

Lifetime Warranty Caravan

For any make of new or used touring caravan

Thank you for purchasing this Lifetime Warranty for your Leisure Vehicle. This policy provides cover for Your caravan for as long as you own it, providing You maintain Your monthly Premium and comply with the terms and conditions set out in this booklet.

Your policy is designed to give You the peace of mind to enjoy Your caravan even more.

Please ensure that you read and understand the terms and conditions which apply to your policy, and ensure that you keep it in a safe place as you may need it in the unfortunate event of having to make a claim.

We hope that you will enjoy many happy and trouble free holidays in your caravan.

Administered by
Mechanical Breakdown & General Insurance Services Limited (MB&G)
Cobalt Business Exchange, Cobalt Park Way
Newcastle Upon Tyne, NE28 9NZ

Definitions

The words or expressions detailed below have the following meaning wherever they appear in this policy and will appear with a capital letter:

Administrator

Mechanical Breakdown & General Insurance Services Limited (MB&G),
Cobalt Business Exchange, Cobalt Park Way, Newcastle upon Tyne. NE28 9NZ. Telephone 0191 259 0647.

Caravan

Is the Caravan shown on Your Proposal/Schedule.

Claim limit

The maximum amount payable for any one claim is £1000 for silver and up to the purchase price on Gold, on each and every claim up to an aggregate of the vehicle purchase price.

Cover level

As stated on the Proposal/Schedule.

Consequential loss

You are not covered for any costs that are directly or indirectly caused by the event which led to Your claim unless specifically stated in Your policy.

Insured/you/your

Registered owner of the Caravan forming the subject matter of this policy and named on the Proposal.

Insurer/we/our/us

UK General Insurance Ltd on behalf of: Great Lakes Insurance SE.

Mechanical breakdown

Is the sudden and unforeseen failure of a covered component arising from any permanent mechanical, electrical or electronic defect, causing sudden stoppage of its function, necessitating immediate repair or replacement before its normal operation can be resumed. Claims arising solely as a result of Wear and Tear, blockage or normal deterioration in operating performance are not covered.

Period of insurance

A period of one month from the Policy start date as shown on the schedule and for each subsequent month for which a premium has been paid, until the end date.

End date

The earlier of the following dates:

- a. The date on which You fail to pay Your monthly Premium when it falls due, or
- b. The date on which this insurance is cancelled by either party

Premium

The monthly Premium that you have agreed to pay Us in respect of Insurance cover under this Policy. Each payment of premium by You entitles You to one calendar month of Insurance cover.

Proposal

The Proposal form and any other information provided by the Insured or on his/her behalf. In consideration of the Insured having completed a Proposal form and the required premium being paid to the Administrator (please note this policy is not valid until such premiums have been received), the Insurer agrees to indemnify the Insured up to the Claim Limit, subject to the definitions, conditions, exclusions and Period of Insurance.

Wear and tear

The gradual deterioration associated with normal use and age of the Caravan and its components.

Contract of insurance

CONTRACT OF INSURANCE

Your policy has been arranged by Mechanical Breakdown & General Insurance Services Ltd & underwritten by UK General Insurance Limited on behalf of Great Lakes Insurance SE, Registered in England R.N. 202715. 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. MB&G Insurance Services Ltd and 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. Details about the extent of their regulation by the Financial Conduct Authority and Prudential Regulation Authority are available on request.

CANCELLATION

We hope You are happy with the cover this policy provides. However, if after reading this policy, this insurance does not meet with Your requirements, please return it to the Administrator, within 14 days of issue and we will refund Your premium.

The Insurer shall not be bound to accept renewal of any insurance and may at any time cancel any insurance document by sending 14 days notice to the Insured at their last known address. Provided the premium has been paid in full the Insured shall be entitled to a proportionate rebate of premium in respect of the unexpired period showing on the insurance. The Insured is entitled to cancel the policy at any time after the 14 day cooling off period but no refund of premium will be given.

The Green Flag cover detailed on page 5 of Your policy booklet form a separate contract and is not provided by Great Lakes Insurance SE. Please refer to the terms and conditions issued by the provider should You need to use the Emergency Assistance Cover.

