

Company: MB&G Insurance

Product: Lifetime Warranty Policy

MB&G Insurance is authorised and regulated by the Financial Conduct Authority. Registration Number 306978.

This document provides a summary of the key information relating to this insurance policy. Complete pre-contractual and contractual information on the product is provided in the full policy documentation.

What is this type of Insurance?

This cover will pay you for costs incurred for repair or replacement of mechanical and electrical components of your vehicle.



What is insured?

Please refer to your policy documents for your cover level

Caravan Care Gold

For Caravans up to 10 years

- ✓ Covers all mechanical and electrical factory fitted components with some exceptions e.g. service and routine maintenance items, wheels and tyres, batteries, audio equipment and radio aerials, glass, windows & catches, body and paintwork, soft furnishings, carpets, floor coverings, work surfaces and all similar decor.
- ✓ In addition to this cover there is limited cover for hotel accommodation following the mechanical breakdown of the caravan.

Caravan Care Silver

For Caravans up to 20 years

- ✓ EXTERNAL Equipment - Body Leaks (Water Ingress up to 10 years old), Braking systems, Chassis, Running Gear, Suspension & Towing Mechanism.
- ✓ INTERNAL Equipment - Cooker, Fridge, Water System, Cassette Toilet, Auxiliary Electrics & Heating System.
- ✓ In addition to this cover there is limited cover for recovery charges, rail fare and hotel accommodation following the mechanical breakdown of a vehicle.

Motor Mover covered

- ✓ The Policy covers all mechanical and electrical components of the Caravan Mover that were part of the manufacturer's original fitment with the exception of those components listed below.



What is not insured?

The Insurer shall not be liable for cost incurred:

- ✗ During the manufacturer's guarantee period
- ✗ The cost of repair following accidental damage
- ✗ As a result of the recall or modification of all equipment in a model range
- ✗ By equipment which has been used for commercial use
- ✗ As a result of routine maintenance (cleaning, overhaul or modification)
- ✗ If manufacturer's instructions are disregarded
- ✗ Incorrect installation
- ✗ Modification
- ✗ If any part of component is no longer available or is out of manufacture
- ✗ In respect of plugs, fuses, batteries, dents, cabinets, cosmetic trim, filters, attachments, scratches and paintwork
- ✗ Subjecting of the product to a load greater than permitted by the manufacturer
- ✗ Normal wear and tear/servicing items and other components subject to routine maintenance.



Are there any restrictions on cover?

- ! Caravans over 20 years of age
- ! Where Silver cover is taken, items not listed in the list of covered components
- ! Caravans that are for used for hire or reward
- ! Wear & Tear, service and routine maintenance items, wheels and tyres, batteries, audio equipment and radio aerials, glass, windows & catches, body and paintwork, soft furnishings, carpets, floor coverings, work surfaces and all similar decor. Pre existing faults.



Where am I covered?

Cover is offered for England, Scotland, Wales, Northern Ireland, the Isle of Man and the Channel Islands. The caravan is also covered in the European Union for a maximum of 60 days in any 12 months of cover.



What are my obligations?

You must provide full and accurate information to all questions asked. Your answers must be true to the best of your knowledge and belief. Your answers will form part of the statement of facts on which your policy will be based. If you become aware that information you have given us is inaccurate or has changed, you must inform us as soon as possible. Failure to do this may invalidate your policy and claims may not be paid.



When and how do I pay?

You can pay your premium as a one-off payment by credit or debit card or in monthly instalments.



How do I cancel the contract?

If you decide that for any reason, this policy does not meet your insurance needs then please return it within 14 days from the date of purchase or the day on which you receive your policy documentation, whichever is the later. On the condition that no claims have been made or are pending, the premium will be refunded in full. If you wish to cancel after the 14 day cooling off period, please contact the organisation from whom you bought your policy.

Your Insurer

This insurance is underwritten by UK General Insurance Limited on behalf of Great Lakes Insurance SE. Great Lakes Insurance SE is a German insurance company with its headquarters at Königinstrasse 107, 80802 Munich. UK Branch office: Plantation Place, 30 Fenchurch Street, London, EC3M 3AJ.

UK General Insurance Limited are authorised and regulated by the Financial Conduct Authority. Great Lakes Insurance SE, UK Branch, is authorised by Bundesanstalt für Finanzdienstleistungsaufsicht and subject to limited regulation by the Financial Conduct Authority and Prudential Regulation Authority. This can be checked on the Financial Services Register at <https://register.fca.org.uk>

Making a claim



If you need to make a claim, please obtain a claim form no later than 7 days after the event by calling the claims administrator on **0191 259 6378**

On all conversations and correspondence please tell us you are insured by MB&G Direct and provide the reference number shown in the policy wording along with the unique policy number from your policy schedule. This will help us to validate your policy details and deal with your claim as quickly as possible.

Complaints

It is the intention to give you the best possible service but if you do have any questions or concerns about this insurance or the handling of a claim you should follow the complaints procedure below:

COMPLAINTS REGARDING THE SALE OF THE POLICY

In the first instance, please contact MB&G Direct directly. If they are unable to resolve your complaint before the end of the third working day they will pass it to:

UK General Insurance Limited
Cast House, Old Mill Business Park, Gibraltar Island Road, Leeds, LS10 1RJ
T: 0345 218 2685
E: customerrelations@ukgeneral.co.uk

COMPLAINTS REGARDING CLAIMS

Mechanical Breakdown & General Insurance Services Limited
Cobalt Business Exchange, Cobalt Park Way
Newcastle Upon Tyne NE28 9NZ
T: 0191 259 6378

On all correspondence please tell us you are insured by MB&G Direct and provide the reference number shown in the policy wording along with the unique policy number from your policy schedule. This will help us to validate your policy details and deal with your query as quickly as possible.

If it is not possible to reach an agreement, you have the right to make an appeal to the Financial Ombudsman Service. This also applies if you are insured in a business capacity and have an annual turnover of up to €2million and fewer than ten employees. You may contact the Financial Ombudsman Service at:

The Financial Ombudsman Service
Exchange Tower, London E14 9SR
T: 0800 023 4 567 or 0300 123 9 123
E: complaint.info@financial-ombudsman.org.uk

The above complaints procedure is in addition to your statutory rights as a consumer.

What happens if we can't meet our liabilities?

Great Lakes Insurance SE is covered by the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from the scheme, if it cannot meet its obligations. This depends on the type of business and the circumstances of the claim. Most insurance contracts are covered for 90% of the claim with no upper limit. You can get more information about compensation scheme arrangements from the FSCS or visit www.fscs.org.uk.