



About our services



Mechanical Breakdown Insurance – Product Summary

Summary of Cover

This statement provides a summary only. It does not describe all terms and conditions relevant to your product and it is essential that you read the full policy document to ensure that you understand the product purchased.

Mechanical Breakdown Insurance (MBI)

Covers the failure of a covered component causing a sudden stoppage of its function for a reason other than wear and tear, normal deterioration or negligence. **Please see policy book for detailed component coverage.**

Name of Insurer:

Red Sands Insurance Company (Europe) Ltd is a company registered in Gibraltar No. 87598, registered office: Suite 913 Europort, Gibraltar.

Key Features and Benefits:

Pays for parts, labour and Value Added Tax (VAT) of covered components up to the chosen duration and claims limit (refer to policy for coverage level).

Additional Benefits:

£30 per day towards vehicle replacement, £60 towards recovery costs, Overnight accommodation and up to a maximum of £60 towards return rail fare. Driving abroad (subject to valid component claim). Unlimited number of claims up to amount of claims limit, Unlimited Mileage, Policy transferable for £25 fee.

Conditions:

Vehicle must be serviced as per manufacturer's recommendations. Authority should be sought prior to commencing any or additional benefit repairs. Geographical limits apply.

Exclusions:

Wear and tear, service items, Faults reported more than 14 days after discovery, faults at point of sale, modified vehicles, vehicles used for hire and reward and manufacturer defects.

Duration of Cover:

As quoted on the proposal/policy schedule.

See booklet

Cancellation:

No fees are normally charged for arranging policies. However, if this policy is cancelled within 14 days of receipt of your policy book, Auto Protect MBI Ltd will charge an administration fee of £35. (An additional administration fee of £15 may be charged by your Dealer). **This policy has no surrender value and no premium paid will be refunded after 14 days.**

What to do in the event of a claim

Telephone the claims line number on **0870 766 2786**.

Please have your policy type and number ready to quote so that your enquiry can be dealt with promptly.

What to do if you have a complaint

If you wish to register a complaint contact your supplying dealer or alternatively the policy administrator Auto Protect (MBI) Ltd.

Telephone: 0870 766 6667

Post:

Auto Protect MBI Limited, Cambridge House,
Cambridge Road, Harlow, Essex CM20 2EQ

If you cannot settle your complaint with us, you may be entitled to refer it to the Financial Ombudsman Service (FOS).

Customer Compensation

We are covered by the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from the scheme. Insurance advising and arranging is covered for 100% of the first £2000 and 90% of the remainder of the claim, without any upper limit. Further information about compensation scheme arrangements is available from the FSCS.