

# Premier Protect Gold Cover Mechanical Breakdown Insurance

## Policy summary

This insurance policy, has been arranged for you by Mechanical Breakdown & General Insurance Services Ltd (MB&G) and is underwritten by UK General Insurance Limited on behalf of Great Lakes Reinsurance (UK) SE. This cover is provided to you in return for payment of the premium.

*This summary does not contain the full terms and conditions of your insurance contract, these can be found in your policy wording document and schedule. It will however, provide you with the main significant features and benefits, together with the most important exclusions and limitations that you need to be aware of.*

### IMPORTANT INFORMATION

It is important that you check that your personal details relating to this insurance are kept up to date to ensure that your cover remains fully effective and in force.

## About your Premier Protect Gold Cover Mechanical Breakdown insurance

### Premier Protect Gold Mechanical Breakdown Insurance

Features and benefits included automatically

*full details on page 2 & 3 of policy*

- This cover will contribute towards the costs of repairs required to your vehicle, including but not limited to Engine, Timing Belt, Cooling, Transfer Box, Automatic Gearbox, Differentials, Electrical, Casings and Steering and Suspension
- No claim will be rejected on the grounds of wear and tear where the vehicle has covered less than 60,000 miles and is under 5 years' old

### Significant Exclusions

*full details on page 3 of policy*

- Any claim occurring within the 28 day waiting period, except where you have purchased this insurance within one month of the original manufacturer's warranty expiring
- Components other than those specifically listed in the policy details under the section headed 'What is covered'
- Any excess as detailed in the schedule
- Pre-existing faults that were on the vehicle at the time of purchase or caused by inadequate servicing or as a result of faulty workmanship

### Claims Limit

The maximum amount that can be claimed under the policy for each mechanical breakdown is £2,000, the total amount claimable during the period of insurance is restricted to the market value of the vehicle on the date of purchase of your policy.

### Period of Insurance

As shown on your policy schedule.

### Making a Claim



If you have a claim, please call us as soon as possible to tell us about it on 0191 259 6378

*Full Claims procedure on page 3 & 4 of the full Terms and Conditions*

## Canceling your policy

We hope you are happy with the cover this policy provides. However, if after reading your policy, this insurance does not meet with your requirements, please return it to Mechanical Breakdown & General Insurance Services within 14 days who will then refund your premium.

Mechanical Breakdown & General Insurance Services  
Cobalt Business Exchange, Cobalt Park Way  
Newcastle Upon Tyne NE28 9NZ

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 the Insured's 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.

Should your vehicle be declared a total loss by your motor insurer and you accept a replacement vehicle from your motor Insurer you may apply to transfer the balance of your policy to your new vehicle subject to the terms and conditions of your policy.

## Complaints Procedure

We always aim to provide a first class standard of service, however, if you have any cause for complaint, you should in the first instance address your enquiry to the administrator, MB&G Insurance Services  
T: 0191 259 0647  
E: [claims@mbginsurance.com](mailto:claims@mbginsurance.com)

If you are not satisfied with the manner in which your complaint has been dealt with then you should write to us making sure that you quote your policy number and vehicle registration number at:

The Customer Relations Manager  
UK General Insurance Ltd  
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)

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 less than €2million 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

In all correspondence please state that your insurance is provided by UK General Insurance Limited and quote scheme reference **MBG**

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.

If they have given you their final response and you are still dissatisfied, you may refer your case to the Financial Ombudsman Service (FOS).

The Financial Ombudsman Service,  
Exchange Tower, Harbour Exchange Square,  
London E14 9SR

Please note you have 6 months from the date of our final response in which to refer your complaint to the FOS. Referral to the FOS will not affect your right to take legal action against us.

## Governing Law

Unless some other law is agreed in writing, this policy is governed by English law. If there is a dispute, it will only be dealt with in the courts of England or of the country within the United Kingdom in which your main residence is situated.

## Consumer Insurance Act

You are required by the provisions of the Consumer Insurance (Disclosure and Representations) Act to take care to supply accurate and complete answers to all the questions we may ask as part of Your application for cover under this policy. You must make sure that all information supplied as part of Your application for cover is true and correct and tell us of any changes to the answers you have given as soon as possible. Failure to provide answers in-line with the requirement of the Act may mean that your policy is in valid and that it does not operate in the event of a claim.

## Compensation Scheme

Great Lakes Reinsurance (UK) SE is covered by the Financial Services Compensation Scheme. You may be entitled to compensation from the scheme in the unlikely event that Great Lakes Reinsurance (UK) SE cannot meet its financial responsibilities. The FSCS will meet 90% of your claim, without any upper limit. You can obtain further information about compensation scheme arrangements from the FSCS at [www.fscs.org.uk](http://www.fscs.org.uk).

## Data Protection Act 1998

Please note that any information provided to Us will be processed by us and our agents in compliance with the provisions of the Data Protection Act 1998, for the purpose of providing insurance and handling claims, if any, which may necessitate providing such information to third parties. We may also send the information in confidence for process to other companies acting on their instructions including those located outside the European Economic Area.

**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