

# Auto Cover

## Mechanical & Electrical Breakdown Insurance for New & Used Cars

This policy is insured by a UK authorised Insurer and is in addition to Your legal rights and does not affect such rights if the goods are not of merchantable quality or are unfit for the purpose intended or not as described.

MB&G Insurance Services are members of the SMMT and to further reassure You this Policy is operated in accordance with their Code of Practice.

Administered by  
**Mechanical Breakdown & General Insurance Services Limited (MB&G)**  
 Cobalt Business Exchange, Cobalt Park Way  
 Newcastle Upon Tyne, NE28 9NZ

### 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 259 0647

**Claim Excess (If applicable)**

Means the first amount of a claim which will be payable by the Insured.

**Claim Limit**

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

**ICME**

Institute of Chartered Mechanical Engineers.

**Insured/You/Your**

Registered owner of the Vehicle forming the subject matter of this policy and named on the Proposal/Schedule.

**Insurer/We/Our/Us**

UK General Insurance Ltd on behalf of Great Lakes Insurance 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 or normal deterioration in operating performance of components which are not covered.

**MOT Test**

Ministry of Transport test by which has been authorised by the Vehicle & Operator Services Agency to offer an MOT testing service on behalf of the Secretary of State of Transport.

**MOT Certificate**

The MOT Certificate (VT20) issued by the MOT test station.

**Period of Insurance**

Your policy commences on the date of purchase or with new Vehicles on the expiry of the manufacturer's warranty period. The duration of Your policy is stated on the Proposal/Schedule form under each cover option.

**Proposal/Schedule**

The Proposal/Schedule and any other information provided by the Insured or on his/her behalf. In consideration of the Insured having completed a Proposal/Schedule 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.

**Vehicle**

Is the vehicle as identified on the Proposal/Schedule for private use (excluding taxis, private hire, courier services, haulage or transportation of goods and motor cycles) for use on the public highway and designed to carry no more than eight people including the driver or a small commercial vehicle of less than 3500kg gross weight.

**Wear and Tear**

The gradual deterioration associated with normal use and age of the Vehicle and its components.

## Contract of insurance

### CONTRACT OF INSURANCE

Your policy has been arranged by MB&G Insurance Services Ltd & 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 can be checked on the Financial Services Register at [www.fca.org.uk/firms/systems-reporting/register](http://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. 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.

## Premier Plus Cover

### For Nearly New Vehicles

Please refer to Your Schedule for policy Claims Limit

### PARTS COVERED

All mechanical and electrical components of the vehicle that were manufacturer's original fitments except those listed below.

### COMPONENTS NOT INSURED BY THE POLICY

- Those regarded as service items or components which are expected to require periodic replacement.
- Wheels and tyres, spark plugs, wiper blades and arms, auxiliary drive belts, pipes and hoses, exhaust system including catalytic converters, brake shoes, pads and discs, batteries, lamps and bulbs, fuses, wiring connections and looms, audio equipment, radio aerial masts and motors, bodywork, paintwork, all weatherstrip and seals, water ingress, door locks, handles, hinges, check straps, all glass including heater elements, trim, upholstery including seat runners and seat adjustment mechanisms cosmetic finishers, general oil leaks or the adjustment of any component.
- Timing belts: are covered providing that the last due change of belt has taken place as specified by the manufacturer's schedules (proof required). Damage subsequently caused if timing belt has not been changed as specified by manufacturer is specifically excluded.



### PLEASE NOTE

Those components covered are covered against mechanical or electrical failure. The replacement of oil filters, lubricants, antifreeze and fluids is included provided the replacement is necessitated by the failure of an insured component and the Vehicle is not within 1,000 miles of its next due service.

External oil leaks are specifically excluded.

### IMPORTANT

It is essential that an authority number is obtained from MB&G Claims Department before any repairs commence.

## Comprehensive Cover

For vehicles less than 10 years & 100,000 miles at inception

Please refer to Your Schedule for individual Claims Limit

The following specifically listed components are included against Mechanical Breakdown, provided that the terms and conditions of this Insurance are fully complied with. Within the Period of Insurance, the number of claims are limited to the Vehicle purchase price.

**Engine:** Cylinder head and gasket, inlet and exhaust valves, valve guides and springs, camshaft and followers (including hydraulic tappets), rocker assembly, push rods, timing gears, timing belt/ chain and tensioner, engine cylinder block (excluding liners), pistons and rings, gudgeon pins, connecting rods and bearings, crankshaft and bearings, oil pump, flywheel and ring gear, inlet and exhaust manifolds, oil cooler, distributor drive.

