

# **EXTENDED WARRANTY POLICY FOR ANY MAKE OF USED TOURING CARAVANS**

## **Introduction**

Dear Customer

Thank you for buying this touring caravan from Broad Lane Leisure. 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.

This extended warranty covers major items both externally and internally.

This extended warranty is conditional on annual servicing being carried out as policy conditions demand.

Full details of the cover are provided in this booklet, which you should read thoroughly and keep in a safe place. This warranty 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.

# **EXTENDED WARRANTY POLICY**

## **IMPORTANT - PLEASE READ THIS DOCUMENT CAREFULLY**

We welcome you to the parts and labour protection offered by this Policy. It is vital for you to understand the contents of the Policy so that we may assist you in the event of an enquiry so please read each page carefully.

This Mechanical Breakdown Insurance Policy contains details of the Insurance protection for your caravan and the Emergency Assistance Facility provided. This Policy is intended to assist you towards the cost of unexpected breakdown repairs to parts specifically listed in this document. We hope that your Caravan will provide long trouble-free service.

## **Contract of Insurance**

Each policy is individually underwritten between you (the Policy holder) and UK Underwriting Limited on behalf of Norwich Union Insurance Limited. Registered in England No. 99122. Registered Office: 8 Surrey Street, Norwich NR1 3NG. An Aviva company. Authorised and regulated by the Financial Services Authority.

Mechanical Breakdown & General Insurance Services Limited (MB&G), UK Underwriting Limited, and Norwich Union Insurance Limited are authorised and regulated by the Financial Services Authority. This can be checked on the FSA's register by visiting the FSA's website at [www.fsa.gov.uk/register](http://www.fsa.gov.uk/register) (<http://www.fsa.gov.uk/register>) or by contacting them on 0845 606 1234. In consideration of the premium being accepted the Insurance will apply to the person(s) named in the Proposal Form for the benefits set out in this Policy Document subject to the terms, clauses and conditions as specified. This Policy is valid only in the United Kingdom (see Additional Benefits for Continental use).

## **Duration of Policy and Indemnity Limit**

The Policy commences from the date of purchase or with new caravans at the expiry of the manufacturer's warranty period. The duration of this Policy and the indemnity limit will be as stated on the Proposal Form.

## **Your Legal Rights**

This Policy is in addition to your legal rights. It does not affect or prejudice your legal rights against the suppliers if the goods are not of satisfactory quality, fit for the purpose intended and as described.

## **Governing Law**

This Certificate shall be governed by and construed in accordance with the Law of England and Wales unless the Certificate holder'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. In the event of the place of establishment being situated in the Channel Islands the relevant law governing the Channel Islands shall apply.

## **Cancellation**

We hope you are happy with the cover this policy provides. However, if after reading this certificate, this insurance does not meet with your requirements, please return it to Mechanical Breakdown & General Insurance Services Limited (MB&G), within 14 fourteen days of issue 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 sending 14 days notice to the Insured at his last known address. Provided the premium has been paid in full the Insured shall be entitled to a proportionate rebate of premium in respect of the unexpired period showing on the Insurance.

# 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 also GRP and plastic panel repairs only fitted as part of the Manufacturer's original specification and including water ingress and delamination.

## 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. Adjustment of blinds, hinges, catches stays and doors. Replacement of bulbs, fluorescent tubes, fuses and electrical connections. "A" frame covers and wheel spats.

Entertainment/communications systems and connected equipment. Normal wear and tear/servicing items and other components subject to routine maintenance.

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.

# FOR YOUR GUIDANCE

This is a Mechanical Breakdown Insurance Policy designed to assist you towards the cost of repairs to any parts listed in this Policy in the event of mechanical breakdown. The Insurer will only accept responsibility for Mechanical Breakdown as per the Terms and Conditions of this Policy.

## Mechanical Breakdown

The definition of mechanical breakdown is “the failure of a component for a reason other than wear and tear, normal deterioration and negligence causing a sudden stoppage of its function”. Replacements of parts which have reached the end of the effective working lives because of age and/or usage are not liabilities under the terms of this Policy. Insurance does not cover adjustments or the cleaning of any assemblies.