Gold parts covered

If the Terms and Conditions of this policy are fully complied with the following items will be covered against Mechanical Breakdown.

All Electrical and Mechanical components of the Insured Caravan including water ingress and floor de-lamination. (Water ingress and de-lamination expires when the Caravan is 10 years old).

The maximum Claim Limit for repairs and / or replacement of the shower tray shall be limited to £500 (inclusive of VAT);

The maximum Claim Limit for repair only of GRP and / or Plastic Panels shall be limited to £500 (inclusive of VAT).

SPECIFIC EXCLUSIONS

- Tyres, batteries, gas bottles, glass, paint, brightwork and all similar trim and finish. Soft furnishings, carpets, floor coverings, work surfaces and all similar decor. Windows, window catches, stays and associated fittings, blinds, hinges, catches, stays and doors. Replacement of bulbs, fluorescent tubes, fuses and electrical connections and wiring looms. "A" frame covers and wheel spats.
- Entertainment/communications systems and connected equipment. Wear and Tear, servicing items and other components subject to routine maintenance.
- Replacement of GRP and / or Plastic Panels.

If a part is no longer available, it will be the Insurers responsibility for the cost of the original failure only and not the cost of a replacement unit.

Silver parts covered

EXTERNAL EQUIPMENT

Body leaks: (Water Ingress cover expires when the Caravan is 10 years old):

Water ingress through any permanently sealed seam or joint, being a part of the original manufacturer's construction.

Braking systems: All mechanical linkage, backing plates, actuators, drums and shoes. Exclusions: This Insurance Policy does not cover damage to brake drums, shoes or any other faults caused through misuse of the braking system.

Chassis: All chassis members including outriggers.

Running gear: Axles, hubs, hub bearings, hub oil seals, road wheels excluding tyres and tubes.

Suspension: Springs, hangers, shackle pins, bushes, shock absorbers and mouldings.

Towing mechanism: All mechanical components fitted to caravans excluding electrics.

INTERNAL EQUIPMENT

Auxiliary electrics: main hook-up input connector, elcb, battery charger and distribution unit, interior lighting units excluding bulbs and wiring.

Cassette toilet: the cassette toilet is covered excluding seats, seals, valves and glands.

Cooker: the cooker unit including burners, grill, oven and flame failure device and igniter.

Fridge: door seal, condenser, gas control valve, gas igniter, flame failure device, 12 and 240v selector switches, 12 and 240v heater elements, gas thermostat, 240v thermostat, 240v temperature control switch.

Heating system: thermostat, motor, switches, control unit, gas heater, flame failure device, igniter including ducting and fitting.

Water system: water heater gas or electric fresh water tank, waste water tank, water pump, water gauges.

If a part is no longer available, it will be the insurers responsibility for the cost of the original failure only and not the cost of a replacement unit.

Additional benefits

OVERNIGHT ACCOMMODATION/RAIL FARE

Within the Claim Limit the insurance extends to contribute to the cost of hotel expenses (excluding meals and drinks) up to a maximum of £100 (inclusive of VAT) or a return rail fare up to the same maximum amount occasioned directly as a result of the Caravan being rendered immobile due to a fault which results in a valid Mechanical Breakdown claim. A VAT receipt will be required in support of any claim under this section.

CONTINENTAL USE

The policy is valid for a maximum period of 90 consecutive days in a 12 month period whilst in use in the Republic of Ireland and mainland Europe. Any claim occurring under this section will be restricted to the equivalent UK cost for parts and labour operative at the time of the failure.

RECOVERY

Recovery charges up to a maximum of £50 per claim inclusive of VAT will be reimbursed in the event of a valid claim, providing the failure is of such a nature as to render the Caravan immobile or dangerous to tow. A VAT receipt will be required in support of any claim under this section.

