





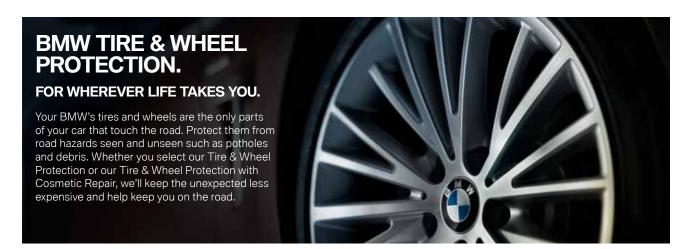


BMW ULTIMATE PROTECTION PROGRAM.

DRIVE CONFIDENTLY.







Tire & Wheel Protection coverage includes.

- Replacement of the tire if damaged due to a road hazard including glass, metal, potholes, debris, nails, etc. (includes tires with run-flat technology). Tires are never plugged or patched.
- Replacement of wheels if road hazard damage prevents the tire from sealing to the wheel.
- Costs associated with the replacement of the tires and/or wheels, plus labor charges including mounting, balancing, valve stems, tire disposal and taxes.
- Towing expenses reimbursed up to \$100 in the event of road hazard damage.

Important coverage information.

- A \$50 deductible per tire and a \$100 deductible per wheel will be applied upon each claim.
- Aggregate claim limits exist on claims per the term of the agreement. The number of claim occurrences is limited to two times (2X) the number of years of the agreement term.
- Additional exclusions may apply. Please see your agreement for specific coverage details.

Tire & Wheel Protection with Cosmetic Repair includes the above and adds:

Cosmetic wheel repair for damage such as nicks, scrapes, and curb rash.

Important coverage information.

- Cosmetic wheel repair is limited to a total of four claims during the contract term.
- Cosmetic wheel repair is limited to sanding, painting, or refinishing the wheel without the need to apply additional material or bend/straighten the wheel.

Coverage exclusions apply1.

- Damage to tires with less than 3/32" tread depth at the lowest point on the tire at the time of damage.
- Cosmetic damage to wheels, unless the cosmetic repair option is purchased.
- Cosmetic damage to tires.
- Damage caused by vandalism.

Available on new and Certified Pre-Owned (CPO) BMW vehicles when purchased in a package, and available on new, used, and CPO vehicles when purchased as a stand alone product. Your tires and wheels will be replaced using original equipment manufacturer (OEM) and OEM-approved tires and parts.

Your coverage is not restricted by vehicle mileage and will continue even if you replace your tires².

If damage occurs.

- Services may be completed at any BMW Center in the United States or Canada.
- Replacement parts will be covered for the remainder of the contract term².

BMW Tire & Wheel Protection is available for purchase within the BMW Protection Package or as a stand-alone product.

¹ Additional exclusions may apply. Please see your agreement for specific coverage details, including limitations and exclusions.

² Replacement tires must meet vehicle manufacturer's specifications.



- Repairs dents and dings that inevitably appear on your vehicle through everyday driving.
- Dents and dings must be no larger than 4" in diameter and be within an accessible area located on a body panel of your vehicle.
- Permanently removes door dings and minor dents without harming your vehicle's factory finish.

Convenient Protection.

With your convenience in mind, repairs can be performed at a BMW Center, at your home, or at your place of business.

Comprehensive Coverage.

- No limit on occurrences or claim benefits.
- · No limit on the number of service calls.
- No mileage limitations.
- · No deductible.

Coverage exclusions apply1.

- Dents or dings that are larger than 4" in diameter.
- Dents or dings that cannot be repaired by the Paintless Dent Repair process.
- Repairs that will affect or damage the vehicle's paint or finish.
- Dents or dings that have broken the paint or punctured the vehicle's metal.
- Coverage is limited to vehicles with steel or aluminum body panels.

BMW Paintless Dent Repair is available on new and Certified Pre-Owned BMW vehicles.

BMW Paintless Dent Repair is available for purchase within the BMW Protection Package or as a stand-alone product.

¹ Additional exclusions may apply. Please see your agreement for specific coverage details, including limitations and exclusions.



 Repairs chips and cracks caused by propelled rocks, road debris, and other road hazards.

Convenient Protection.

With your convenience in mind, service can be performed at a BMW Center, at your home, or at your place of business.

Comprehensive Coverage.

- · No limit on the number of service calls.
- No mileage limitations.
- · No deductible.

Coverage exclusions apply².

- · Damage to areas other than the front windshield.
- · Stress cracks.
- Damage caused by hail, vandalism, or neglect.
- Repairs that will result in an obstruction of the driver's line of sight.

BMW Windshield Protection is available on new and Certified Pre-Owned BMW vehicles.

BMW Windshield Protection is available for purchase within the BMW Protection Package or as a stand-alone product.



