

# Motorcycle Protect Standard Mechanical & Electrical Breakdown Insurance

**MB&G** INSURANCE

INSURANCE PRODUCT INFORMATION DOCUMENT

Company: MB&G Insurance

Product: Motorcycle Policy

This document is a summary of cover highlighting the main features and benefits as well as the general conditions and exclusions of this policy. Full terms and conditions can be found in the policy wording. You will also receive a policy schedule showing the specific details of your policy and the cover(s) you have selected. Please take some time to read the policy documents when you receive them. It is important that you tell us as soon as possible if any of the information is incorrect.

## What is this type of Insurance?

This cover will pay you for costs incurred for repair or replacement of mechanical and electrical components of your vehicle.



### What is insured?

- ✓ 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.



### What is not insured?

- ✗ 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



### Are there any restrictions on cover?

- ! Policy only available on motorcycles up to 10 years of age and less than 75,000 miles
- ! Your vehicle must be serviced by a V.A.T. registered garage in accordance with the manufacturer's recommended service schedule.
- ! 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.



### Where am I covered?

Cover is offered for England, Scotland, Wales, Northern Ireland, the Isle of Man and the Channel Islands. The Vehicle is also covered in the European Union for a maximum of 60 days in any 12 months of cover.



### What are my obligations?

You must provide full and accurate information to all questions asked. Your answers must be true to the best of your knowledge and belief. Your answers will form part of the statement of facts on which your policy will be based. If you become aware that information you have given us is inaccurate or has changed, you must inform us as soon as possible. Failure to do this may invalidate your policy and claims may not be paid.



### When and how do I pay?

You can pay your premium as a one-off payment by credit or debit card or in monthly instalments.



### When does the cover start and end?

Your cover will start and end on the dates stated in your policy documents.



### How do I cancel the contract?

If you decide that for any reason, this policy does not meet your insurance needs then please return it within 14 days from the date of purchase or the day on which you receive your policy documentation, whichever is the later. On the condition that no claims have been made or are pending, the premium will be refunded in full. If you wish to cancel after the 14 day cooling off period, please contact the organisation from whom you bought your policy.

## Your Insurer

This insurance is underwritten by UK General Insurance Limited 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.

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. This can be checked on the Financial Services Register at <https://register.fca.org.uk>

## Making a claim



If you need to make a claim, please obtain a claim form no later than 7 days after the event by calling the claims administrator on **0191 259 6378**

**On all conversations and correspondence please tell us you are insured by MB&G Direct and provide the reference number shown in the policy wording along with the unique policy number from your policy schedule. This will help us to validate your policy details and deal with your claim as quickly as possible.**

## Complaints

It is the intention to give you the best possible service but if you do have any questions or concerns about this insurance or the handling of a claim you should follow the complaints procedure below:

### COMPLAINTS REGARDING THE SALE OF THE POLICY

**In the first instance, please contact MB&G Direct directly. If they are unable to resolve your complaint before the end of the third working day they will pass it to:**

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](mailto:customerrelations@ukgeneral.co.uk)

### COMPLAINTS REGARDING CLAIMS

Mechanical Breakdown & General Insurance Services Limited  
Cobalt Business Exchange, Cobalt Park Way  
Newcastle Upon Tyne NE28 9NZ  
T: 0191 259 6378

**On all correspondence please tell us you are insured by MB&G Direct and provide the reference number shown in the policy wording along with the unique policy number from your policy schedule. This will help us to validate your policy details and deal with your query as quickly as possible.**

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 up to €2million and fewer than ten employees. You may contact the Financial Ombudsman Service at:

The Financial Ombudsman Service  
Exchange Tower, London E14 9SR  
T: 0800 023 4 567 or 0300 123 9 123  
E: [complaint.info@financial-ombudsman.org.uk](mailto:complaint.info@financial-ombudsman.org.uk)

The above complaints procedure is in addition to your statutory rights as a consumer.

## What happens if we can't meet our liabilities?

Great Lakes Insurance SE is covered by the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from the scheme, if it cannot meet its obligations. This depends on the type of business 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 or visit [www.fscs.org.uk](http://www.fscs.org.uk).