Insurance conditions

1. In no case does this policy apply to Caravans used in any sort of competitions, rallies, or for hire or reward.
2. This policy shall be governed by and construed in accordance with the Law of England and Wales unless the Insured's habitual residence (in the case of an individual) or central administration and/ or place of establishment is located in Scotland in which case the law of Scotland shall apply.
3. The Insurer's liability under this policy will be binding for the period shown on the Proposal form for each cover option commencing on the purchase date of the Caravan, or in the case of a Caravan purchased with a Manufacturers' Guarantee or Warranty, from the date commencing immediately after expiry of the Manufacturers' Guarantee or Warranty period.
4. It is a condition precedent to any liability under this policy that the insured Caravan shall have undergone a pre-delivery inspection immediately prior to delivery to the Insured and be free from any inherent defect at the time of purchase and that it shall be serviced in accordance with the Manufacturers recommended service intervals by a garage registered for VAT, and the receipt's retained for inspection. A maximum allowance of 6 weeks shall be permitted as a run-over on the due date of service intervals.
5. During the Period of Insurance the Insurers will repair or replace those parts listed under the What is Covered section of this policy for parts and labour (the labour reimbursement is subject to the Administrators approved repairer labour rate) up to the Claim Limit selected on the Proposal form.
It is expressly stipulated that within the Claim Limit, all labour times are in accordance with the manufacturers scheduled repaired times.
6. Subrogation – the Insurer reserves the right to take over and carry out the defence or settlement of any claim after a payment has been made under this policy. Legal action may be taken in the name of the Insured to recover payment from a third party made under this policy.
7. The Insurer shall not be liable for any claim arising thereby or indirectly caused or contributed by or in consequence of a loss listed under the heading 'Exclusions' on page 4 of this policy.
8. The Insured shall take all reasonable steps to prevent loss or damage to the insured Caravan and shall observe the terms of this policy.
9. In the event of any occurrence giving rise to a claim, the Insured must follow the claims procedure on page 6 of this policy.
10. If at the occurrence of a claim there exists any other insurance which would entitle the Insured to indemnity, then this policy shall only contribute its rateable proportion of such loss.
11. In the event of a claim the Insurer reserves the right to call for a contribution from the Insured for betterment should the repaired Caravan ultimately be in a better condition or have a better value than it enjoyed immediately prior to the occurrence of the claim.
12. The Insurer reserves the right to subject the Caravan or failed component to expert assessment.
13. Where dismantling of the Caravan or covered component is necessary to determine the validity of a claim, the Insured must authorise any dismantling. Costs incurred will only be met by the Insurer as part of a valid claim.
14. The Insurer and/or Administrator may cancel this policy by giving 14 days notice by recorded delivery to the last known address of the Insured.
15. In the event of a claim and liability having been rejected by the Insurer, the Insurer shall not be liable for this claim after the expiry of three months from the date of rejection unless within that time the claim is subject to arbitration.
16. It is expressly agreed and declared that the Insurer shall be released from all liability and obligation should the conditions of the policy not be complied with fully.
17. If the policy is cancelled outside of the cooling off period for whatever reason there will be no refund of premium.
18. The Insurer reserves the right to direct or redirect a claim to one of its approved repairers in order for repairs to be completed. Where the Insured wishes to nominate a repairer, the labour content of any claim will be limited to the Administrator's approved labour rate.
19. The Administrator reserve the right to specify the use of guaranteed exchange or factored parts. The parts liability for any claim will be limited to the cost of these components.
20. All benefits under this policy shall be forfeited and the Insurer and Administrator shall be released from all obligations to You if the conditions and 'How to make a Claim' procedures are not complied with OR a claim made by You or anyone acting on Your behalf to obtain a policy benefit is fraudulent or intentionally exaggerated; OR a false declaration or statement is made in support of a claim under this policy.
21. If the Insurer accepts that there is a claim under this insurance but there is a disagreement in respect of the amount to be paid, the disagreement will be referred to an arbitrator appointed in accordance with current statutory provisions. In these circumstances the arbitrator's award must be made before there is any right of action against the Insurer.
22. The Terms and Conditions and Proposal details will be read as one contract. A word or expression to which a specific meaning has been attached will keep the same meaning wherever it appears unless specifically stated otherwise. A particular word or phrase which is not defined will have its ordinary meaning.
23. This policy does not cover any costs related to diagnostic work.

