

Mechanical & Electrical Breakdown Warranty for Motorcycles

Contract of insurance

Your policy has been arranged 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.

MB&G Insurance Services Ltd and UK General Insurance Limited are authorised and regulated by the Financial Conduct Authority.

Great Lakes Reinsurance (UK) SE is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. This can be checked on the Financial Services Register at www.fca.org.uk/firms/systems-reporting/register or by calling them on 0800 111 6768.

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. You are entitled to cancel the policy at any time after 14 day cooling off period but no refund of premium will be given. Please contact the administrator to arrange the cancellation.

The Insurer shall not be bound to accept renewal of any insurance and may at any time cancel any insurance document by giving 14 days notice in writing where there is a valid reason for doing so. A cancellation letter will be sent to You at Your last known address.

Valid reasons may include but are not limited to:

- a. Fraud
- b. Non-payment of premium
- c. Threatening and abusive behaviour
- d. Non-compliance with policy terms and conditions

Provided the premium has been paid in full You will be entitled to a proportionate rebate of premium in respect of the unexpired period showing on the insurance.

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 NE28 9NZ.
T: 0191 258 8183.

Claim limit

Is the maximum amount that can be claimed on each individual claim inclusive of VAT as stated on the Schedule or Proposal form. Please refer to the relevant section of Your policy for details of the individual Claim Limits.

Insured/you/your

Registered owner of the Motorcycle forming the subject matter of this policy and named on the Schedule or Proposal.

Insurer/we/our/us

UK General Insurance Ltd on behalf of Great Lakes Reinsurance (UK) 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 of components are not covered. Covered components are detailed on page 3 under parts covered.

Motorcycle

Is the Motorcycle shown on Your Schedule or Proposal.

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 Motorcycle and its components.

Total parts covered

Please see Your Schedule or Proposal form for details of the maximum amounts that may be paid for each and any claim. These may be subject to lower limits as stated on these pages. All limits include VAT. There is no restriction to the number of claims You can make.

ALL ELECTRICAL AND MECHANICAL COMPONENTS OF THE INSURED MOTORCYCLE FITTED AS PARTS OF THE MANUFACTURER'S ORIGINAL SPECIFICATION.

Components Not Covered By This Policy

- Gradual deterioration of performance of a component in line with the age and the mileage of the motorcycle will be classed as "wear and tear" and excluded from the policy.
- All bodywork and trim, saddles and panniers, glass, fuel tank, wheels and tyres, light units and air bags or disposal of air bags.
- Minor fluid leaks, odours, external oil leaks, worn or perished seals.
- Consumable items such as, but not exclusively limited to light bulbs, drive belts, brake linings, brake discs, cables, spark plugs, split pipes, all hoses and key fobs.
- Blocked, porous or seized components – including seized brake callipers.
- Clearing or cleaning of fuel lines or components, contamination of fuel system either by incorrect fuelling or water ingress. Damage caused to any component by water ingress.
- Clutch components and drive sprockets, chains.
- Electrical connections, wiring looms, HT leads and batteries.
- Exhaust system, including but not limited to manifolds, mufflers, brackets and mountings.
- Paint – the painting of parts replaced under this Policy will not be covered. This components covered are covered against mechanical breakdown. The replacements of oil filters, lubricants, antifreeze and fluids is included provided the replacement is necessitated by the failure of a covered component and the motorcycle is not within 1,000 miles of its next service.
- External oil leaks are specifically excluded.

Where the failure has been confirmed on a diagnostic machine, the fault codes must be submitted as supporting evidence, along with the claims invoice.

The maximum contribution for diagnostics is £65 inclusive of VAT on a valid claim.

WORKING MATERIALS

Oils, oil filter and anti-freeze are covered only if it is essential to replace them because of the failure of a part which is covered under this Policy.

Comprehensive parts covered

Please see Your Schedule or Proposal Form for details of Claims Limit. Each claim is up to the maximum stated inclusive of VAT. There is no limit to the number of claims.

If the Terms and Conditions of this Policy are fully complied with this Policy covers the Motorcycle against the breakdown of mechanical and electrical components listed under the following headings. Any item not specifically mentioned is not covered.

Engine: Cylinder head, all internal bushes, camshafts, cylinder bores, crankshaft and bearings, cylinder block or barrels crankcase assembly, cylinder head gasket, push rods, gudgeon pins, connecting rods and bearings, oil pump, pistons and rings, timing gears, valves and guides, excluding burnt out valves, decarbonising and reseating, (two stroke power valve assemblies limited to £200 including VAT).

Gearbox: Manual and automatic internal breakdown of any mechanical parts, including gears, selector shafts and forks, bearings and bushes, excluding all external linkages and kick-start.

Cooling system: Water pump, thermostat, oil cooler, fan, (excluding belts, all ancillaries and damage caused by impact or frost).

Swinging Arm unit: All bushes and components within the swinging arm unit (excluding dampers).

