



# Caravan Care



**MECHANICAL & ELECTRICAL BREAKDOWN INSURANCE FOR  
NEW AND USED CARAVANS**

# EXTENDED WARRANTY POLICY FOR ANY MAKE OF NEW OR USED TOURING CARAVAN

Administered by



21/26 HOWARD HOUSE, HOWARD STREET,  
NORTH SHIELDS, TYNE & WEAR NE30 1AR

## Dear Customer

Thank You for buying Your Caravan. Whether You are a new or experienced owner, We hope you will have many years of pleasure in joining the ever growing band of people who choose to spend their leisure time in a Touring Caravan.

We believe that comprehensive and effective after sales support is vital in today's market.

Your policy is designed to reaffirm our commitment to You, may You never have to use it, but the peace of mind it gives You enables You to enjoy Your leisure time even more.

Please ensure that You keep Your policy in a safe place and that You have read and fully understood the terms and condition which apply to Your policy.

## GOLD PARTS COVERED

If the Terms and Conditions of this policy are fully complied with the following items will be covered against Mechanical Breakdown.

All Electrical and Mechanical components of the Insured Caravan including water ingress and floor de-lamination. (Water ingress and de-lamination expires when the Caravan is 7 years old).

The maximum Claim Limit for repairs and / or replacement of the following item shall be limited to £500 (inclusive of VAT):

Shower Tray.

### Specific Exclusions

Tyres, batteries, gas bottles, glass, paint, brightwork and all similar trim and finish. Soft furnishings, carpets, floor coverings, work surfaces and all similar decor. Windows, window catches, stays and associated fittings, blinds, hinges, catches, stays and doors. Replacement of bulbs, fluorescent tubes, fuses and electrical connections and wiring looms. "A" frame covers and wheel spats.

Entertainment/communications systems and connected equipment. Wear and Tear, servicing items and other components subject to routine maintenance.

Replacement or repair of GRP and / or Plastic Panels

If a part is no longer available, it will be the Insurers responsibility for the cost of the original failure only and not the cost of a replacement unit.

## SILVER PARTS COVERED

### EXTERNAL EQUIPMENT

**BODY LEAKS (Water Ingress cover expires when the Caravan is 7 years old)** Water ingress through any permanently sealed seam or joint, being a part of the original manufacturer's construction.

**BRAKING SYSTEMS** All mechanical linkage, backing plates, actuators, drums and shoes. Exclusions: This Insurance Policy does not cover damage to brake drums, shoes or any other faults caused through misuse of the braking system.

**CHASSIS** All chassis members including outriggers.

**RUNNING GEAR** Axles, hubs, hub bearings, hub oil seals, road wheels excluding tyres and tubes.

**SUSPENSION** Springs, hangers, shackle pins, bushes, shock absorbers and mouldings.

**TOWING MECHANISM** All mechanical components fitted to caravans excluding electrics.

### INTERNAL EQUIPMENT

**AUXILIARY ELECTRICS** Main hook-up input connector, ELCB, battery charger and distribution unit, interior lighting units excluding bulbs and wiring.

**CASSETTE TOILET** The cassette toilet is covered excluding seats, valves and glands.

**COOKER** The cooker unit including burners, grill, oven and flame failure device and igniter.

**FRIDGE** Door seal, condenser, gas control valve, gas igniter, flame failure device, 12 and 240v selector switches, 12 and 240v heater elements, gas thermostat, 240v thermostat, 240v temperature control switch.

**HEATING SYSTEM** Thermostat, motor, switches, control unit, gas heater, flame failure device, igniter including ducting and fitting.

**WATER SYSTEM** Water heater gas or electric fresh water tank, waste water tank, water pump, water gauges.

If a part is no longer available, it will be the insurers responsibility for the cost of the original failure only and not the cost of a replacement unit.

# ADDITIONAL BENEFITS

## Overnight Accommodation/Rail Fare

Within the Claim Limit the insurance extends to contribute to the cost of hotel expenses (excluding meals and drinks) up to a maximum of £100 (inclusive of VAT) or a return rail fare up to the same maximum amount occasioned directly as a result of the Caravan 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.

## Continental Use

The policy is valid for a maximum period of 90 consecutive days whilst in use in the Republic of Ireland and mainland Europe. Any claim occurring under this section will be restricted to the equivalent UK cost for parts and labour operative at the time of the failure.

## Transfer Option

Subject to the Insurer's approval this Policy may only be transferred with the Caravan to a new PRIVATE OWNER. Application must be made at the time of the change of ownership and the fee of £25 must be enclosed (returnable if the transfer not acceptable). Under no circumstances can this policy be transferred to another Caravan.