**Timing belts** Are covered providing that the last due change of belt has taken place as specified by the manufacturer's schedules (proof required). Damage subsequently caused if timing belt has not been changed as specified by manufacturer is specifically excluded.

**Turbocharger (where factory fitted)** The turbo unit is covered.

**Cooling system** Radiator, water pump, thermostat and housing, viscous fan coupling.

**Air conditioning** Air conditioning compressor (when fitted as standard).

**Fuel system** Lift pump, injector pump, fuel tank sender unit.

**Clutch** Clutch pressure plate, clutch centre plate, thrust bearing, clutch fork, clutch cable, master cylinder, slave cylinder.

### Gearbox:

**Manual** Internal failure of: gears, synchromesh assemblies, shafts, bearings, oil pumps, selectors, speedometer drive, internal seals and bushes.

**Automatic** Internal failure of: torque converter and drive plate, gears, shafts, bearings, clutches, brake bands, oil pump, governors, servos, valve block, modulator valve, speedometer drive.

**Continuously Variable Transmission (CVT / CVX)** All internal mechanical components and seals.

**4X4 Transfer box** Gears, shafts, bearings, selectors, bushes.

**Driveline** Front and rear wheel drive vehicles: internals of differential, open drive shafts, half shaft bearings, propshaft including joints and bearings.

**Wheel bearings** Front and rear wheel bearings.

**Casings (engine block, gearbox and differential casings only)** Consequential damage to the above casings by the failure of an included component will constitute part of the total claim (within the warranty limits).

**Brake system** Master cylinder, calipers, wheel cylinders, servo, vacuum pump, restrictor valve.

**Steering** Rack and pinion, steering box, power steering pump, pressure pipes, reservoir, idler box, steering column.

**Front suspension** Shock absorbers, McPherson struts, wishbones, ball joints.

**Rear suspension** Shock absorbers only.

**Electrics** Alternator, starter motor, ignition coil, distributor, front and rear wiper motors, front and rear washer motors, heater fan motor, indicator /

flasher relay, electric window lift motors, sunroof motor, instrument gauges, central locking solenoid / pumps, horn.

**Engine management ECU** The main engine management control module is covered.

**Working materials** Should any authorised repair to any of the above components require essential replacement or topping up of lubricants, oils or coolant or replacement of the oil filter or the replacement of casings these shall be included as part of the total claim (within the Claim Limit).

#### IMPORTANT

**It is essential that an authority number is obtained from the Administrator before any repairs commence.**

### Standard Cover

For vehicles less than 14 years & 140,000 miles at inception

Please refer to Your Schedule for individual Claims Limit.

The following specifically listed components are included against Mechanical Breakdown, provided that the terms and conditions of this Warranty are fully complied with. Within the Period of Insurance, the number of claims are limited to the vehicle purchase price.

**Engine** Cylinder head (excluding cracks) and gasket, inlet and exhaust valves, valve guides and springs, camshaft and followers (including hydraulic tappets), rocker assembly, push rods, timing gears, timing belt / chain and tensioner, engine cylinder block (excluding liners), pistons and rings, gudgeon pins, connecting rods and bearings, crankshaft and bearings, oil pump, flywheel and ring gear, inlet manifold.

**Timing belts** Timing belts are included providing that the last due change of belt has taken place as specified by the manufacturer's schedule (proof required). Damage subsequently caused if timing belt has not been changed as specified by manufacturer is specifically excluded.

**Cooling system** Water pump, thermostat and housing, viscous fan coupling.

**Fuel system** Lift pump, injector pump.

**Clutch** Clutch pressure plate, clutch centre plate (including oil contamination - centre plate only), thrust bearing.

#### Gearbox:

**Manual** Internal failure of gears, synchromesh assemblies, shafts, bearings, oil pumps, selectors, internal seals and bushes.

**Automatic** Internal failure of: torque convertor gears, shafts, bearings, clutches, brake bands, oil pump, governors, servos, valve block, modulator valve, speedometer drive, seals and bushes.

**Continuously Variable Transmission (CVT / CVX)** All internal mechanical components and seals.

**4X4 Transfer box** Gears, shafts, bearings, selectors, bushes.

**Driveline** Front and rear wheel drive vehicles: internals of differential, open drive shafts, half shafts, half shaft bearings, propshaft joints and bearings.