Clutch: Mechanical breakdown (excluding general wear and tear).

Instruments: Speedometer head, (mechanical failure only to a maximum of £100 including VAT)

Electrical: Starter motor, alternator/generator, rectifier (to a maximum of £250 per claim including VAT). Excluding external wires and terminals.

Ignition: C.D.I unit to a maximum of £200 including VAT.

Final drive unit: Driveshafts, universal joints, bearings and gears (excluding chains, belts sprockets and rubber couplings).

Suspension: Rear suspension unit, loss of fluid, pressure or mechanical breakdown of the suspension joint (to a maximum of £150 per claim including VAT).

Front telescopic forks: Loss of fluid, pressure or mechanical breakdown of the suspension spring.

Brakes: Brake master cylinder and callipers including internal components, pistons, seals (excluding corrosion, wear and tear and seized items).

Casings: Covered if they have been damaged by the breakdown of one of the parts covered.

Frame/ Exhaust system: Failure of structural members, excluding that caused by impact or corrosion, (to a maximum of £100 including VAT).

Standard parts covered

Please see Your Schedule or Proposal Form for details of Claims Limit. Each claim is up to the maximum stated inclusive of VAT. There is no limit to the number of claims.

If the Terms and Conditions of this Policy are fully complied with this Policy covers the Motorcycle against the breakdown of mechanical and electrical components listed under the following headings. Any item not specifically mentioned is not covered.

Engine: Cylinder head, all internal bushes, camshafts, cylinder bores, crankshaft and bearings, cylinder block or barrels crankcase assembly, cylinder head gasket, push rods, gudgeon pins, connecting rods and bearings, oil pump, pistons and rings, timing gears, valves and guides, excluding burnt out valves, decarbonising and reseating, (two stroke power valve assemblies limited to £200 including VAT).

Gearbox: manual and automatic internal breakdown of any mechanical parts, including gears, selector shafts and forks, bearings and bushes, excluding all external linkages and kick-start.

Swinging arm unit: All bushes and components within the swinging arm unit (excluding dampers).

Final drive unit: Driveshafts, universal joints, bearings and gears (excluding chains, belts sprockets and rubber couplings).

Casings: Covered if they have been damaged by the breakdown of one of the parts covered.

Additional benefits

Continental Use

The policy is valid for a maximum period of 90 consecutive days 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.

Transfer Option

Subject to the Insurer's approval this Policy may only be transferred with the Motorcycle to a new PRIVATE OWNER. Application must be made at the time of the change of ownership and the fee of £35 must be enclosed (returnable if the transfer not acceptable). Under no circumstances can this policy be transferred to another Motorcycle.

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 Motorcycle immobile. 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 Motorcycles used in any sort of competitions, rallies, pace making or off road use.
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, from the date commencing immediately after expiry of the manufacturer's guarantee or warranty period.
4. It is a condition precedent to any liability under this Policy that the Motorcycle shall have undergone a predelivery 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 manufacturer's recommended service intervals by a garage registered for VAT, and the receipt retained.
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 Schedule form.
6. It is expressly stipulated that within the Claim Limit, all labour times are in accordance with the manufacturer's scheduled repaired times.
7. 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.
8. 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 5 of this policy.
9. The Insured shall take all steps to prevent loss or damage to the Motorcycle and shall observe the terms of this policy.
10. In the event of any occurrence giving rise to a claim, the Insured must follow the claims procedure on page 6 of this policy.

11. 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.
12. In the event of a claim the Insurer reserves the right to call for a contribution from the Insured for betterment should the repaired Motorcycle ultimately be in a better condition or have a better value than it enjoyed immediately prior to the occurrence of the claim.
13. The Insurer reserves the right to subject the Motorcycle or failed component to expert assessment.
14. Where dismantling of the Motorcycle 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.
15. 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.
16. 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.
17. 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.
18. If the policy is cancelled outside of the cooling off period for whatever reason there will be no refund of premium.
19. 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.
20. 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.
21. 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.
22. 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.
23. 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.
24. 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.
- b. Resulting from any modification to the insured Motorcycle or the substitution of components by non-standard components or equipment not approved by the manufacturer of the Motorcycle.
- c. Caused by or arising from:
 - i. overheating, corrosion commensurate with the age of the insured Motorcycle.

