Croydon, CR9 6HD.

by email [customersupport@allianz-assistance.co.uk](mailto:customersupport@allianz-assistance.co.uk)

by phone 020 8603 9853

If you cannot settle your complaint with us you can contact the Financial Ombudsman Service:

Visit [www.financial-ombudsman.org.uk](http://www.financial-ombudsman.org.uk), write to Financial Ombudsman Service, Exchange Tower, London E14 9SR, call 0800 023 4567 or 0300 123 9 123 or email [complaint.info@financial-ombudsman.org.uk](mailto:complaint.info@financial-ombudsman.org.uk)

## 7. Are we covered by the Financial Services Compensation Scheme (FSCS)?

We are covered by the FSCS. You may be entitled to compensation from the scheme if the insurer cannot meet its obligations.

Insurance advising and arranging is covered for 90% of the claim, with no upper limit.

Further information about the compensation scheme arrangements is available from the FSCS, telephone number 0800 678 1100 or 020 7741 4100, or by visiting their website at [www.fscs.org.uk](http://www.fscs.org.uk)

# 1. Introduction

## 1.1 Welcome

Thank you for taking out Suzuki Extended Warranty with us.

Suzuki Extended Warranty has been designed to protect you against the costs incurred in the event of an electrical or mechanical failure of a covered component or breakdown/immobilisation of the insured vehicle occurring within the area of cover.

Your confirmation of cover letter shows the sections of the policy that are applicable, the insured vehicle covered and any special terms or conditions that may apply.

It is very important that you read the whole of the applicable sections of this policy together with the confirmation of cover letter and make sure that you understand what is covered, what is not covered and what to do if you need to make a warranty claim or require assistance. All the details of how to make a claim together with conditions of the policy are set out in the following pages.

Please keep this policy book and your confirmation of cover letter in a safe place.

## 1.2 Important Contact Details

### 1.2.1 Assistance (if applicable)

If you require help, please do not attempt to make your own arrangements as reimbursement cannot be made to you retrospectively. Please contact Suzuki Assistance with the following details:

- Location of vehicle
- Registration number of your vehicle
- A contact telephone number
- Description of problem

When in the UK call 020 8239 3915 or freephone 0808 5011 955.

When in Continental Europe call +44 20 8603 9558.

All calls to Suzuki Assistance may be recorded. This will assist us in confirming details of a call that may be incomplete or unclear.

### 1.2.2 Warranty

Should a problem arise, simply contact your nearest authorised Suzuki Dealer or any Suzuki Service Centre and advise them that your insured vehicle is protected by Suzuki Extended Warranty. The Suzuki Dealer will handle any necessary claim on your behalf.

Alternatively, please call Suzuki Warranty Services Claims on 0345 641 9771.

All calls to Suzuki Warranty Services may be recorded. This will assist us in confirming details of a call that may be incomplete or unclear.

### 1.2.3 Change Of Address

If you need to update your contact details please call Suzuki Warranty Services on 0345 641 9771. Alternatively, please complete the form on page 43 or email us at [suzuki\\_warranty\\_services@allianz-assistance.co.uk](mailto:suzuki_warranty_services@allianz-assistance.co.uk)

## 1.3 Summary Of Cover

Suzuki Extended Warranty (your confirmation of cover letter details the policy sections that are applicable).

You should read the rest of this policy for the full terms and conditions.

Section Of Cover	Claim Limit	Excess
Comprehensive	Purchase price of the insured vehicle inclusive of VAT	Either £0, £50 or £100 as specified on the confirmation of cover letter
Select	Purchase price of the insured vehicle inclusive of VAT	Either £0, £50 or £100 as specified on the confirmation of cover letter
Basic	Purchase price of the insured vehicle inclusive of VAT	Either £0, £50 or £100 as specified on the confirmation of cover letter

## 2. Important Information

### 2.1 Insurer

Suzuki Extended Warranty insurance is underwritten by AWP P&C SA and is administered in the United Kingdom by AWP Assistance UK Ltd trading as Suzuki Warranty Services.

### 2.2 How Your Insurance Works

Your policy and confirmation of cover letter is a contract between you and us. We will pay for any claim you make which is covered by the policy and level of cover chosen that occurs during the period of insurance.

Unless specifically mentioned, the benefits and exclusions within each section apply to the insured vehicle. Your policy does not cover all possible events and expenses. Certain words have a special meaning as shown under the section 'Definition Of Words'.

### 2.3 Mileage Limitation

The policy on your confirmation of cover letter remains in force for unlimited mileage whilst on cover.

### 2.4 Cancellation Rights

#### 2.4.1 Your Cancellation Rights

If this cover does not meet your requirements or should you decide to cancel this insurance policy for any reason within 14 days of receipt of the original documentation, you can obtain a full refund of the premium paid without charge. After this 14 day period you will be entitled to a pro-rata refund subject to no claims being paid under the policy, less an administration fee of £25. In either case, if you have asked us to perform or provide any of the services given under this policy we are entitled to recover all costs that you have used for the service provided. To obtain a refund please write to us at

Suzuki Warranty Services  
PO Box 1149  
Croydon  
CR9 1ZQ

or telephone 0345 641 9771 or contact the selling agent.

### **2.4.2 Our Cancellation Rights**

If you have a monthly policy we reserve the right to cancel your cover at any time by providing you with 30 days notice in writing to the last address you provided us with.

### **2.5 Policy Excess**

You may have to pay an excess in relation to repair costs. This means that you may be responsible for paying the first part of any claim on the insured vehicle, for each claim incident. The amount you have to pay is the excess and this is shown on the confirmation of cover letter if applicable.

### **2.6 Servicing Standards**

The continued validity of your insurance is dependent upon you having the insured vehicle serviced by an authorised Suzuki Dealer or any Suzuki Service Centre in accordance with the manufacturer's specifications.