**Wheel bearings** Front and rear wheel bearings.

**Casings (engine block, gearbox and differential casings only)** Consequential damage to the above casings caused by the failure of an included component will constitute part of the total claim (within the warranty limits).

**Brake system** Master cylinder, calipers, wheel cylinders, vacuum pump, restrictor valve.

**Steering** Rack and pinion, steering box, idler box.

**Suspension** Coil springs.

**Electrics** Alternator, starter motor, ignition coil, front wiper motor, front washer motor, horn.

**Working materials** Should any authorised repair to any of the above components require essential replacement or topping up of lubricants, oils or coolant or replacement of the oil filter or the replacement of casings these shall be included as part of the total claim (within the Claim Limit).

#### IMPORTANT

**It is essential that an authority number is obtained from the Administrator before any repairs commence.**

### Extra Benefits

The extra benefits listed below will be made available subject to the limits specified on the Schedule, provided the parts in need of repair are covered under the Warranty and an authority number has been obtained from the Administrator.

#### TOWING IN CHARGES

In the event of an emergency breakdown due to the failure of one of the components covered within this Warranty, You are entitled to recovery to the nearest authorised repairing dealer. The maximum contribution per recovery will be limited to £65 including VAT. If the optional Call Assist payment has been made, this benefit no longer applies.

#### CONTINENTAL USE

The breakdown repair cost element of this Warranty is extended to cover the Vehicle whilst travelling within the EU for a period of 60 days during each year. The owner may authorise repair work and claim reimbursement in accordance with the terms of the Warranty subject to a receipted invoice and service history being forwarded to the Administrator. Reimbursement will be at the exchange rate current at the time of repair and based on the equivalent UK parts & labour times.

#### VEHICLE HIRE (for accepted claims only)

Should Your Vehicle require repair under this Warranty and prior authority has been given by the Administrator, We will pay a contribution of up to a total of £30 (including VAT) per day for a maximum of five days towards the cost of hiring a similar vehicle. Car hire is not available for the first 24 hours following the claim being reported to Us.

The contribution towards vehicle hire will be specifically excluded if the Vehicle is off the road and repairs are unable to commence or be completed due to the non-availability of parts or workshop facilities, or in the case of excessive labour charges.

#### ACCOMMODATION/ OVERNIGHT

Within the Claim Limit the cover extends to contribute to the cost of hotel expenses (excluding meals and drinks) up to a maximum of £100 (inclusive of VAT) or a rail fare up to the same maximum amount occasioned directly as a result of the covered vehicle being rendered immobile due to a fault which results in a valid Mechanical Breakdown claim. 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 taxis, self drive hire, driving schools, commercial vehicles, or vans with a carrying capacity exceeding 3500kg, designed to carry more than eight people including the driver or to vehicles used in any sort of competitions, rallies, pace making or off road use.
2. 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.
3. The Insurer's liability under this policy will be binding for the period shown on the Schedule for each cover option commencing on the purchase date of the Vehicle, or in the case of a Vehicle purchased with a Manufacturers' Guarantee or Warranty, from the date commencing immediately after expiry of the Manufacturers' Guarantee or Warranty period.

4. It is a condition precedent to any liability under this policy that the insured Vehicle shall have undergone a pre-delivery inspection immediately prior to delivery to the Insured and be free of 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. Please ensure the receipt is retained as proof when making a claim.

A maximum allowance of 30 days or 1000 miles (whichever is less) shall be permitted as a run-over on the due date of service intervals.

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. It is expressly stipulated that within the Claim Limit, all labour times are in accordance with the current ICME manual.

6. 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.

7. 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 7 of this policy.

8. The Insured shall take all steps to prevent loss or damage to the Vehicle and shall observe the terms of this policy.

9. In the event of any occurrence giving rise to a claim, the Insured must follow the claims procedure on page 8 of this policy.

10. 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.

11. In the event of a claim the Insurer reserves the right to call for a contribution from the Insured for betterment should the repaired Vehicle ultimately be in a better condition or have a better value than it enjoyed immediately prior to the occurrence of the claim. The following matrix will apply where betterment is applied. The % stated reflect the reduction to be applied to parts and labour (inc VAT). All mileages are from date first registered.

80,000 – 90,000 miles 10%

90,001 – 100,000 miles 15%

100,001 – 110,000 miles 20%

110,001 – 120,000 miles 25%

120,001 – 130,000 miles 30%

130,001 – 140,000 miles 40%

140,001 – 150,000 miles 50%

Over 150,001 miles 60%

12. The Insurer reserves the right to subject the Vehicle or failed component to expert assessment.

13. Where dismantling of the Vehicle 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.

14. 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.