- ii. routine servicing maintenance or repair of the insured Motorcycle or from negligence, abuse or wilful damage.
- iii. the subjecting of the insured Motorcycle 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, nationalisation, 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: Irradiation, or contamination by nuclear material; or The radioactive, toxic, explosive or other hazardous or contaminating properties of any radioactive matter; or Any device or weapon which employs atomic or nuclear fission or fusion or other comparable reaction or radioactive force or matter.
- g. Any direct or indirect consequence of terrorism as defined by the Terrorism Act 2000 and any amending or substituting legislation. We will, however, cover any loss or damage (but not related cost or expense, caused by any act of terrorism provided that such act did not happen directly or indirectly because of biological, chemical, radioactive or nuclear pollution or contamination or explosion.
- h. Any consequence, howsoever caused, including but not limited to Computer Virus in Electronic Data being lost, destroyed, distorted, altered, or otherwise corrupted. For the purposes of this Policy, Electronic Data shall mean facts, concepts and information stored to form useable for communications, interpretations, or processing by electronic or electromechanical data processing and manipulation of data, or the direction and manipulation of such hardware. For the purposes of this Policy, Computer Virus shall mean a set of corrupting, harmful, or otherwise unauthorised 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 Motorcycle 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 Motorcycle 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 Motorcycle.
10. No liability will be accepted for any claim notified to MB&G more than 14 days after the relevant fault has become apparent.

Call assist

Only applicable if selected on the Schedule and the additional payment has been paid. See Schedule or Proposal form for details. Call Assist protects you for all sorts of eventualities when you are driving your car, whether you have lost your keys, run out of fuel, had a puncture or run into more serious trouble including having an accident. Whatever the reason for an interruption to your journey, help is just a phone call away. It doesn't matter who is driving the car, as long as they have your permission, then they will be included too. State of the art systems ensure that you'll receive assistance in the shortest possible time.

All you have to do is call our dedicated

EMERGENCY ASSISTANCE NUMBER: 01206 771 756

You will then be asked to give the following information:

- **Warranty Number followed by your vehicle registration number.**
- **Your name and the phone number you are calling from.**
- **Your exact location.**
- **Vehicle model and colour.**

Your call will be answered by one of the administrator's highly trained assistance team who will ask for your breakdown details and arrange whatever service you require to meet your particular needs.

If you're on the road and a driver at risk they will make sure you are given priority.

All your details will then be transmitted to the recovery agent who is able to provide the quickest assistance for your particular needs. The control centre will inform you of when to expect assistance to arrive. They will monitor the incident through every stage. If the problem cannot be resolved at the roadside, they will discuss the options with you and provide the solution best suited to the situation. They will also be happy to relay messages to your family, friends or colleagues on your behalf. Simply, Call Assist will ensure you continue your journey and arrive at your destination with as little disruption as possible.

Call Assist is administered by:

Call Assist Ltd, Axis Court, North Station Road, Colchester, CO1 1UX

What is included:

- Roadside Assist
- Help at the roadside if you break down or your vehicle is immobilised. Call Assist will provide a fast, dependable service to get you going again.
- Recovery
- If your vehicle cannot be repaired at the roadside, Call Assist will take your vehicle to an authorised dealer or destination of your choice (this may be a branch of your Dealer).
- Home Assist
With Home Assist, you can rely on Call Assist to attend to breakdowns at your home or work to get you going again. Should this not be possible, your vehicle will be taken to an authorised dealer.

NB CALL ASSIST DOES NOT EXTEND TO CONTINENTAL USE

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 MB&G Insurance Services, (MB&G) Claims Office, Cobalt Business Exchange, Cobalt Park Way, Newcastle NE28 9NZ.
T: 0191 258 8183
2. Take Your Motorcycle to Your supplying dealer or agreed repairer and obtain an estimate. The repairer must then telephone MB&G quoting the policy number, to request a claims authority number.
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 claimable liability is agreed MB&G will give authority by means of a specific claims number for the authorised sum. Any amount, in excess of this is the liability of the Insured.
5. On completion of the authorised repairs the invoice and a customer signed satisfaction note must be submitted quoting the authority 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

T: 0191 258 8183

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 Motorcycle, 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 supplying dealer or an authorised 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.
- d. Where the Insured is VAT registered, the VAT element will not form part of any claim.

IMPORTANT

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.

UK General Insurance Ltd is an insurers agent and in the matter of a claim act on behalf of the insurer.

Customer service/complaints Sale of the policy

If your complaint is regarding the sale of your policy, please contact Your agent who arrange the Insurance Your behalf. If Your complaint cannot be resolved by the end of the third working day, Your complaint will be passed 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 your complaint is regarding a Claim, please contact:

MB&G Insurance Services
Cobalt Business Exchange, Cobalt Park Way
Newcastle Upon Tyne, NE28 9NZ

T: 0191 258 8183
E: claims@mbginsurance.com

In all correspondence please state that Your insurance is provided by UK General Insurance Limited.

If Your complaint cannot be resolved by the end of the third working day, Your complaint will be passed 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 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

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.

Financial services compensation scheme

Great Lakes Reinsurance (UK) SE is covered by the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from the scheme, if they cannot meet their obligations. This depends on the type of business and the circumstances of the claim. Most insurance contracts are covered for 90% of the claim. You can get more information about compensation scheme arrangements from the FSCS or visit 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 outside the European Economic Area.



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Financial Conduct Authority reference No. 306978