BMW Windshield Protection. Convenient, comprehensive coverage any way you look at it.

¹ Windshield Protection is not available in Arizona and Florida.

² Additional exclusions may apply. Please see your agreement for specific coverage details, including limitations and exclusions.



- If your BMW keys are lost, damaged, or stolen, BMW Key Protection covers the replacement of the key/remote up to \$800 per occurrence.
- Taxi/rental vehicle/public transportation reimbursement (up to \$75).
- 24-hour home lock-out assistance and locksmith reimbursement (up to \$100 per occurrence).
- Replacement benefit for additional non-programmable keys on the key ring (up to \$250 per occurrence).
- Emergency message relay for up to three emergency contacts.

Comprehensive Coverage.

- · No limit on occurrences.
- No mileage limitations.
- · No deductible.

Coverage exclusions apply¹.

- If you did not receive two master keys at the time of sale or lease of the vehicle.
- If your keys are covered by the manufacturer's, repairer's, or supplier's warranty or recall.

BMW Key Protection is available for purchase within the BMW Protection Package or as a stand-alone product.



BMW Key Protection provides security and convenience when the inevitable happens.

¹ Additional exclusions may apply. Please see your agreement for specific coverage details, including limitations and exclusions.



What is GAP?

BMW Guaranteed Auto Protection (GAP) helps to eliminate the worry of being caught "upside down" in the event an accident or theft renders your vehicle a total loss. If that happens, your insurance company may only reimburse you for the assessed market value of your vehicle. Along with your insurance policy's deductible can create a significant gap between the amount your insurer will pay you and the amount you owe on your loan.

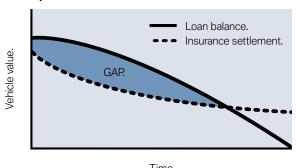
Trust the evidence.

The evidence is clear. Common risks associated with theft, collision and natural disaster make the chances your vehicle will become a total loss greater than you think. With BMW GAP, you can leave loan deficiencies and insurance deductibles behind you¹.

Coverage information:

- Waives the amount equal to the unpaid net balance of your loan less the actual cash value of your vehicle as determined by the primary insurance company.
- Includes coverage for up to \$1,000 of your primary insurance deductible².
- Available on all loan amounts or any finance agreement term.
 Loans over 150% of NADA value or MSRP will be re-amortized to 150% in the event of a claim. Terms over 84 months will be re-amortized to 84 months in the event of a claim¹.
- Can be financed with 3rd party finance source.
- Cancelable within 30 days for a full refund; after 30 days, refund will be calculated pro-rated less processing fees³.
- Waives covered losses up to \$50,000.
- Available on new and used vehicles.

Guaranteed Auto Protection Protects you from the Gap.



Out-of-pocket expense with BMW GAP		\$0
Potential expense		\$4,500
Insurance deductible ²	+	\$1,000
Gap		\$3,500
Actual cash value4	_	\$25,500
Loan balance		\$29,000
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The claim calculation example listed above is provided for illustrative purposes only. Actual calculation and dollar amounts may vary. Please refer to your GAP addendum for a complete list of benefits, exclusions and limitations.

Coverage exclusions apply³.

- Any amount or terms exceeding the program maximums.
- The following deductions taken by the primary insurer: Prior Damage, Salvage, Missing Items, Excess Towing, Custom Equipment and Storage.
- Total losses resulting from the Customer's dishonest, fraudulent or illegal acts (such as DUI), or those committed by the Customer's family member or other person acting under the Customer's authority.
- Vehicles used for competitive driving, racing or a prohibited commercial purpose.
- · Commercial and fleet vehicles.

BMW GAP is available for purchase as a stand-alone product.

- ¹ Please refer to your GAP addendum for details. Programs vary by center/ lender/state. Maximum eligibility limits and certain exclusions apply. Note that you remain responsible for any past due payments, late fees and other charges on your loan.
- ² Insurance deductible coverage is not available in all states.
- ³ Additional exclusions may apply. Please see your addendum for specific coverage details, including limitations and exclusions.
- ⁴ Vehicle's current value as determined by your insurance company.



- Waiver of excess wear and use charges up to \$5,000.
- · No deductible.
- Missing parts up to \$300 per occurrence.

BMW Lease Protection allows for your vehicle to be turned in at any time prior to your original scheduled termination date. Benefits will also apply up to 6 months after the original scheduled termination date. This worry-free product is transferable to subsequent lessees, and re-leases are covered for a term of up to 24 months for an additional cost.

