



**BMW
MOTORRAD**

BMW Financial Services



TOP UP COVER

MAKE LIFE A RIDE

BMW MOTORRAD TOP UP COVER.

Ensure nothing interrupts your journey with insurance engineered to protect you from finance settlement shortfalls.

COVER OPTION 1: BMW MOTORRAD TOP UP CORE COVER

Enjoy a simpler, no-frills version of our traditional Top Up cover. Top Up Core gives you peace-of-mind with essential cover where you need it most.

- Covers Motorcycle amounts greater than R50 000.
- Maximum benefit – R600 000 shortfall.
- This product does not include supplementary cover.

COVER OPTION 2: BMW MOTORRAD TOP UP COVER.

Our classic BMW Motorrad Top Up insurance solution is expertly tailored to cover you in the event of a shortfall claim – with the option to add a deposit protector for added peace-of-mind.

- Covers motorcycle amounts greater than R50 000 and less than R1.5 million.
- Maximum benefit – R300 000 shortfall.
- Up to R6 000 excess benefit towards underlying excess in the event of a valid shortfall claim.
- The maximum amount paid out, will be determined by your underlying Comprehensive insurance cover on your Motorcycle.

Supplementary cover included in the event that you unintentionally violate the underlying comprehensive policy – You will need to submit an Ombudsman request against the underlying Insurer first.

Deposit protector (Optional cover only applicable if a deposit was paid).

- Deposit protection up to R100 000.

COVER OPTION 3: BMW MOTORRAD TRADE ASSIST LOAN TOP UP

In the event that you take out a Trade Assist Loan to cover the shortfall on your trade-in motorcycle, you can take this option which will cover this amount in the event that your BMW Motorcycle is stolen or written off.

- Covers Motorcycle amounts greater than R50 000 and less than R1.5 million shortfall.
- Maximum benefit – R300 000 shortfall.
- The maximum amount paid out, will be determined by your underlying Comprehensive insurance cover on your Motorcycle

Please note that this is not the policy wording. Please read the policy wording for the full benefits, comprehensive terms and conditions of this cover.

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