15. If the policy is cancelled outside of the cooling off period for whatever reason there will be no refund of premium.

16. 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 and standard ICME repair times.

17. 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.

18. 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.

19. The Terms and Conditions and Schedule 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.

20. This policy does not cover any costs related to diagnostic work.

## Exclusions

The Insurers 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 Warranty Holder's Vehicle or the substitution of components by nonstandard components or equipment not approved by the manufacturer of the Warranty Holder's Vehicle.
- c. if the mileometer has been altered or disconnected or inoperative resulting in the mis-representation of the Warranty Holder's Vehicle's actual mileage.
- d. caused by or arising from:
  - i. overheating, corrosion or the gradual reduction in operating performance commensurate with the age and mileage covered by the Warranty Holder's vehicle. This includes, but is not limited to: a. the gradual loss of engine compression necessitating the repair of valves or rings
  - b. gradual increase in oil consumption due to normal operating functions.
- ii. the use of a grade of fuel not recommended by the manufacturers of the vehicle or the ingress of foreign matter into fuel, lubricants or cooling system. The use of inadequate or improper antifreeze protection.
- iii. routine servicing maintenance or repair of the Warranty Holder's Vehicle or from negligence, abuse or wilful damage.
- iv. the subjecting of the Warranty Holder's Vehicle to a load greater than that permitted by the manufacturer's recommendations.
- v. fire, self-ignition, lightning, earthquake, explosion, frost, storm, tempest, flood, water damage, theft or attempted theft, aircraft or other aerial devices or articles dropped there from or any extreme cause.
- vi. any road traffic accident or collision.
- e. involving components subject to recall or repair or replacement by the manufacturer or attributable to a manufacturer's design defect.
- f. 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.
- g. 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.
- h. 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.

- i. 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

- Any ancillary components or equipment not listed under parts covered nor for fuel, chemicals, antifreeze, hydraulic fluids, grease or oils.
- Investigatory or remedial work commenced before authorisation by the Company.
- Cost incurred in routine servicing or repair.
- 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.
- Liability which attaches to the Warranty Holder by virtue of an agreement but which would not have attached in the absence of such agreement.
- Any vehicle owned by the supplying garage or its associated companies or by the proprietor of such garage or associated companies or by an employee or relative of such proprietor or component breakage occurring whilst the Warranty Holder's Vehicle is in the custody or control of such persons.
- Any liability for death, bodily injury or loss of or damage to property other than the Insured Components or loss of use or any consequential loss of whatsoever nature.
- Non-compliance with the conditions relating to the servicing of the Vehicle.
- The following vehicles are excluded from cover All American, Australian and Canadian vehicles (unless built for the UK market) AC, Aston Martin, Bentley, Bristol, DeTomaso, Hummers, Jaguars over 4000cc, Mercedes AMG Models, Morgan, Panther, Porsche, Rolls Royce, stretched limousines, TVR and vehicles over 3501 Kg.

## Claims procedure

### HOW TO MAKE A CLAIM

Should it be necessary to make a claim the following procedure MUST be adhered to within seven days. If the claim relates to Call Assist section of Your policy please follow the claims procedure under that section.

- Ensure that no work of any description is carried out on the insured Vehicle without the express authorisation of the Administrator. It must be clearly understood that costs for any other work started or completed before authorisation has been given will be the responsibility of the Insured and will automatically invalidate any claim under this policy.
- It will be the Insured's responsibility to pay the costs of dismantling and repairing the Vehicle if the cause of the breakdown is not covered by this policy and, if it is covered, all costs which exceed the Claim Limit selected on Your Schedule form and any excesses that may apply. You are responsible for paying for any other work You ask the repairer to carry out.
- If Your vehicle suffers from a Mechanical Breakdown, You should call the Administrator on 0191 2590647 between 9am-5pm Monday to Friday. You may be asked to give the following information:
  - Agreement/Schedule Number

- Your vehicle registration number
  - Your name
  - Current mileage of the vehicle
  - Nature of the claim
  - Total Costs
  - Service History
- The Administrator may authorise the repair. The Administrator reserves the right to request other estimates, examine the vehicle and/or subject the claim to expert assessment and/or to nominate the repairer. When repairs are authorised and authority number will be given. However, admission of liability is conditional on the terms and conditions of this policy.
  - Payment: When the repairs have been completed, the repairer must submit the repair invoice and a customer signed satisfaction note. The invoice must be addressed to the Administrator and clearly show the authority number given for those repairs. The invoice must show who the Administrator should pay, and give full details of the repair including all parts used in the authorised repair, labour and VAT.