Exclusions

The Insurer shall not be liable for any claims arising thereby or indirectly caused or contributed by or in consequence of a loss;

1. a. occurring during the warranty or guarantee period of any manufacturers or the dealer's excess period (if any) or where faults have developed during such period prior to the commencement of the Period of Insurance (provided they were evident at that time) and which have not been completely rectified or for faults and problems which should have been diagnosed and rectified by the selling dealer in the pre delivery inspection.
 - b. resulting from any modification to the insured Caravan or the substitution of components by non-standard components or equipment not approved by the manufacturer of the Caravan.
 - c. caused by or arising from:
 - i. overheating, corrosion commensurate with the age of the insured Caravan.
 - ii. routine servicing maintenance or repair of the insured Caravan or from negligence, abuse or wilful damage.
 - iii. the subjecting of the insured Caravan to a load greater than that permitted by the manufacturer's recommendations.
 - iv. fire, self-ignition, lightning, earthquake, explosion, frost, storm, tempest, flood, water damage, theft or attempted theft, aircraft or other aerial devices or articles dropped therefrom or any extreme cause.
 - v. any road traffic accident or collision.
 - d. involving components subject to recall or repair or replacement by the manufacturer or attributable to a manufacturer's design defect.
 - e. Any direct or indirect consequence of war, civil war, invasion, acts of foreign enemies (whether war be declared or not), rebellion, revolution, insurrection, military or usurped power, or confiscation, nationalization, requisition, destruction of or damage to property by or under the order of any government, local or public authority.
 - f. Any direct or indirect consequence of terrorism as defined by the Terrorism Act 2000 and any amending or substituting legislation.
 - g. Any direct or indirect consequence of:
 - i. Irradiation, or contamination by nuclear material; or
 - ii. The radioactive, toxic, explosive or other hazardous or contaminating properties of any radioactive matter; or
 - iii. Any device or weapon which employs atomic or nuclear fission or fusion or other comparable reaction or radioactive force or matter.
 - h. Any consequence, howsoever caused, including but not limited to Computer Virus in Electronic Data being lost, destroyed, distorted, altered, or otherwise corrupted.
 - i. For the purposes of this Policy, Electronic Data shall mean facts, concepts and information stored to form useable data for communications, interpretations, or processing by electronic or electromechanical data processing or other electronically controlled hardware, software and other software. For the purposes of this Policy, Computer Virus shall mean a set of corrupting, harmful, or otherwise authorized instructions or code, whether these have been introduced maliciously or otherwise, and multiply themselves through a computer system or network of whatsoever nature.
- OR FOR
2. Any ancillary components or equipment not listed under the What is Covered section nor for fuel, chemicals, anti-freeze, hydraulic fluids, grease or oils.
 3. Investigatory or remedial work commenced before authorisation by the Administrator.
 4. Costs incurred in routine servicing or repair.
 5. Any parts which have not failed but have been reported as requiring replacement during routine servicing and/or repairs or at the time an insured repair is in progress.
 6. Liability which attaches to the Insured by virtue of an agreement but which would not have attached in the absence of such agreement.
 7. Any Caravan owned by the supplying Dealer or its associated companies or by the proprietor of such dealer or associated companies or by an employee or relative of such proprietor or component breakage occurring whilst the insured Caravan is in the custody or control of such persons.
 8. Any liability for death, bodily injury or loss of or damage to property other than the insured components or loss of use or any subsequent loss of whatsoever nature.
 9. Non-compliance with the conditions relating to the servicing of the Caravan.
 10. Any excess payable under this policy.
 11. Any Consequential Loss e.g. missed ferry crossings or site fees.



GREEN FLAG
NATIONAL BREAKDOWN
Emergency Assistance Helpline
Telephone 0800 400 615

THIS HELPLINE MUST ONLY BE USED TO OBTAIN ASSISTANCE IN THE SERVICES BELOW.

Please remember that this is an Emergency Assistance Service only and **MUST NOT BE USED TO MAKE A CLAIM UNDER THE TERMS OF THIS POLICY.** It will be Your (the Insured's) responsibility to settle all costs incurred when using this service. The Assistance is free: You only pay for the service. Should the incident be the subject of a claim under the Terms and Conditions of this policy, then prior authority **MUST** be obtained from MB&G Claims Department (see How to Make a Claim) before repairs commence.

