

# Mechanical & Electrical Breakdown Warranty for Motorcycles

## Policy summary

Some important facts about the Mechanical Breakdown insurance are summarised below. This summary does not describe all the terms and conditions of the policy, so please take time to read the policy document to make sure you understand the cover it provides.

Your motorcycle policy provides various cover options, the cover you receive is dependent upon which option you choose.

The insurance is provided by MB&G Insurance Services Ltd and is underwritten by UK General Insurance Limited on behalf of Great Lakes Reinsurance (UK) SE, Registered in England No.SE000083. Registered Office: Plantation Place, 30 Fenchurch Street, London, EC3M 3AJ.

*Please refer to the proposal form, which is given to you when the policy is issued, which will detail the period of cover, claim limit and any additional options you have selected.*



### 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 Mechanical Breakdown Insurance cover

### Motorcycle Cover

Features and benefits included automatically under the following sections - *full details on page 3 & 4 of policy*

In the event of a mechanical or electrical breakdown as defined in the policy booklet, the Insurer will indemnify against costs (including labour incurred in replacing or repairing any original component part of the insured motorcycle/scooter, except those listed on see pages 3 & 4 of the Mechanical Breakdown Insurance Policy as detailed.

### Significant Exclusions

*full details on page 3 & 4 of policy*

- Overheating, corrosion, frost or lack or leakage of anti-freeze lubricants or hydraulic fluids.
- Foreign matter entering the fuel or cooling system.
- A grade of oil, fuel, lubricants, hydraulic fluids or any additives which the manufacturer of the vehicle does not recommend.
- Losses resulting from any modification to the vehicle or the substitution of components by non-standard components or equipment not approved by the manufacturer of the vehicle.
- Non compliance with the conditions relating to the servicing of your vehicle.
- Wear and tear.
- Pre existing faults

### Servicing Requirements

Your vehicle must be serviced by a V.A.T. registered garage in accordance with the manufacturer's recommended service schedule.

### Maximum Amount Payable for Claims – individual claim limits

*See Policy Schedule on Proposal for details*

The following claim options are available under your motorcycle policy - £500 or £1000 depending on the age of your bike will limit the amount payable on each and every claim up to an aggregate of the vehicle purchase price.

### Cancellation right

We hope you are happy with the cover this policy provides. However, you have the right to cancel it within 14 days of receiving the policy. Please see the section headed "Cancellation" in the policy document.

## Making a Claim



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

0191 258 8183

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 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

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Financial Conduct Authority reference No. 306978