## Recovery

Recovery charges up to a maximum of £50 per claim inclusive of VAT will be reimbursed in the event of a valid claim, providing the failure is of such a nature as to render the Caravan immobile or dangerous to tow. 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 Caravans used in any sort of competitions, rallies, or for hire or reward.
2. This policy shall be governed by and construed in accordance with the Law of England and Wales unless the Insured's habitual residence (in the case of an individual) or central administration and/or place of establishment is located in Scotland in which case the law of Scotland shall apply.
3. The Insurer's liability under this policy will be binding for the period shown on the Proposal form for each cover option commencing on the purchase date of the Caravan, or in the case of a Caravan 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 Caravan shall have undergone a pre-delivery inspection immediately prior to delivery to the Insured and be free from any inherent defect at the time of purchase and that it shall be serviced in accordance with the Manufacturers recommended service intervals by a garage registered for VAT, and the receipt's retained for inspection.  

A maximum allowance of 6 weeks 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 Proposal form.

It is expressly stipulated that within the Claim Limit, all labour times are in accordance with the manufacturers scheduled repaired times.

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 reasonable steps to prevent loss or damage to the insured Caravan 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 10 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 Caravan ultimately be in a better condition or have a better value than it enjoyed immediately prior to the occurrence of the claim.
12. The Insurer reserves the right to subject the Caravan or failed component to expert assessment.

13. Where dismantling of the Caravan 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. The Insurer and/or Administrator may cancel this policy by giving 14 days notice by recorded delivery to the last known address of the Insured.
15. In the event of a claim and liability having been rejected by the Insurer, the Insurer shall not be liable for this claim after the expiry of three months from the date of rejection unless within that time the claim is subject to arbitration.
16. 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.
17. If the policy is cancelled outside of the cooling off period for whatever reason there will be no refund of premium.
18. 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.
19. 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.
20. 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.
21. If the Insurer accepts that there is a claim under this insurance but there is a disagreement in respect of the amount to be paid, the disagreement will be referred to an arbitrator appointed in accordance with current statutory provisions. In these circumstances the arbitrator's award must be made before there is any right of action against the Insurer.
22. The Terms and Conditions and Proposal 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.
23. This policy does not cover any costs related to diagnostic work.

# EXCLUSIONS

The Insurer 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 or for faults and problems which should have been diagnosed and rectified by the selling dealer in the pre delivery inspection.
- (b) resulting from any modification to the insured Caravan or the substitution of components by non-standard components or equipment not approved by the manufacturer of the Caravan.
- (c) caused by or arising from:
  - (i) overheating, corrosion commensurate with the age of the insured Caravan.
  - (ii) routine servicing maintenance or repair of the insured Caravan or from negligence, abuse or wilful damage.
  - (iii) the subjecting of the insured Caravan to a load greater than that permitted by the manufacturer's recommendations.
  - (iv) fire, self-ignition, lightning, earthquake, explosion, frost, storm, tempest, flood, water damage, theft or attempted theft, aircraft or other aerial devices or articles dropped therefrom or any extreme cause.
  - (v) any road traffic accident or collision.
- (d) involving components subject to recall or repair or replacement by the manufacturer or attributable to a manufacturer's design defect.
- (e) directly or indirectly caused by or arising out of war, invasion, act of foreign enemy, hostilities (whether war be declared or not), civil war, rebellion, revolution, insurrection or military or usurped power, riot, civil commotion, strikes, lockout, confiscation or detention by customs or other officials or authorities, malicious intent or vandalism.

(f) directly or indirectly caused by or contributed to by or arising from:

- (i) ionising radiations or contamination by radioactivity from any irradiated nuclear fuel or from any nuclear waste from the combustion of nuclear fuel.
- (ii) the radioactive toxic explosive or other hazardous properties of any explosive nuclear assembly or nuclear component thereof occasioned by pressure waves caused by aircraft or other aerial devices travelling at sonic or supersonic speeds.

OR FOR

2. Any ancillary components or equipment not listed under the What is Covered section nor for fuel, chemicals, anti-freeze, hydraulic fluids, grease or oils.
3. Investigatory or remedial work commenced before authorisation by the Administrator.
4. Costs incurred in routine servicing or repair.
5. 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.
6. Liability which attaches to the Insured by virtue of an agreement but which would not have attached in the absence of such agreement.
7. Any Caravan owned by the supplying Dealer or its associated companies or by the proprietor of such dealer or associated companies or by an employee or relative of such proprietor or component breakage occurring whilst the insured Caravan is in the custody or control of such persons.
8. Any liability for death, bodily injury or loss of or damage to property other than the insured components or loss of use or any subsequent loss of whatsoever nature.
9. Non-compliance with the conditions relating to the servicing of the Caravan.
10. Any excess payable under this policy.
11. Any Consequential Loss e.g. missed ferry crossings or site fees.

