

# Mechanical Breakdown Insurance Motorhome Care 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 cover is valid for 12 or 24 months, depending on which of these options your motorhome is eligible for and which one you choose. Your Motorhome Care policy provides various cover options, the cover you receive is dependent upon which options you choose.

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

This insurance policy, has been arranged for you by Mechanical Breakdown & General Insurance Services Ltd (MB&G) & underwritten by UK General Insurance Ltd 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. MB&G Insurance Services Ltd and 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. Details about the extent of their regulation by the Financial Conduct Authority and Prudential Regulation Authority are available on request. This cover is provided to you in return for payment of the premium.

## About your Mechanical Breakdown Insurance Cover

### Motorhome Care Gold

Features and benefits included automatically

*For Motorhomes up to 5 yrs / 36,000 miles - full details on page 3 of policy*

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. Please see page 3 of the Mechanical Breakdown Insurance Policy for full details. In addition to this cover there is limited cover for, car hire and hotel accommodation following the mechanical breakdown of a motorhome. The policyholder is also covered for mechanical breakdown and hotel accommodation whilst in the EU; please see page 6 of policy for details.

### Motorhome Care Silver

Features and benefits included automatically under the following sections

*For Motorhomes over 5 yrs / 36,000 miles - full details on pages 4 & 5 of policy*

Covers Engine, Manual Gearbox, Automatic Gearbox, Differential, Clutch, Front Wheel Drive, 4 Wheel Drive, Prop shaft, Engine Cooling System, Air Conditioning, 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 7 years old). Please see pages, 4 & 5 of the Mechanical Breakdown Insurance Policy for full details. In addition to this cover there is limited cover for recovery charges, rail fare and hotel accommodation following the mechanical breakdown of a vehicle. The policyholder is also covered for mechanical breakdown and hotel accommodation whilst in the EU; please see page 7 of policy for details.

### Significant exclusions *Full details on page 9 of policy*

- 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.
- 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 repairer in accordance with the manufacturer's recommended service schedule.

## Maximum Amount Payable

Maximum Amount Payable for any one claim under your Motorhome Care policy is £1000 on Silver Cover and up to Purchase Price of the Motorhome on Gold Cover.

## 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  
0191 258 8156

## What to do if you are not satisfied

We do everything we can to make sure that our customers get the high standard of service they expect but we realise that things can go wrong and there may be occasions when you feel that we have not provided the service you expected. If you feel you have cause for complaint regarding the information and or advice about your policy, you should contact the administrators of the policy. You can contact them by writing to: MB&G Insurance Services Ltd, Cobalt Business Exchange, Cobalt Park Way, Newcastle Upon Tyne, NE28 9NZ. Please remember to quote the details of this insurance and in particular your Policy Number in any correspondence, this may be found at the top of your Schedule Form.

If having received a response from MB&G Insurance Services Ltd you remain dissatisfied you should write to: The Customer Relations Manager, UK General Insurance Ltd, Cast House, Old Mill Business Park, Gibraltar Park Island Road, Leeds, LS10 1RJ. Please ensure you quote your policy number and where the insurance was purchased.

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.

## Financial Services Compensation Scheme

Great Lakes Insurance SE is covered by the Financial Services Scheme (FSCS). You may be entitled to compensation from the Scheme, if they cannot meet their obligations. This depends on the type of insurance 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. The FSCS can be visited on the internet at [www.fscs.org.uk](http://www.fscs.org.uk) or contacted on 0800 678 1100.