

Caravan Warranty Policy Insurance Product Information Document

Insurance Company: Fortegra Insurance UK Limited
Product: MB&G Direct Monthly Caravan Warranty

Mechanical Breakdown & General Insurance Services Limited is authorised and regulated by the Financial Conduct Authority. Registration Number 306978

This product is underwritten by Fortegra Insurance UK Limited. Registered in England, No. 15182608. Registered Office: 20 Fenchurch Street, 5th Floor, London, England, EC3M 3BY. Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Firm Reference Number 1007149. Details about the extent of the underwriter's regulation by the Prudential Regulation Authority are available from the underwriter on request.

This is a summary of key information. Full information on this product, including information about the underwriter, how to make a claim, the complaints procedure, and the Financial Services Compensation Scheme (UK), can be found in the policy terms and conditions.

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?

Caravan Care Gold

For Caravans up to 10 years

- ✓ Covers all mechanical and electrical factory fitted components with some exceptions e.g. service and routine maintenance items, wheels, batteries, glass, windows & catches, paintwork, soft furnishings, carpets, floor coverings, work surfaces and all similar décor.
- ✓ In addition to this cover there is limited cover for hotel accommodation following the mechanical breakdown of the holiday home.

Caravan Care Silver

For Caravans up to 20 years

- ✓ EXTERNAL Equipment - Body Leaks (Water Ingress up to 10 years old), Braking systems, Chassis, Running Gear, Suspension & Towing Mechanism.
- ✓ INTERNAL Equipment - Cooker, Fridge, Water System, Cassette Toilet, Auxiliary Electrics & Heating System.
- ✓ In addition to this cover there is limited cover for recovery charges, rail fare and hotel accommodation following the mechanical breakdown of a vehicle.



What is not insured?

The Insurer shall not be liable for cost incurred:

- ✗ During the manufacturer's guarantee period.
- ✗ The cost of repair following accidental damage
- ✗ As a result of the recall or modification of all equipment in a model range.
- ✗ By equipment which has been used for commercial use.
- ✗ As a result of routine maintenance (cleaning, overhaul or modification)
- ✗ If manufacturer's instructions are disregarded
- ✗ Incorrect installation
- ✗ Modification
- ✗ If any part of component is no longer available or is out of manufacture
- ✗ In respect of plugs, fuses, batteries, dents, cabinets, cosmetic trim, filters, attachments, scratches and paintwork
- ✗ Subjecting of the product to a load greater than permitted by the manufacturer
- ✗ Normal wear and tear/servicing items and other components subject to routine maintenance.



Are there any restrictions on cover?

- ! Caravans over 20 years of age
- ! Where Silver cover is taken, items not listed in the list of covered components
- ! Caravans that are for used for hire or reward
- ! Wear & Tear, service and routine maintenance items, wheels and tyres, batteries, audio equipment and radio aerials, glass, windows & catches, body and paintwork, soft furnishings, carpets, floor coverings, work surfaces and all similar decor. Pre-existing faults.



What am I covered?

- ✓ The United Kingdom, the Channel Islands and the Isle of Man.
- ✓ Outside the UK, Channel Islands or Isle of Man for a maximum of 90 consecutive days in any 12 months of cover.



What are my obligations?

When making a claim

You must report claims as soon as possible, but in any event within 30 days of the event giving rise to the claim. You must provide, at your own expense, any information which may be required.

Making sure you are eligible for cover

You must ensure that you are eligible for this insurance. The eligibility requirements are advised to you when you apply for/purchase this insurance and are stated in full on page 3 of your Policy Document.

Disclosing important information

(This applies if you are a private individual taking out this insurance wholly or mainly for purposes unrelated to your business, trade or profession). You must take reasonable care to provide complete and accurate answers to questions you are asked when you take out or make any changes to your policy.

Duty of fair presentation

(This applies if you are a sole trader, a partnership or a limited company taking out this insurance wholly or mainly for purposes relating to your business, trade or profession) Under the Insurance Act 2015, you have a duty to make a fair presentation of the risk to us before this policy starts and when you make any amendments to your cover. This means you must:

- a. disclose all material facts which you know or ought to know. (A “material fact” is information that would influence our decision as to whether to insure you and, if so, on what terms).
- b. make the disclosure in a reasonably clear and accessible way; and
- c. ensure that every material representation of fact is substantially correct and made in good faith.

Full details of what constitutes “fair presentation” and the consequences of breaching this duty are given in the Policy Document.



When and how do I pay?

You pay for this insurance monthly by direct debit.



When does the cover start and end?

You are covered for one month from the start date shown on your Policy Schedule and then for each subsequent month that a premium is accepted from you.



How do I cancel the contract?

You can cancel this insurance within 30 days of the start date or, if later, within 30 days of the date you received your Policy Document. You can also cancel your policy at any other time. There will be no refund of premium as you will only have paid for the cover you have already received. To cancel your insurance, please contact MB&G Insurance Services Limited, Cobalt Business Exchange, Cobalt Park Way, Newcastle, NE28 9NZ. Tel 0191 258 8199.