## **GREEN FLAG NATIONAL BREAKDOWN**

Emergency Assistance Helpline  
Telephone 0800 400 615

### **THIS HELPLINE MUST ONLY BE USED TO OBTAIN ASSISTANCE IN THE SERVICES BELOW.**

Please remember that this is an Emergency Assistance Service only and **MUST NOT BE USED TO MAKE A CLAIM UNDER THE TERMS OF THIS POLICY**. It will be Your (the Insured's) responsibility to settle all costs incurred when using this service. The Assistance is free: You only pay for the service. Should the incident be the subject of a claim under the Terms and Conditions of this policy, then prior authority **MUST** be obtained from MB&G Claims Department (see How to Make a Claim) before repairs commence

## **CONDITIONS**

### **24 HOUR SERVICE**

There to assist you, 24 hours a day, 7 days a week, 365 days a year.

### **ROADSIDE ASSISTANCE**

Should roadside assistance be required, the HELPLINE will arrange for it at the scene of the accident, failure or breakdown.

### **RECOVERY SERVICE**

The HELPLINE will arrange for collection and delivery of your Caravan from the scene of the accident, failure or breakdown, to the nearest dealer.

### **HOME SERVICE**

Should you require assistance at your home address, then the HELPLINE can arrange for a local agent to offer assistance or recovery to the nearest dealer.

### **SECURE STORAGE**

In the event of the incident occurring outside working hours of the nearest dealers, arrangements can be made for the Caravan to be stored overnight and delivered to the nearest dealer the following working day.

### **ALTERNATIVE TRANSPORT**

The HELPLINE can arrange for alternative transport from the scene of the accident, failure or breakdown to the Policy Holder's home/destination or to a hotel.

### **HOTEL ACCOMMODATION**

Following an accident, failure or breakdown, the HELPLINE can arrange overnight accommodation at a local hotel.

### **FREE MESSAGE RELAY SERVICE**

Should you wish to alert relatives, friends or business associates of your unexpected delay, then the Service will forward up to two telephone messages.

*This is an Emergency Assistance Service only. It will be YOUR (the Policy Holder's) responsibility to settle all costs incurred when using this service. The assistance is free: You only pay for the services.*

# TERMS AND CONDITIONS

- **This is an Emergency Assistance service only, irrespective of the nature of the accident, failure or breakdown.**
- **Whoever is responsible for the Policy Holder's Caravan may utilise this HELPLINE.**
- This benefit is transferable with the Caravan, subject to the Terms and Conditions being complied with.
- All the services listed can be arranged, but payments for each of the services will be the responsibility of the Policy Holder.
- Caravans must be kept in roadworthy condition and serviced in accordance with this Policy's recommendations.
- Owners will be responsible for ferry or toll fees should they be incurred during recovery operations.
- Whilst all recovery agents/dealers registered with GREEN FLAG will take all reasonable care with your Caravan, no liability whatsoever in respect of delay, loss or damage to the Policy Holder's Caravan or contents, will be accepted by MB&G or Green Flag National Breakdown.

## Exclusions

*The services listed are not available for:*

- 1 Caravans used for racing, trials, rallies, competitive events or for any purpose other than genuine private or commercial use.
- 2 Any Caravan whose identification numbers have been altered or removed.
- 3 Accidents, failures or breakdowns occurring outside Great Britain.

## HOW TO USE THE HELPLINE

Please remember that this is an Emergency Assistance service only and **MUST NOT BE USED TO MAKE A CLAIM UNDER THE TERMS OF THIS POLICY**. It will be YOUR (the Policy Holder's) responsibility to settle all costs incurred when using this service. The Assistance is free: You only pay for the services.

Should the incident occur on a Motorway, then please make your way cautiously to the nearest Police SOS telephone and ask the Police operator to contact the HELPLINE on 0800 800 600, ensure that you pass on all the relevant details of the incident.

Please return to your Caravan until help arrives.

*The control centre will, when contacted, request the following information:*

1. The telephone number the driver is calling from, in case connection is lost.
2. Your name, and registration number, make and model of your towing vehicle.
3. The exact location of the accident, failure or breakdown.
4. The nature of the problem that has resulted in the incident.
5. You will then be asked whether you require alternative transport or overnight accommodation, and the necessary arrangements will then be made, with your consent.
6. Up to two telephone messages will be transmitted to your relatives, friends or business associates, advising them of the delay.