We will allow a maximum of 1,000 miles or one calendar month (whichever occurs first) in excess of the recommended service intervals.

Please ensure that the servicing dealer completes the service record for the insured vehicle and that you keep all service receipts as proof of servicing.

**IMPORTANT:** If you fail to have the insured vehicle serviced correctly in accordance with the manufacturer's specifications during the period of insurance, or you are unable to produce proof of such servicing if we request it, then this will invalidate your insurance or we will not pay all or any part of a claim you make under the warranty section of this insurance.

## **2.7 Transfer Of Ownership**

If your insured vehicle is sold direct to a private individual, the remaining cover may be transferred to the new private owner provided that the registration fee of £20 is paid. Cover will not be transferred until payment has been made. Please note that the form must be signed by the existing policyholder named on the confirmation of cover letter.

As soon as possible after the date of sale, please complete the form at the back of this document, attach a cheque for the transfer fee of £20 and send it to:

Suzuki Warranty Services  
PO Box 1149  
Croydon  
CR9 1ZQ

Please make cheques payable to Suzuki Warranty Services.

N.B. The Suzuki Extended Warranty is not transferable to any vehicle other than that shown on the confirmation of cover letter.

## **2.8 Renewal**

### **2.8.1 Renewal Of Your Extended Warranty Annual Policy**

If you have annual cover, we will send you a renewal notice at least 21 days prior to the expiry of the period of insurance as shown on your confirmation of cover letter.

We may vary the terms of your cover and the premium rates at the renewal date.

### **2.8.2 Renewal Of Your Extended Warranty Monthly Policy**

Unless your policy has been cancelled by us or you or has lapsed for any reason, each time you make a monthly payment when due your monthly policy will renew for a period of one month from when the payment is received by us.

## **2.9 Data Protection Notice**

We care about your personal data.

This summary and our full privacy notice explain how Suzuki Warranty Services protects your privacy and uses your personal data.

Our full privacy notice is here:

**[www.suzukiextendedwarranty.co.uk/privacypolicy](http://www.suzukiextendedwarranty.co.uk/privacypolicy)**

If a printed version is required, please write to us at Customer Service (Data Protection), Suzuki Warranty Services, 102 George Street, Croydon, CR9 6HD.

### **2.9.1 How will we obtain and use your personal data?**

We will collect your personal data from a variety of sources including:

- Data that you provide to us; and
- Data that may be provided about you from certain third parties such as the manufacturer of the insured vehicle and their franchised dealers and authorised repairers.

We will collect and process your personal data in order to comply with our contractual obligations and/or for the purposes of our legitimate interests including:

- Entering into or administering contracts with you;
- Informing you of products and services which may be of interest to you.

### **2.9.2 Who will have access to your personal data?**

We may share your personal data:

- With public authorities, other Allianz Group companies, industry governing bodies, regulators, fraud prevention agencies and claims databases, for underwriting and fraud prevention purposes;
- With other service providers who perform business operations on our behalf;
- Organisations who we deal with which provide part of the service to you such as motor dealerships and recovery operators;
- To meet our legal obligations including providing information to the relevant ombudsman if you make a complaint about the product or service that we have provided to you.

We will not share information about you with third parties for marketing purposes unless you have specifically given us your consent to do so.

### **2.9.3 How long do we keep your personal data?**

We will retain your personal data for a maximum of seven years from the date the insurance relationship between us ends. If we are able to do so we will delete or anonymise certain areas of your personal data as soon as that information is no longer required for the purposes for which it was obtained.

### **2.9.4 Where will your personal data be processed?**

Your personal data may be processed both inside and outside the United Kingdom (UK) or European Economic Area (EEA).

Whenever we transfer your personal data outside UK or the EEA to other Allianz Group companies, we will do so on the basis of Allianz's approved binding corporate rules (BCR). Where Allianz's BCR do not apply, we take steps to ensure that personal data transfers outside the UK or EEA receive an adequate level of protection.

### **2.9.5 What are your rights in respect of your personal data?**

You have certain rights in respect of your personal data. You can:

- Request access to it and learn more about how it is processed and shared;
- Request that we restrict any processing concerning you, or withdraw your consent where you previously provided this;
- Request that we stop processing it, including for direct marketing purposes;
- Request that we update it or delete it from our records;
- Request that we provide it to you or a new insurer; and
- To file a complaint.

### **2.9.6 Automated decision making, including profiling**

We carry out automated decision making and/or profiling when necessary.

### **2.9.7 How can you contact us?**

If you would like a copy of the information that we hold about you or if you have any queries about how we use your personal data, you can contact us as follows:

By post: Customer Service (Data Protection),  
AWP Assistance UK Ltd, 102 George Street, Croydon,  
CR9 6HD

By telephone: 0208 603 9853

By email: AzPUKDP@allianz.com

### **2.10 Financial Services Compensation Scheme (FSCS)**

For your added protection, the insurer is covered by the FSCS. You may be entitled to compensation from the scheme if the insurer cannot meet its obligations. This depends on the type of business and the circumstances of the claim.

Insurance cover provides protection for 90% of the claim, with no upper limit.

Further information about the compensation scheme arrangements is available from the FSCS, telephone number 0800 678 1100 or 020 7741 4100, or by visiting their website at [www.fscs.org.uk](http://www.fscs.org.uk)

### **2.11 Governing Law**

Unless you and we agree otherwise, English law will apply and all communications and documentation in relation to this insurance will be in English. In the event of a dispute hereunder, the English courts shall have exclusive jurisdiction.

### **2.12 Contracts (Rights Of Third Parties) Act 1999**

We, the insurer and you do not intend any term of this contract to be enforceable by any third party pursuant to the Contracts (Rights of Third Parties) Act 1999.