Minimize lease-end costs with these common coverage items:

- Paint wear and exterior surface dents.
- Scratches, chips, pits or cracks.
- Discoloration, stone bruises and sand damage.
- Front and rear windshield and side glass chips.
- Interior upholstery surface rips, tears, stains and spotting.
- Carpet rips, tears, stains and spotting.
- Head lamps (including Bi-Xenon) and tail lamp assemblies.
- · Tail turn signal and brake light bulbs.
- Side and rearview mirrors (glass, surface and mechanical/ electrical).
- Door, trunk and hatch handles.
- Front and rear door, hatch and tailgate seals.
- Bumpers, bumper covers, step bumpers, and surrounding bumper trim.
- Name plate badges and hood ornaments.
- Factory audio equipment, speakers, and systems.
- · Navigation/display screen.
- Entertainment screens.
- Excess tire wear with less than 1/8" remaining tread.
- Tire damage such as, but not limited to, cuts, bulges, or severe curb rash.
- Mufflers and tail pipes.
- · Convertible tops, including trim and moldings.

Coverage exclusions apply³.

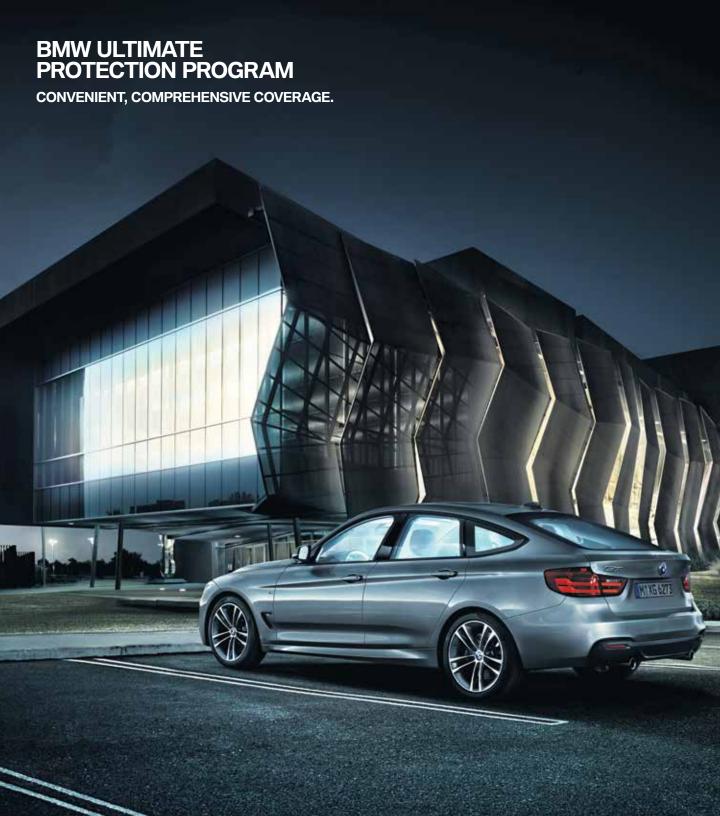
- If your vehicle is used for competitive driving, racing or a prohibited commercial purpose.
- Any itemized excess wear and use charge that exceeds \$1,000.
- For charges caused by your wrongful or intentional acts.
- Excess mileage charges.
- Missed scheduled maintenance charges.
- Repairs done prior to contract termination.
- Alteration charges.

BMW Lease Protection is available for purchase as a stand-alone product.

¹ BMW Lease Protection is not available in New York.

² The Maturity Bill is a summary of charges for excess wear, use and mileage presented at the end of a lease term.

³ Additional exclusions may apply. Please see your addendum for specific coverage details, including limitations and exclusions.



BMW Ultimate Protection Program The Ultimate Driving Machine®

bmwusa.com/fs

BMW ULTIMATE PROTECTION PROGRAM.

All transactions related to the optional BMW Ultimate Protection Program are governed solely by the provisions of each agreement. This brochure provides general information about the BMW Ultimate Protection Program Products and should not be solely relied upon when purchasing coverage. Please refer to the BMW Ultimate Protection Program Multi-Coverage Service Contract for details of terms, conditions, and specific coverage details, including limitations and exclusions. Coverage may vary by state. The obligor/administrator of the Tire & Wheel Protection, Paintless Dent Repair and Windshield Protection coverages included in the BMW Protection Package is Safe-Guard Products International, LLC., except in Florida where the obligor/administrator of the Tire & Wheel Protection and Paintless Dent Repair coverages is Safe-Guard Warranty Corporation, Florida License # 60126, Two Concourse Parkway, Suite 500, Atlanta, GA 30328, 1-800-269-4559. The obligor/administrator of the BMW Key Protection coverage is SafeRide Motor Club, Inc., 4287 Beltline Road, #238, Addison, TX 75001, 1-844-287-4036. The administrator of BMW Guaranteed Auto Protection and BMW Lease Protection is Safe-Guard Products International, LLC., Two Concourse Parkway, Suite 500, Atlanta, GA, 30328, 1-800-269-4559, except in Indiana where the administrator of BMW Guaranteed Auto Protection is Safe-Guard Warranty Corporation.

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