# HOW TO MAKE A CLAIM

**Refer to this document and ensure that the part or parts directly causing the breakdown are covered by the Policy.**

1. Contact MB&G Insurance Services (MB&G) Claims Office, 21/26 Howard House, Howard Street, North Shields, Tyne & Wear NE30 1AR. Telephone: 0191 258 8105.
2. Take your Caravan to the agreed repairer and obtain an estimate. The repairer must then telephone MB&G quoting the policy number, to request a claims authority number.
3. The authority to dismantle any part or parts must be given by the Insured to the repairing dealer. On acceptance of the claim MB&G will reimburse the Insured with the cost of dismantling as part of the total claim up to the Claim Limit of the Policy. However, if on dismantling it should be found that the Insurers have no liability then the cost of dismantling must be borne by the Insured.
4. If a claim is authorised, MB&G will give authority by means of a specific claims number for the authorised sum. Any amount, in excess of this amount or any Excess under the policy is the liability of the Insured.
5. On completion of the authorised repairs the invoice must be submitted quoting the claim number with a clear indication as to whom payment is to be made. The invoice should be fully detailed and indicate parts, labour and VAT. The original Service Invoice(s) must be included with the repair invoice if service proof is required.

**MB&G Claims Office Telephone Number  
0191 258 8105  
Please Note These Important  
Provisions**

- A. MB&G reserves the right to specify the use of guaranteed reconditioned or exchange units. The liability for parts will be limited to the cost of these items.
- B. If the failed item shows a significant degree of wear, or if the replaced item improves the overall condition or value of the Caravan, a contribution from the Insured may be required in respect of the improvement or betterment effected by the repair.
- C. Unless the repairs are carried out by the agreed repairer or when service proof is required the repairer may request the Insured to settle the amount in full. The Insured should then submit the claim to MB&G including evidence of service history.
- D. Where the Insured is VAT registered, the VAT element will not form part of any claim.

## **IMPORTANT**

**It is not possible for the claims office to authorise any claim without issuing a claims authority number. No repairs may commence until explicitly authorised by means of such an authority number. It is therefore essential that the number be recorded and quoted in all correspondence and repair invoices relating to the claim. Liability cannot be accepted for any repairs undertaken or commenced without this authority number.**

# CUSTOMER SERVICE/COMPLAINTS

It is Our 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 in the first instance contact the Managing Director of the Administrator. The contact details are:

The Managing Director,  
MB&G Insurance Services Ltd.  
21/26 Howard House,  
Howard Street, North Shields,  
Tyne & Wear, NE30 1AR.

Please ensure Your policy number is quoted in all correspondence to assist a quick and efficient response.

**If Your complaint about Your claim cannot be resolved by the end of the next working day, the Administrator will pass it to:**

**Customer Relations Department,  
UK General Insurance Limited,  
Cast House,  
Old Mill Business Park,  
Gibraltar Island Road,  
Leeds, LS10 1RJ.  
Tel: 0845 218 2685  
Email:  
customerrelations@dukgeneral.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 but have an annual turnover of less than €2 million and fewer than ten staff. You may contact the Financial Ombudsman Service at:

The Financial Ombudsman Service,  
South Quay Plaza,  
183 Marsh Wall, Docklands,  
London, E14 9SR.  
Tel. 0845 080 1800

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**

Ageas Insurance Limited, who underwrite this insurance are 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 insurance and the circumstances of the claim. Most insurance contracts are covered for 90% of the claim **with no upper limit**. 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 0800 678 1100.

## > **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 located outside the European Economic Area.



# CLAIM FORM

It is essential that any fault with Your Caravan during the Period of Insurance is notified to MB&G Insurance Services as soon as the fault becomes apparent, and before arranging for any repairs to be completed. This will enable MB&G to handle Your claim more efficiently and reduce the time Your Caravan is with the repairer.

You can contact MB&G by phone Tel: 0191 258 8105,  
Email: [claims@mbginsurance.com](mailto:claims@mbginsurance.com) or by completing this form and sending it to MB&G by Fax No. 0191 258 8104 or posting it to: MB&G Insurance, 21/26 Howard House, Howard Street, North Shields, Tyne & Wear, NE30 1AR.

You should then follow the procedure as detailed on page 10 "How to make a claim"

Name: .....

Address: .....

Daytime Tel: ..... Home Tel: .....

Mobile: ..... Email: .....

Make of Caravan: .....

Policy No: .....

Date fault first noticed: .....

Brief description of fault: .....

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Where can the Caravan be inspected if necessary?: .....

.....

Signature of the Insured: ..... Date: .....

# CARAVAN CARE

Approved Touring Caravan  
Extended Warranty Policy



MB&G Insurance Services

21/26 Howard House

Howard Street

North Shields

Tyne & Wear

NE30 1AR