### **2.13 Making A Complaint**

We aim to provide you with first class insurance 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 contact:

Customer Service  
Suzuki Warranty Services  
PO Box 1149  
Croydon  
CR9 1ZQ

or email

customersupport@allianz-assistance.co.uk

Please supply us with your name, address, policy number/vehicle registration and claim number where applicable and enclose copies of relevant correspondence as this will help us to deal with your complaint in the shortest possible time.

If you are not satisfied with our final response you can refer the matter to the Financial Ombudsman Service for independent arbitration:

Visit [www.financial-ombudsman.org.uk](http://www.financial-ombudsman.org.uk), write to Financial Ombudsman Service, Exchange Tower, London E14 9SR, call 0800 023 4567 or 0300 123 9 123 or email [complaint.info@financial-ombudsman.org.uk](mailto:complaint.info@financial-ombudsman.org.uk)

Using this complaints procedure or referral to the Financial Ombudsman Service does not affect your legal rights.

### 3. Definition Of Words

When the following words and phrases appear in this policy document or confirmation of cover letter, they have the specific meanings given below.

#### **Area of cover**

Means UK and Continental Europe.

#### **Beneficiary, beneficiary's, beneficiaries**

Means you or any other driver of the insured vehicle using the insured vehicle with your permission and any passenger of the insured vehicle at the moment a breakdown/immobilisation occurs.

#### **Breakdown/immobilisation**

Means electrical or mechanical breakdown, road traffic accident, vehicle fire or theft, loss of keys, punctures or running out of fuel, causing the insured vehicle to be immobilised.

#### **Confirmation of cover letter**

Means the letter which was sent to you with this policy document.

#### **Continental Europe**

Andorra, Austria, Belgium, Bulgaria, Cyprus (Greek territory only), Czech Republic, Denmark, Estonia, Finland, France, Germany, Gibraltar, Greece, Hungary, Republic of Ireland, Italy, Latvia, Liechtenstein, Lithuania, Luxembourg, Malta, Monaco, Netherlands, Norway, Poland, Portugal, Romania, San Marino, Slovakia, Slovenia, Spain (including Balearic Islands but excluding Canary Islands), Sweden, Switzerland.

#### **Electrical or mechanical failure**

Means the sudden and unexpected failure of a component which is covered by the warranty section of this insurance and which needs immediate repair or replacement. Wear and tear or normal deterioration is not covered under the definition of electrical or mechanical failure.

**Insured vehicle**

Means the insured vehicle shown on the confirmation of cover letter, for which the appropriate insurance premium has been paid.

**Insurer**

AWP P&C SA.

**Maximum claim limit/claim limit**

This means up to the price you paid for the insured vehicle.

**Suzuki Warranty Services, Suzuki Assistance, we, our, us,**

Means AWP Assistance UK Ltd which administers the insurance on behalf of the insurer.

**Period of insurance**

Means the period shown on your confirmation of cover letter.

**Private individual**

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

**UK**

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

**You, your**

Means the private individual named on the confirmation of cover letter, or as replaced by any new owner correctly declared to us using the Transfer of Ownership Form in this document and accepted by us.

## 4. Warranty Policy Cover

### 4.1 Comprehensive Cover

#### 4.1.1 What Is Covered?

This insurance covers factory-fitted mechanical and electrical parts (limited to parts and labour inclusive of VAT up to the maximum claim limit) of the insured vehicle against electrical or mechanical failure occurring within the area of cover and during the period of insurance. Replacement parts and labour will be paid for except for items not covered.

#### 4.1.2 What Is Not Covered?

- Normal service replacement items and other components subject to routine maintenance or periodic repair or replacement that are excluded are as follows:
  - Air cleaners;
  - Auxiliary belts;
  - Bonnet, boot and fuel flap release cables;
  - Core plugs;
  - Diesel glow plugs;
  - Diesel particulate filters DPF;
  - Distributor caps;
  - Drive shaft and steering rack gaiters;

- Engine, gearbox, axle and drive line mountings;
- Fuel filters;
- Handbrake cables;
- Oil filters and gaskets;
- Pollen/odour filters;
- Re-programming/software updates, unless required as part of a replacement part repair;
- Rotor arms;
- Spark plugs;
- Sunroof cables, convertible roof material and straps;
- Tyres;
- Wheels;
- All hinges.

- All bodywork, glass (including heated), seals and sealants (including but not limited to water ingress) mirrors (except in the case where they suffer an electrical or mechanical failure), channels and guides, locks, handles, check straps and cosmetic items.
- Wear and perishable items as follows:
  - All adjustments, timing or cleaning;
  - Batteries;
  - Brake discs, drums and frictional material;
  - Bulbs and fuses;
  - Clutch pressure plates, bearings and frictional material;
  - Pipes and hoses;
  - Exhaust systems (although catalytic converters are covered for internal failure only);
  - Non-Suzuki original parts that are not of a matching quality to Suzuki original parts;
  - Upholstery, interior and exterior trims;
  - Wiper blades, arms and washer jets;
  - Wiring and connections (including HT leads and aerial coaxial cables);
  - Any part of a Satellite Navigation system.
- Any failure attributable to the effects of overheating is not regarded as a mechanical or electrical failure under the terms of this insurance.
- Fixings and fastenings: nuts/bolts/brackets/studs/clips and springs (other than suspension springs), paint and lamp units.
- General oil leaks (except where the removal of the engine or gearbox is necessary in order to rectify the oil leak).

#### **4.1.3 Claim Payments**

We will pay any number of claims inclusive of VAT up to the maximum claim limit. We will not pay more than the manufacturer's list price for parts and official labour times/costs which are necessary to repair or replace covered components.

