

Mechanical Breakdown Insurance Policy Insurance Product Information Document

Insurance Company: Fortegra Insurance UK Limited
Product: MB&G Direct Catastrophe Cover

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?

Please refer to your policy documents for your cover level

Catastrophe Cover

For vehicles up to 15 years and 150,000 miles.

- ✓ Repair or replacement of mechanical and electrical components.
- ✓ No claim will be rejected on the grounds of wear and tear where the vehicle has covered less than 60,000 miles and is under 5 years old at the time of the claim.



What is not insured?

The Insurer shall not be liable for cost incurred:

- ✗ Any claims excess payable under this policy.
- ✗ Any claim occurring within the 28 day waiting period, except where you have purchased this insurance within one month of the original manufacturer's warranty expiring.
- ✗ Components other than those specifically listed in the section headed 'What is covered'.
- ✗ General maintenance or serviceable items including adjustments, the cleaning of components or diagnostic charges except where this forms part of a valid claim under this Insurance.
- ✗ Damage caused by impact or accident, overheating, freezing, corrosion, or the intrusion of harmful substances (for example the ingress of water), use of an incorrect grade of fuel or oil, or lack of antifreeze, lubrication, or servicing.
- ✗ Claims 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.



Are there any restrictions on cover?

- ! Vehicles over 15 years of age or 150,000 miles
- ! Pre-existing damage faults will not be covered
- ! Vehicles that are for used for hire or reward
- ! No work of any description is carried out on the vehicle without the express authorisation of the claims administrator.



What am I covered?

- ✓ The United Kingdom, the Channel Islands and the Isle of Man.
- ✓ The vehicle is also covered whilst outside the UK, Channel Islands, or Isle of Man for a maximum of 60 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.