

# Ultimate Protection Combined RTI / GAP 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 Insurance 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 Ultimate Protection Combined RTI / Gap Insurance cover

### Ultimate Protection Combined RTI / Gap Insurance

Features and benefits included automatically

*full details on page 2 & 3 of policy*

In the event of a total loss happening i.e. your vehicle being written off by your Comprehensive Motor Insurance Policy insurers, after the start date and before the end date, the insurer of this policy agrees to pay an amount equal to the difference between:

- a) The invoice (or early settlement amount – only if the vehicle is subject to a finance agreement and the early settlement amount is greater than the invoice price),

And

- b) The value of the vehicle at the date of total loss which will be the greater of:
- i. the vehicle insurance settlement
  - ii. the market value

### Significant Exclusions

*full details on page 3 of policy*

The benefit will not be paid for a Total Loss of the Vehicle if:

- It is used for hire or reward of whatsoever nature, or as a taxi
- It has been modified other than in accordance with the manufacturer's specifications; or
- It is stolen by any person who has access to the vehicles keys

The benefit will not be paid if the Total Loss:

- Is caused when the vehicle is driven, with your general consent, by someone who does not hold a valid driving licence or is in breach of the conditions of that driving licence
- Results from You, or any other person with your general consent driving the vehicle, when intoxicated or under the influence of drugs and/or alcohol

The benefit will not be paid if:

- You do not have vehicle insurance in place from the start date until the date of the Total Loss
- Your vehicle insurance claim has been declined or you have not received the Vehicle Insurance Settlement

## Making a Claim



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

0191 258 8154

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

## Claims Limit

One claim payable within the period of insurance up to the amount selected and shown on your policy schedule.

## Period of Insurance

As shown on your policy schedule.

## Cancelling 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 Insurance 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 Insurance 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

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Financial Conduct Authority reference No. 306978