#### **4.1.4 Other Entitlements**

##### **Vehicle Replacement (only in UK)**

Suzuki Warranty Services will pay up to £25 a day including VAT, for up to a maximum of 5 days in a 12 month period, towards the cost of a replacement vehicle. You can only have a replacement vehicle if your vehicle is being repaired under this warranty and prior authority has been given by Suzuki Warranty Services.

##### **Exclusions:**

- a) The first 24 hours of any rental period is not covered.
- b) You will have to pay for fuel and warranty for the replacement vehicle.

##### **Driving Abroad**

The warranty is valid for up to 60 days per year (pro rata) for driving in the Republic of Ireland and Europe. Suzuki Warranty Services will not pay more than the equivalent UK cost for parts and labour.

##### **Overnight Accommodation**

Suzuki Warranty Services will pay up to £100 (including VAT) towards overnight accommodation if the vehicle breaks down and you are unable to return home. You will need to send Suzuki Warranty Services a receipt. You cannot claim for the cost of meals and drinks.

N.B. These benefits will not be provided if the failure is not covered by this warranty. Payments will be limited to those levels outlined.

#### **4.2 Select Cover**

##### **4.2.1 What Is Covered?**

This insurance covers factory-fitted mechanical and electrical parts (limited to parts and labour inclusive of VAT up to the maximum claim limit) of the insured vehicle against electrical or mechanical failure occurring within the area of cover and during the period of insurance. The parts covered are:

- **Engine**

All internally lubricated components, including but not limited to the following:

Cylinder head, cylinder head gasket, valves (excluding decarbonisation, burnt or pitted valves and valve seats), valve springs, valve guides, camshaft and bearings, camshaft followers, hydraulic lifters, timing gears, timing chains, piston and piston rings, cylinder liners and liner seals, cylinder block, connecting rods and small end bearings, gudgeon pins, crankshaft and crankshaft bearings, oil pump and oil pump drive, distributor driveshaft, flywheel, starter motor ring gear, engine management sensors.

- **Timing Belts**

Timing belts and tensioners are covered provided that the last due change has taken place as specified by the manufacturer's schedule (proof required). Damage subsequently caused if timing belt has not been changed as specified by the manufacturer is specifically excluded.

- **Turbocharger/ Supercharger**

Factory-fitted turbocharger or supercharger, intercooler and wastegate.

- **Gearbox (automatic or manual):**

All internal parts, gear selection linkages and ECUs; automatic selection switchgear; reverse light switch excluding worn parts.

- **Clutch:**

Cable and adjuster; pedal; solenoid; switch excluding worn parts.

- **Suspension:**

All parts including self-levelling system; wheel bearings; switch gear; ECU and relay; hydraulic pumps and valves excluding worn parts.

- **Steering System:**

All parts including from the steering wheel to the track rod ends, rear wheel steering (if fitted), PAS system (excludes drive belt); solid-state sensors and relays excluding worn parts.

- **Braking System:**

All parts including ABS system components; stop light switch; relays, cylinders excluding worn parts and friction material.

- **Drive-line Components:**

All parts including four wheel drive system; propeller

or drive shafts including centre bearing; differential and transfer box internal components; switchgear; ECU and relay excluding worn parts.

- **Casings**

Casings are covered only when damaged by the failure of an insured component.

- **Sundries**

Working materials such as oils, filters, antifreeze are claimable as a direct result of a valid claim provided the vehicle is not within 1,000 miles of its next scheduled service.

- **Miscellaneous**

The rectification of oil leaks is not covered and the cost of seals and gaskets will only be accepted where they are required as a direct consequence of a valid claim under the insurance.

#### **4.2.2 What Is Not Covered?**

- Any item not listed is not covered.
- Any failure attributable to the effects of overheating is not regarded as a mechanical or electrical failure under the terms of this insurance.

- General oil leaks (except where the removal of the engine or gearbox is necessary in order to rectify the oil leak).
- Parts not approved by or equivalent in quality or design to parts supplied by the manufacturer.
- Parts replaced under normal maintenance procedures or replaced as a result of normal wear and tear, adjustments, reprogramming or loading of software.

#### **4.2.3 Claim Payments**

We will pay any number of claims inclusive of VAT up to the maximum claim limit. We will not pay more than the manufacturer's list price for parts and official labour times/costs which are necessary to repair or replace covered components.

#### **4.2.4 Other Entitlements**

##### **Vehicle Replacement (only in UK)**

Suzuki Warranty Services will pay up to £25 a day (including VAT), for up to a maximum of 5 days in a 12 month period, towards the cost of a replacement vehicle. You can only have a replacement vehicle if your vehicle is being repaired under this warranty and prior authority has been given by Suzuki Warranty Services.

**Exclusions:**

- a) The first 24 hours of any rental period is not covered.
- b) You will have to pay for fuel and warranty for the replacement vehicle.

**Driving Abroad**

The warranty is valid for up to 60 days per year (pro rata) for driving in the Republic of Ireland and Europe. Suzuki Warranty Services will not pay more than the equivalent UK cost for parts and labour.

**Overnight Accommodation**

Suzuki Warranty Services will pay up to £100 (including VAT) towards overnight accommodation if the vehicle breaks down and you are unable to return home. You will need to send Suzuki Warranty Services a receipt. You cannot claim for the cost of meals and drinks.

N.B. These benefits will not be provided if the failure is not covered by this warranty. Payments will be limited to those levels outlined.