Conditions

24 Hour service: There to assist you, 24 hours a day, 7 days a week, 365 days a year.

Roadside assistance: Should roadside assistance be required, the HELPLINE will arrange for it at the scene of the accident, failure or breakdown.

Recovery service: The HELPLINE will arrange for collection and delivery of your caravan from the scene of the accident, failure or breakdown, to the nearest dealer.

Home service: Should you require assistance at your home address, then the HELPLINE can arrange for a local agent to offer assistance or recovery to the nearest dealer.

Secure storage: In the event of the incident occurring outside working hours of the nearest dealers, arrangements can be made for the caravan to be stored overnight and delivered to the nearest dealer the following working day.

Alternative transport: The HELPLINE can arrange for alternative transport from the scene of the accident, failure or breakdown to the Policy holder's home/destination or to a hotel.

Hotel accommodation: Following an accident, failure or breakdown, the HELPLINE can arrange overnight accommodation at a local hotel.

Free message relay service: Should you wish to alert relatives, friends or business associates of your unexpected delay, then the service will forward up to two telephone messages.

This is an Emergency Assistance Service only. It will be YOUR (the Policy Holder's) responsibility to settle all costs incurred when using this service. The assistance is free: You only pay for the services.

Terms and conditions

- **This is an Emergency Assistance service only, irrespective of the nature of the accident, failure or breakdown.**
- **Whoever is responsible for the Policy Holder's Caravan may utilise this HELPLINE.**
- This benefit is transferable with the Caravan, subject to the Terms and Conditions being complied with.
- All the services listed can be arranged, but payments for each of the services will be the responsibility of the Policy Holder.
- Caravans must be kept in roadworthy condition and serviced in accordance with this Policy's recommendations.
- Owners will be responsible for ferry or toll fees should they be incurred during recovery operations.
- Whilst all recovery agents/dealers registered with GREEN FLAG will take all reasonable care with your Caravan, no liability whatsoever in respect of delay, loss or damage to the Policy Holder's Caravan or contents, will be accepted by MB&G or Green Flag National Breakdown.

EXCLUSIONS

The services listed are not available for:

1. Caravans used for racing, trials, rallies, competitive events or for any purpose other than genuine private or commercial use.
2. Any Caravan whose identification numbers have been altered or removed.
3. Accidents, failures or breakdowns occurring outside Great Britain.

HOW TO USE THE HELPLINE

Please remember that this is an Emergency Assistance service only and **MUST NOT BE USED TO MAKE A CLAIM UNDER THE TERMS OF THIS POLICY.** It will be YOUR (the Policy Holder's) responsibility to settle all costs incurred when using this service. The Assistance is free: You only pay for the services.

Should the incident occur on a Motorway, then please make your way cautiously to the nearest Police SOS telephone and ask the Police operator to contact the HELPLINE on 0800 800 600, ensure that you pass on all the relevant details of the incident.

Please return to your Caravan until help arrives.

The control centre will, when contacted, request the following information:

1. The telephone number the driver is calling from, in case connection is lost.
2. Your name, and registration number, make and model of your towing vehicle.
3. The exact location of the accident, failure or breakdown.
4. The nature of the problem that has resulted in the incident.
5. You will then be asked whether you require alternative transport or overnight accommodation, and the necessary arrangements will then be made, with your consent.
6. Up to two telephone messages will be transmitted to your relatives, friends or business associates, advising them of the delay.

How to make a claim

Refer to this document and ensure that the part or parts directly causing the breakdown are covered by the Policy.

