

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

##### Motorhome Care Gold

*For Motorhomes up to 10 years / 60,000 miles*

- ✓ Covers all mechanical and electrical factory fitted components with some exceptions e.g. service items, wheels and tyres, audio equipment and radio aerials, bodywork and paintwork.
- ✓ In addition to this cover there is limited cover for, car hire and hotel accommodation following the mechanical breakdown of a motorhome.
- ✓ Mechanical breakdown and hotel accommodation whilst in the EU.

##### Motorhome Care Silver

*For Motorhomes up to 20 years*

- ✓ Covers Engine, Manual Gearbox, Automatic Gearbox, Differential, Clutch, Front Wheel Drive, 4 Wheel Drive, Prop shaft, Engine Cooling System, Air Conditioning, Turbo Charger, Fuel System, Front & Rear Suspension, Steering, Brakes, Anti-Lock Brake System, Electrical System, Engine Management, Cooker, Fridge, Water System, Auxiliary Electrics, Heating System and Body Leaks (Water ingress up to 10 years old).
- ✓ In addition to this cover there is limited cover for recovery charges, rail fare and hotel accommodation following the mechanical breakdown of a vehicle.
- ✓ Mechanical breakdown and hotel accommodation whilst in the EU.



#### What is not insured?

- ✗ Body, paint, glass and windows, interior/exterior trim, Shower Trays, Vanity Units, in-car entertainment/communication systems and connected equipment.
- ✗ Normal wear and tear/service items and other components subject to routine maintenance or periodic repair or replacement such as (this is not a complete list), HT leads, brake frictional material, clutch facings, wiper blades/rubbers, cables, wiring looms, V belts, bolts and fixings, pipes and hoses, light bulbs/units, wheels and tyres, batteries, exhaust systems, airbag and system, gas bottles, soft furnishings, carpets, floor coverings, work surfaces and all similar decor.
- ✗ Window catches, stays and associated fittings.
- ✗ Adjustment of blinds, hinges, catches, stays and doors, fluorescent tubes, fuses and electrical connections.
- ✗ If the 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.



#### Are there any restrictions on cover?

- ! Motorhomes over 20 years of age
- ! Pre-existing faults
- ! Overheating, corrosion, frost or lack or leakage of anti-freeze lubricants or hydraulic fluids.
- ! Losses resulting from any modification to the vehicle or the substitution of components by nonstandard components or equipment not approved by the manufacturer of the vehicle.



#### Where am I covered?

Cover is offered for England, Scotland, Wales, Northern Ireland, the Isle of Man and the Channel Islands. The motorhome 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.



### When does the cover start and end?

Your cover will start and end on the dates stated in your policy documents.



### 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](mailto: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](mailto: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](http://www.fscs.org.uk).