**4.3 Basic Cover****4.3.1 What Is Covered?**

This insurance covers factory-fitted mechanical and electrical parts (limited to parts and labour inclusive of VAT up to the maximum claim limit) of the insured vehicle against electrical or mechanical failure occurring within the area of cover and during the period of insurance. The parts covered are:

**· Engine**

All internally lubricated components, including but not limited to the following -

Cylinder head, cylinder head gasket, valves (excluding decarbonisation, burnt or pitted valves and valve seats), valve springs, valve guides, camshaft and bearings, camshaft followers, hydraulic lifters, timing gears, timing chains, piston and piston rings, cylinder liners and liner seals, cylinder block, connecting rods and small end bearings, gudgeon pins, crankshaft and crankshaft bearings, oil pump and oil pump drive, distributor driveshaft, flywheel, starter motor ring gear, engine management sensors.

- **Timing Belts**

Timing belts and tensioners are covered provided that the last due change has taken place as specified by the manufacturer's schedule (proof required). Damage subsequently caused if timing belt has not been changed as specified by the manufacturer is specifically excluded.

- **Turbocharger/Supercharger**

Factory-fitted turbocharger or supercharger, intercooler and wastegate.

- **Gearbox (automatic or manual)**

All internally lubricated components, including but not limited to the following -  
Gears, shafts, synchroniser hubs and baulk rings, selector shafts and selector forks, internal bearings and bushes, oil pump, valve and valve block, clutches and brake bands, governor, torque converter, modulator valve, gearbox sensors, excluding external linkages.

- **Final Drive**

All internally lubricated components, including but not limited to the following -

Crown wheel and pinion, differential gears and bearings, 4X4 transfer box, halfshaft, halfshaft bearings, driveshafts, bearings and constant velocity joints, propeller shaft universal joints and centre bearing, wheel bearings, final drive sensors, excluding rubber boots and gaiters.

- **Casings**

Casings are covered only when damaged by the failure of an insured component.

- **Sundries**

Working materials such as oils, filters, antifreeze are claimable as a direct result of a valid claim provided the vehicle is not within 1,000 miles of its next scheduled service.

- **Miscellaneous**

The rectification of oil leaks is not covered and the cost of seals and gaskets will only be accepted where they are required as a direct consequence of a valid claim under the insurance.

#### **4.3.2 What Is Not Covered?**

- Any item not listed is not covered.
- Any failure attributable to the effects of overheating is not regarded as a mechanical or electrical failure under the terms of this insurance.
- General oil leaks (except where the removal of the engine or gearbox is necessary in order to rectify the oil leak).
- Parts not approved by or equivalent in quality or design to parts supplied by the manufacturer.
- Parts replaced under normal maintenance procedures or replaced as a result of normal wear and tear, adjustments, reprogramming or loading of software.

#### **4.3.3 Claim Payments**

We will pay any number of claims inclusive of VAT up to the maximum claim limit. We will not pay more than the manufacturer's list price for parts and official labour times/costs which are necessary to repair or replace covered components.

#### **4.4 Comprehensive, Select and Basic Exclusions**

This insurance does not cover any injury, failure, loss or damage caused by, arising from or in connection with the following:

1. Corrosion, frost, salt, hail, windstorms, lightning, airborne fallout, (e.g. chemicals, tree sap, bird droppings, etc), water ingress or flooding.
2. Any defect which is likely to have existed before the period of insurance.
3. Wear and tear, normal deterioration, routine servicing, maintenance, re-programming or loading of software.
4. Faulty repairs, incorrect servicing or failure to have the insured vehicle serviced in accordance with the manufacturer's specification.
5. Lack of oil, fuel, lubricants, hydraulic fluids or additives; or foreign matter entering the fuel, cooling, air conditioning or lubrication systems, or use of oil, fuel, lubricants, hydraulic fluids or additives which the manufacturer of the insured vehicle does not recommend.

6. Vehicles modified in any way from the original manufacturer's specification.
7. Any loss where the speedometer has been tampered with, altered, disconnected or where the mileage of the insured vehicle cannot be verified; or where you or anyone else acting on your behalf acts in a way that prevents us from exercising our right to inspect the insured vehicle under this insurance.
8. Damage or failure if caused by an excluded component.
9. The vehicle has been used for competitions of any kind, racing, pacemaking, rallies, off road use including track days, for any form of hire or reward and usage for or by driving schools.
10. Losses or damage due in any way to any type of accident, misuse or any act or omission which is wilful, unlawful or negligent (such as but not limited to consequential damage caused by continuing to drive the insured vehicle when a fault becomes apparent).
11. Any component which is either subject to recall by Suzuki, manufacturing defect or inherent design faults.
12. Electrical or mechanical failure which happens outside the area of cover.
13. Cleaning, polishing, operations performed under normal maintenance, adjustments, modifications, alteration, tampering, disconnection, improper adjustments or repairs.
14. We will pay for damage caused to a covered part if caused by another covered part.
15. We will not pay for any damage to parts not covered by this warranty even if the damage is caused by a covered part.
16. We will not pay for any depreciation to your insured vehicle, loss of earnings, death or bodily injury, damage to property or any other loss or damage which is a direct or indirect result of the failure of a covered item.

17. As your policy is intended to cover the repair and/ or replacement of defective or damaged parts, it does not additionally cover losses that may be caused by that defective or damaged part, unless otherwise stated in the policy terms and conditions. For example, your policy may cover repairs to or replacement of a wheel bearing but would not cover any loss of earnings that you may suffer while your insured vehicle is being repaired.
18. You should check whether you have any other insurance policies that may cover additional damage or related costs or losses not covered by this policy.
19. Ionising radiation or radioactive contamination from any nuclear fuel or the nuclear waste arising from burning nuclear fuel.
20. Radioactive, toxic, explosive or other dangerous properties of any explosive nuclear equipment or nuclear part of that equipment.
21. Acts of war, invasion, acts of foreign enemies, terrorism, hostilities (whether war be declared or not), civil war, rebellion, revolution, insurrection, military or usurped power, riot or civil commotion, explosions, fire, radiation and falling objects.
22. Pressure waves caused by aircraft and other aerial devices travelling at sonic or supersonic speeds.
23. Any costs covered under any other warranty, guarantee, insurance or cover.
24. Any damage which has occurred as a result of accidental damage or impact of whatever nature to either the covered vehicle or the beneficiaries.
25. This insurance will not cover any loss, damage or failure caused wholly or partially from lack of maintenance, abuse or neglect or as a result of accident. It will not cover pre-existing faults or a gradual reduction in operating performance that is commensurate with the age and mileage of the vehicle.
26. Any vehicle which is owned by a business formed for the purposes of selling or servicing motor vehicles.