1. Contact Mechanical Breakdown & General Insurance Services Limited (MB&G), Cobalt Business Exchange, Cobalt Park Way, Newcastle upon Tyne, NE28 9NZ. Telephone: 0191 258 8105.
2. **In the first instance telephone MB&G Insurance to report the fault with your caravan / motorhome,. Take your caravan / motorhome to your supplying dealer or your preferred repairer to obtain an estimate for the repair. The detailed estimate should then forward to MB&G quoting your warranty number to obtain a claims authority number. When the authorised work is completed, they should then submit their invoice quoting the authority number for payment.**
3. The authority to dismantle any part or parts must be given by the Insured to the repairing dealer. On acceptance of the claim MB&G will reimburse the Insured with the cost of dismantling as part of the total claim up to the Claim Limit of the Policy. However, if on dismantling it should be found that the Insurers have no liability then the cost of dismantling must be borne by the Insured.
4. If a claim is authorised, MB&G will give authority by means of a specific claims number for the authorised sum. Any amount, in excess of this amount or any Excess under the policy is the liability of the Insured.
5. On completion of the authorised repairs the invoice must be submitted quoting the claim number with a clear indication as to whom payment is to be made. The invoice should be fully detailed and indicate parts, labour and VAT. The original Service Invoice(s) must be included with the repair invoice if service proof is required.

MB&G Claims Office Telephone Number: 0191 258 8105

Please Note These Important Provisions

- A. MB&G reserves the right to specify the use of guaranteed reconditioned or exchange units. The liability for parts will be limited to the cost of these items.
- B. If the failed item shows a significant degree of wear, or if the replaced item improves the overall condition or value of the Caravan, a contribution from the Insured may be required in respect of the improvement or betterment effected by the repair.
- C. Unless the repairs are carried out by the agreed repairer or when service proof is required the repairer may request the Insured to settle the amount in full. The Insured should then submit the claim to MB&G including evidence of service history.
- D. Where the Insured is VAT registered, the VAT element will not form part of any claim.

IMPORTANT INFORMATION

It is not possible for the claims office to authorise any claim without issuing a claims authority number. No repairs may commence until explicitly authorised by means of such an authority number. It is therefore essential that the number be recorded and quoted in all correspondence and repair invoices relating to the claim. Liability cannot be accepted for any repairs undertaken or commenced without this authority number.

Customer service/complaints

It is Our 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 in the first instance contact the Managing Director of the Administrator. The contact details are:

The Managing Director,
Mechanical Breakdown & General Insurance Services Limited (MB&G),
Cobalt Business Exchange, Cobalt Park Way
Newcastle upon Tyne, NE28 9NZ
T: 0191 259 6378.

Please ensure Your policy number is quoted in all correspondence to assist a quick and efficient response.

If Your complaint about Your claim cannot be resolved by the end of the next working day, the Administrator will pass it to:

Customer Relations Department
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

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 but have an annual turnover of less than €2 million and fewer than ten staff. You may contact the Financial Ombudsman Service at:

The Financial Ombudsman Service,
Exchange Tower, Harbour Exchange Square
London E14 9SR
T: 0800 023 4567

The above complaints procedure is in addition to Your statutory rights as a consumer. For further information about Your statutory rights contact Your local authority Trading Standards Service or Citizens Advice Bureau.

Claim form

It is essential that any fault with Your Caravan during the Period of Insurance is notified to MB&G Insurance Services as soon as the fault becomes apparent, and before arranging for any repairs to be completed. This will enable MB&G to handle Your claim more efficiently and reduce the time Your Caravan is with the repairer.

You can contact MB&G by phone T: 0191 258 8105,

E: claims@mbginsurance.com

or by completing this form and sending it to MB&G by Fax No.

0191 258 8104 or posting it to:

Mechanical Breakdown & General Insurance Services Limited (MB&G)

Cobalt Business Exchange, Cobalt Park Way

Newcastle upon Tyne NE28 9NZ.

You should then follow the procedure as detailed on page 6

"How to make a claim".

Claim form

Name _____

Address _____

_____ Postcode _____

Daytime tel. _____ Home tel. _____

Mobile _____

Email _____

Make of caravan _____

Policy no. _____

Brief description of fault _____

Where can the Caravan be inspected if necessary?

Signature of the insured

Date

MB&G INSURANCE
An AROS Holdings Company

MB&G Insurance Services Limited Registered in England No. 1478159
Cobalt Business Exchange, Cobalt Park Way, Newcastle upon Tyne NE28 9NZ
Financial Conduct Authority reference No. 306978