Invoices should be sent to:

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

### VAT

Where the Insured is VAT Registered, the VAT element will not form part of any claim against the Insurer.

**It is not possible for the claims department to authorise a claim without issuing a specific claims authority number. Failure to submit a customer signed satisfaction note will delay reimbursement of Your claim.**

**UK General Insurance Ltd is an insurers agent and in the matters of a claim act on behalf of the Insurer.**

## Customer service/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:

#### SALE OF THE POLICY

Please contact Your agent who arranged the Insurance on Your behalf.

If Your complaint about the sale of Your policy cannot be resolved by the end of the next working day, Your agent will pass it to:

Customer Relations Department  
UK General Insurance Limited  
Cast House, Old Mill Business Park  
Gibraltar Island Road  
Leeds, LS10 1RJ  
T: 0845 218 2685  
E: [customerrelations@ukgeneral.co.uk](mailto:customerrelations@ukgeneral.co.uk)

### CLAIMS

The Managing Director  
MB&G Insurance Services  
Cobalt Business Exchange, Cobalt Park Way  
Newcastle Upon Tyne NE28 9NZ  
T: 0191 259 6378

F: 0191 258 8104  
E: [claims@mbginsurance.com](mailto:claims@mbginsurance.com)

In all correspondence please state that your insurance is provided by UK General Insurance Limited and quote scheme reference 01235.

If Your complaint about Your claim cannot be resolved by the end of the next working day, MB&G Insurance will pass it to:

Customer Relations Department  
UK General Insurance Limited  
Cast House, Old Mill Business Park  
Gibraltar Island Road  
Leeds, LS10 1RJ  
T: 0845 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

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 Insurance 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](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 outside the European Economic Area.

## Service requirements

The Vehicle must be serviced in accordance with the manufacturer's recommended service schedule by any VAT registered garage.

Failure to maintain and provide proof that the following service schedule has been completed will invalidate the Mechanical Breakdown Insurance.

The interval from the inception date to the first service must not exceed the stipulated time or mileage by more than 30 days or 1000 miles, condition 4, page 9. This time/mileage allowance is to facilitate the Vehicle owner to make sure services are completed at the correct intervals. If any circumstances prevent the service being carried out at the correct time. You must inform the Administrator immediately by recorded delivery.

The only acceptable proof of servicing will be the fully detailed VAT service invoices indicating servicing dates and mileage and/or a correctly completed and fully stamped service booklet.

Please retain proof of all previous service invoices for Our inspection in the event of a claim.

Failure of the above service requirements will result in automatic rejection of the claim and Your policy cover will become null and void.

## Transfer of ownership

The unexpired portion of this policy is transferable upon resale of the Vehicle to a private individual, provided that:

- All documentation relevant to this policy has been passed over to the new owner.
- The Vehicle has been serviced and maintained according to the policy requirements.
- The details below are completed.
- This policy together with a cheque for £35 made payable to: MB&G Insurance Services Ltd, is to be sent via recorded delivery post, within seven days of transfer to:

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

**T: 0191 259 0647 / 0191 259 6378**

### Original Owner's Declaration

I have sold the Vehicle to:

New Owner \_\_\_\_\_

Address \_\_\_\_\_

\_\_\_\_\_ Postcode \_\_\_\_\_

Tel. \_\_\_\_\_

Recorded mileage at date of transfer \_\_\_\_\_

I enclose with this booklet all servicing receipts to date and I authorise you to return them to the new owner after transfer of the policy.

Date \_\_\_\_\_

\_\_\_\_\_  
Insured's Signature

\_\_\_\_\_  
Signature of New Owner

## Optional call assist

Only applicable if selected on the Policy Schedule and the additional payment has been paid.

Call Assist protects You for all sorts of eventualities when You are driving Your Vehicle, 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.

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It doesn't matter who is driving the Vehicle, 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 to call our dedicated

**EMERGENCY ASSISTANCE NUMBER: 01206 771 756**

You will then be asked to give the following information:

- Policy 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 Call Assist'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 breakdown 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 supplying 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.

**MB&G INSURANCE**

An AROS Holdings Company

MB&G Insurance Services Limited Registered in England No. 1478159  
Cobalt Business Exchange, Cobalt Park Way, Newcastle upon Tyne NE28 9NZ  
Financial Conduct Authority reference No. 306978