## **4.5 How To Make A Warranty Claim**

### **4.5.1 Making A Warranty Claim When In The UK**

Contact your nearest authorised Suzuki Dealer or any Suzuki Service Centre and advise them that your insured vehicle is protected by the Suzuki Extended Warranty. The Suzuki Dealer or Suzuki Service Centre will contact us regarding claims on your behalf.

It is your responsibility to authorise any dismantling of the insured vehicle or any other work required to diagnose any faults with the insured vehicle.

We will not pay for any diagnostic costs, other than the reasonable costs of diagnosis should a claim for a defective component be valid under this insurance.

If you are VAT registered you remain responsible for settling the VAT content of any claim separately.

Suzuki Warranty Services reserve the right to examine the insured vehicle and to subject it to expert assessment in order to determine if your claim is covered and how much we will pay for repairs.

If you or anyone acting on your behalf acts in a way which prevents us from being unable to determine the cause of failure by inspecting the insured vehicle or defective components, then we will not pay all or any part of your claim.

### **4.5.2 Making A Warranty Claim When In Continental Europe**

All repairs and costs are the responsibility of the policyholder while in countries outside the UK. It is your responsibility to authorise any dismantling of the insured vehicle or any other work required to diagnose any faults with the insured vehicle. Once the repairs have been completed, you must settle the costs with the dealer and retain the invoice. Please also keep the replaced components if possible until we have finished processing your claim as we may need to see them.

Please contact Suzuki Warranty Services within 30 days of any completed repairs and you will be advised if they are covered under this insurance.

On your return to the UK, please send the invoice and copies of the insured vehicle's service records with a covering letter to:

Suzuki Warranty Services  
PO Box 1149  
Croydon  
CR9 1ZQ

For any enquiries please call Suzuki Warranty Services on 0345 641 9771.

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, if accepted, 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.

We will not pay more than the equivalent UK rates for the manufacturer's list price for parts and official labour times/costs which are necessary to repair or replace covered components.

If you are VAT registered you remain responsible for settling the VAT content of any claim separately.

## 5. Suzuki Assistance (if applicable)

Suzuki Assistance provides you with the following assistance services and benefits for motoring emergencies to aid you in the event of a covered breakdown/immobilisation of the insured vehicle in the UK or Continental Europe as set out in this section of this document.

### 5.1 What To Do If You Need Assistance

If you require help, please do not attempt to make your own arrangements as reimbursement cannot be made to you retrospectively.

Please contact Suzuki Assistance with the following details:

- Location of vehicle
- Registration number of your vehicle
- A contact telephone number
- Description of problem

When in the UK call 020 8239 3915 or freephone 0808 5011 955.

When in Continental Europe call +44 20 8603 9558.

All calls to Suzuki Assistance may be recorded. This will assist us in confirming details of a call that may be incomplete or unclear.

### 5.2 European Autoroute Restrictions

If assistance is required on a French Autoroute or on certain Autoroutes in Continental Europe, you must use the official SOS boxes at the side of the road to arrange initial assistance or recovery. As these roads are privatised, neither Suzuki Assistance nor any other assistance organisation is allowed to assist you on these roads.

Once the insured vehicle has been recovered from the Autoroute, you should contact Suzuki Assistance and we will make any further arrangements for you and inform you how to reclaim costs incurred for recovery from the Autoroute.

## **5.3 Suzuki Assistance Benefits In The UK**

### **5.3.1 Local Recovery or Roadside and Home Assistance**

In the event of breakdown/immobilisation, Suzuki Assistance will organise and pay the costs of taking the insured vehicle to the nearest and/or most appropriate Suzuki Dealership.

If Suzuki Assistance are unable to mobilise your vehicle following local recovery/roadside or home assistance, you will be entitled to the following benefits.

### **5.3.2. Onward Travel Or Hotel Accommodation Or Car Hire**

In the event of breakdown/immobilisation of the insured vehicle in the UK causing it to be immobilised for a period of more than 4 hours, Suzuki Assistance will organise and pay for the following:

Standard class rail transport, or equivalent costs of more convenient travel, to enable the beneficiaries to return or continue to any destination of the beneficiaries' choice within the UK.

Or

Overnight hotel, bed and breakfast accommodation, up to £100 (inc. VAT) per beneficiary up to a maximum of £300 (inc. VAT) in total for all beneficiaries. Overnight hotel accommodation only applies if the breakdown/immobilisation of the insured vehicle occurs more than 30 miles from the home address of any of the beneficiaries and only when the beneficiaries have to prolong their stay as a direct result of the covered breakdown/immobilisation.

Or

In the event of immobilisation of the insured vehicle for more than 4 hours, Suzuki Assistance will organise and pay for a temporary replacement vehicle (Group C: Manual transmission - Seats: 5 - Engine Size: 1400 cc), during the time that the vehicle is being repaired, for a maximum period of 2 days. The temporary replacement vehicle will only be provided if Suzuki Assistance has arranged the recovery of the insured vehicle to an authorised Suzuki Dealer.

