



## Standard Car Warranty – 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 terms and conditions for detailed component coverage.

### Name of Insurer:

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

### Significant Features and Benefits:

Mechanical Breakdown Insurance 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). Maximum single claim of £2000 (including VAT) with aggregate claims limit up to purchase price of vehicle (refer to full Terms and Conditions for coverage level).

### Additional Benefits:

Optional recovery assistance. Unlimited number of claims - unlimited mileage. Policy may be transferred on private sale of vehicle subject to Insurer's discretion and no fee will be incurred (refer to policy terms and conditions).

### Significant Exclusions and limitations:

**Exclusions** – Wear and tear, consumable/service items, parts that have not suffered a sudden failure. Faults reported more than 14 days after discovery, vehicle faults at time of warranty purchase, modified vehicles, vehicles used for hire and reward. Faults caused due to a lack of correct servicing, neglect or accidental damage and manufacturer defects.

**Limitations** – At the time of cover the vehicle must, be taxed and legal for use on the public highway with a minimum of 3 months remaining on a valid MOT certificate. Maximum single claim limit of £2000 (including VAT) Aggregate claims up to purchase price of vehicle. Vehicle must be serviced as per manufacturer's recommendations if prior history is available. Authority should be sought prior to commencing any repairs - failure to obtain prior authority will result in the claim being declined. Claims in excess of the sum insured. Geographical limits apply.

### Duration of Cover:

As selected by you and quoted on Your Policy Documents.

### Cancellation:

If this policy is cancelled within 30 days of purchase/inception (whichever the sooner), and no claim has been registered GO Car Warranty will refund the premium paid in full. If a claim has been made on the policy NO refund will be issued. This policy has no surrender value and in all other circumstances cancellation is without refund.

IMPORTANT NOTE - If you have selected to pay your premium in instalments – you must ensure the full premium is paid prior to cancellation.

### What to do in the event of a claim

Telephone the claims line number on 0191 259 0647 9am – 5pm Monday to Friday.

*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 please contact Go Car Warranty c/o Whichdeal Limited by:

Telephone: 0333 6000 290

or

Post:

Whichdeal Limited

Waterloo House, Fleets Corner, Nuffield Road, Poole, Dorset, BH17 0HL.

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

**Customer Compensation**

Mechanical Breakdown & General Insurance Services Limited (MB&G) 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. Further information is available from the FSCS. The FSCS can be visited on the web at [www.fscs.org.uk](http://www.fscs.org.uk) or by contacting the FSCS on 0207 892 7300.