The driver must be able to satisfy the requirements of the car rental company which include:

- Possession of a full valid UK or EU driving licence with no more than 9 penalty points
  - For photo identification licences both parts must be produced.
- A valid credit or debit card
  - For security authorisation to cover excess fuel usage, unauthorised days hire and/or driving offences.
- Due to insurance liability Suzuki Assistance will be unable to provide a rental vehicle to drivers under the age of 21.
- Please note that it remains the responsibility of the signatory on the rental agreement to ensure that the rental provider is notified of the cessation of the hire within the agreed rental period.

You must be able to satisfy the requirements of the vehicle hire company and you will be responsible for fuel and other ancillary charges. The replacement vehicle will normally be a passenger car and will not necessarily be an equivalent to the insured vehicle.

### **5.3.3 Glass Replacement Service**

In the UK, if you or any other beneficiary driving the insured vehicle experiences a broken front windscreen or side glass which requires immediate replacement, Suzuki Assistance will provide details of a nationwide glass replacement company to replace the broken glass. Please note that you will be responsible for all parts and fitting costs, but these may be covered under your motor insurance policy. In the event that immediate repair cannot be effected, Suzuki Assistance will recover the insured vehicle to the nearest authorised Suzuki Dealer.

### **5.3.4 Message Relay Service**

Suzuki Assistance will pass on urgent messages to the beneficiary's family, business or friends if your journey has been delayed due to the breakdown/immobilisation of the insured vehicle.

## **5.4 Suzuki Assistance Benefits In Continental Europe**

### **5.4.1 Local Recovery Or Roadside Assistance**

In the event of breakdown/immobilisation in Continental Europe, Suzuki Assistance will organise and pay for the costs of taking the insured vehicle to the nearest and/or most appropriate dealership should roadside assistance prove unsuccessful.

If Suzuki Assistance are unable to mobilise your vehicle following local recovery/roadside assistance in Continental Europe, you will be entitled to the following benefits.

### **5.4.2 Vehicle Repatriation**

In the event of breakdown/immobilisation in Continental Europe where the insured vehicle cannot be repaired and where the repairs will take longer than 5 days, Suzuki Assistance will repatriate the insured vehicle to the nearest authorised Suzuki dealership or to your home address in the UK.

### **5.4.3 Onward Travel Or Hotel Accommodation Or Temporary Replacement Vehicle**

In the event of breakdown/immobilisation in Continental Europe where the insured vehicle cannot be repaired within the same day, Suzuki Assistance will organise and pay for standard class rail transport or scheduled air fares (or equivalent costs of more convenient travel), to enable the beneficiaries to return to their homes in the UK or continue their journey to their original destination within Continental Europe. Where appropriate, Suzuki Assistance will cover the cost of a standard class rail or scheduled air ticket for you to collect the insured vehicle, once repairs have been completed.

Or

In the event of breakdown/immobilisation causing the insured vehicle to be immobilised for a period of more than 8 hours, Suzuki Assistance will organise and pay for hotel bed and breakfast accommodation as from the first day of such breakdown/immobilisation, up to a maximum of €75 (inc. local taxes) per beneficiary per night, up to a maximum of 3 nights.

Or

In the event of breakdown/immobilisation when the insured vehicle cannot be repaired on the same day, Suzuki Assistance will pay for the cost of a temporary replacement vehicle (Group C: Manual transmission - Seats: 5 - Engine Size: 1400 cc), during the time that the insured vehicle remains immobilised, up to a maximum of 3 days. You must be able to satisfy the requirements of the vehicle hire company and you will be responsible for fuel and other ancillary charges. The replacement vehicle will normally be a passenger car and will not necessarily be an equivalent to the insured vehicle.

#### **5.4.4 Parts Delivery**

In the event that Suzuki Assistance has arranged to take the insured vehicle to an authorised Suzuki dealer for repairs and any parts essential to the running of the insured vehicle are not available locally, Suzuki Assistance will organise and pay for the dispatch of such parts to the repairing dealership.

#### **5.5 Assistance Exclusions**

Suzuki Assistance will not assist or reimburse you or the beneficiaries in the event of a call for assistance or claim caused by, arising from or in connection with the following:

1. We will not pay for any loss, theft, damage, death, bodily injury, cost or expense that is not directly associated with the incident that caused you to claim, unless expressly stated in this policy.
2. Ionising radiation or radioactive contamination from any nuclear fuel or the nuclear waste arising from burning nuclear fuel.
3. Radioactive, toxic, explosive or other dangerous properties of any explosive nuclear equipment or nuclear part of that equipment.
4. War, invasion, acts of foreign enemies, terrorism, hostilities (whether war be declared or not), civil war, rebellion, revolution, insurrection, military or usurped power, riot or civil commotion.

5. Pressure waves caused by aircraft and other aerial devices travelling at sonic or supersonic speeds.
6. Any costs covered under any other warranty, guarantee, insurance or cover.
7. Accident or injury either through voluntary non-observance of the laws of the land in which the beneficiary is travelling or the practice of activities not authorised by the local authorities.
8. The cost of replacement parts.
9. Damage or injury intentionally caused by you or a beneficiary or resulting from participation in a criminal act or offence.
10. The beneficiary/beneficiaries or any other third party organising any of the services detailed in this policy without first having authorisation from Suzuki Assistance and a file number.
11. Any costs that would have been payable normally by you or the beneficiaries, such as fuel, congestion or toll charges.
12. Charges for specialist recovery or charges incurred by us where the insured vehicle is not being used on a public highway when the breakdown/immobilisation occurred where the insured vehicle was not accessible using our standard recovery equipment.
13. Breakdown/immobilisation which happens outside the area of cover.
14. You are travelling in a vehicle that is not a private car or light commercial vehicle.
15. You are travelling in a vehicle that exceeds 3500kgs in weight (including load), 5.5 metres in length, 3.0 metres in height or 2.3 metres in width including any caravan or trailer that you are towing.

16. Faulty repairs, incorrect servicing or failure to have the insured vehicle serviced in accordance with the manufacturer's specification.
17. Any modifications from the original manufacturer's specification.
18. Accidental damage is not covered.

### **5.6 Caravan And Trailers**

If the insured vehicle is immobilised due to a covered breakdown/immobilisation when towing a caravan or trailer, we will arrange for your caravan or trailer to be taken near to the repairing authorised Suzuki dealer. We will not however be liable for any goods, possessions or livestock being transported.

### **5.7 Adverse Weather Conditions**

Please be aware that adverse weather conditions such as high winds, snow, ice or floods can make it impracticable for us to provide our normal assistance services. In this event, our immediate priority is to ensure that you and the beneficiaries travelling with you are taken to a place of safety, meaning that it may be necessary for us to attend to the insured vehicle later.

### **5.8 Release Fees**

Should the insured vehicle be stolen and subsequently recovered by the police, you may be required by them to pay a release fee before we can remove the insured vehicle to an authorised Suzuki dealer or to your home address.

### **5.9 Specialist Charges**

In the event that the recovery of the insured vehicle requires the use of specialist equipment, any costs incurred in addition to our standard recovery services will be payable by you.

### **5.10 Lock Out Or Lost Keys**

In the event that entry to the insured vehicle is not possible and spare keys are not available, a forced entry may be required. If this happens, before any attempt is made to enter the insured vehicle, we will ask you to sign a declaration giving your permission for this to take place and stating that any resulting costs will be your responsibility.

## 6. General Terms And Conditions

These conditions apply to all sections of your warranty insurance and you must meet them before we make a payment.

### 6.1 Information You Need To Tell Us

There is certain information that we need to know as it may affect the terms of the insurance cover we can offer you.

You must, to the best of your knowledge, give accurate answers to the questions we ask when you buy your Suzuki Extended Warranty policy. If you do not answer the questions truthfully it could result in your policy being invalid and could mean that all or part of a claim may not be paid. If you think you may have given us any incorrect answers, or if you want any help, please call 0345 641 9771 as soon as possible and we will be able to tell you if we can still offer you cover.

### 6.2 Claims – Your Duties

If a claim occurs you must comply with the relevant claims procedures described in this document as soon as you can.

### 6.3 Claims – Our Rights

We can take over and carry out the defence or settlement of any claim. After we have made a payment, we can pay to take legal action to get back any payment we have made under this warranty insurance.

If we want to, we will examine the insured vehicle and will test damaged components.

### 6.4 Looking After Your Vehicle

You must take all reasonable steps to safeguard the insured vehicle against breakdown/immobilisation and/or electrical or mechanical failure.

### 6.5 Fraud

If you or any beneficiary claiming under this insurance makes a claim that is false or dishonest in any way, this insurance will not be valid and you will lose all benefits under it.

### 6.6 Change Of Address

Please complete the Change of Address Form located in the back of this policy book. If for any reason this is missing, please contact Suzuki Warranty Services on 0345 641 9771.



## 7. Transfer Of Ownership Form

If your car is sold privately to an individual, the remaining cover may be transferred to the new owner provided that the registration fee of £20 is paid (please make your cheque payable to Suzuki Warranty Services). Cover will not be transferred until the payment has been made. Please note that the form below must be signed by the existing policyholder named on the confirmation of cover letter.

Date of transfer: \_\_\_\_\_ Mileage at transfer: \_\_\_\_\_

### Covered Vehicle Details

Registration number: \_\_\_\_\_

Chassis number (VIN): \_\_\_\_\_

I (name) \_\_\_\_\_ wish to transfer the balance of my Suzuki Extended Warranty to the new owner detailed below.

Signature: \_\_\_\_\_

### Details Of The New Owner

Title: Mr/Mrs/Miss/Ms/other \_\_\_\_\_ Initials: \_\_\_\_\_ Surname: \_\_\_\_\_

House name / number: \_\_\_\_\_ Street: \_\_\_\_\_

Town: \_\_\_\_\_ County: \_\_\_\_\_ Post code: \_\_\_\_\_

Tel. work: \_\_\_\_\_ Tel. home: \_\_\_\_\_

Email address: \_\_\_\_\_

Please complete the form and send to: Suzuki Warranty Services, PO Box 1149, Croydon, Surrey, CR9 1ZQ.



## 8. Change Of Address Form

Please complete the details below and send to the address below:

Suzuki Warranty Services, PO Box 1149, Croydon, Surrey, CR9 1ZQ.

### Covered Vehicle Details

Registration number:

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Chassis number (VIN):

---

### Your Details

Title: Mr/Mrs/Miss/Ms/other

Initials:

---

Surname:

---

### New Address Details

House name / number:

Street:

Town/city:

---

County:

Post code:

---

Tel. work:

Tel. home:

---

Email address:

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Suzuki Extended Warranty is underwritten by AWP P&C SA and is administered in the UK by AWP Assistance UK Ltd, 102 George Street, Croydon, CR9 6HD.

AWP Assistance UK Ltd are authorised and regulated by the Financial Conduct Authority (FCA).

AWP P&C SA is authorised and regulated by L'Autorité de Contrôle Prudentiel et de Résolution in France. Deemed authorised by the Prudential Regulation Authority (PRA). Subject to regulation by the FCA and limited regulation by the PRA. Details of the Temporary Permissions Regime, which allows EEA-based firms to operate in the UK for a limited period while seeking full authorisation, are available on the FCA's website.

AWP Assistance UK Ltd acts as an agent for AWP P&C SA with respect to the receipt of customer money, for the purpose of settling claims and handling premium refunds.

This document is available in large print, audio and Braille. Please contact us on 0345 641 9771. We will be pleased to organise an alternative version for you.