Keep this Policy Document safely. It may be required by MB&G in the event of a claim. Ensure that you always have access to the Policy Type and Number which must be quoted in any enquiry.

## Servicing Requirements

The servicing requirements listed under “Service Schedule”, are the Policy holders responsibility. Failure to comply will invalidate this Policy.

## Parts Covered

Unless otherwise specified, the indemnity granted by this section shall not exceed the Manufacturer’s list price for parts necessarily incurred in repair of those items **specifically described** in this booklet up to the maximum liability stated on the Proposal Form.

Any enquiry or complaint you may have regarding your Policy should be addressed to:

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

Please quote your Policy number to help your enquiry to be dealt with speedily. If you are not satisfied with the way a complaint has been dealt with, please write to me Mechanical Breakdown Insurance Manager. If you are still not satisfied, you may write to the Chief Executive of the Company.

In the event you remain dissatisfied and wish to make a complaint, you can do so by contacting the following:

**The Claims Manager  
UK Underwriting Ltd  
2 Gibraltar House, Bowcliffe Road,  
Leeds, LS10 1RJ**

If it is impossible 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 a group annual turnover of less than £1 million, or are a charity with an annual income of less than £1 million, or are a trustee of a trust with a net asset value of less than £1 million, you may contact the Financial Ombudsman Service.

**Financial Ombudsman Service  
South Quay Plaza  
183 Marsh Wall, Docklands,  
London, E14 9SR**

**Tel. 0845 080 1800**

This does not affect your statutory rights.

Please quote your policy number in all correspondence.

### **Compensation Scheme**

Norwich Union Insurance Limited are covered by the Financial Services 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 100% of the first £2,000 and 90% of the remainder of the claim. You can get more information about compensation scheme arrangements from the FSCS.

# **ADDITIONAL BENEFITS**

## **Overnight Accommodation/Rail Fare**

Within the limit of indemnity the insurance extends to contribute to the cost of hotel expenses 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 bona fide receipt will be required and the cost of meals and/or drinks is not allowed.

## **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. Liabilities will be restricted to the equivalent UK cost for parts and labour operative at the time of the claim.

## **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 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 bona fide receipt will be required.

# TERMS & CONDITIONS

The Proposal Form is the basis of and forms part of the contract between Insurer and the Insured for the Insurance Policy covering the Caravan shown on the Proposal Form attached. This booklet is to read as one document, and any word or expression used with a specific meaning has the same meaning wherever it appears.

1. The insurers will indemnify the Insured against loss due to mechanical breakdown occurring during the period of insurance on those items specifically listed under “Parts Covered”. MB&G act as agents for the Insurer.
2. This Policy does not apply to Caravans used for hire or reward or for Caravans used for any kind of timed competition or race or to non-production, customised or modified Caravans. Any such use will invalidate the Policy.
3. The Insurer’s liability, provided that the correct premium has been paid, will be subject to the limits indicated on the Proposal Form (attached) and/or within this document. The Policy will only become effective when the Proposal form and payment in full has been accepted by MB&G Head Office. MB&G reserves the right to decline any proposal.
4. The Policy has no surrender value, no refund of premium is available after the 14 day cooling off period has expired. The policy cannot be transferred to another Caravan.
5. No liability will be accepted for any claim notified to MB&G more than 7 days after the relevant fault has become apparent.
6. No repairs, including the fitting of any replacement unit, may be undertaken or commenced under the terms of the Policy unless explicitly authorised by means of a claims authority number in respect of agreed liability. No insured liability will exist with regard to any claims not authorised in this way.
7. The Insurer reserves the right to examine the Caravan and subject it to expert assessment and to nominate a repairer. The result of the assessment will determine the insured liability subject to the claimable limits.

8. No liability will be accepted for any losses covered under an accidental damage or road risks Policy for any road hazard/fire or accident damage. No liability of any kind exists in respect of third parties or bodily injury.
9. No liability will be accepted for damage caused by neglect, corrosion, intrusion of foreign or deleterious matter, lack of servicing, over-heating, freezing or abuse or to the continued use of the Caravan after a fault has become evident or for consequential loss or the failure of parts not covered by this Policy.
10. No liability will be accepted for parts incorrectly fitted or for any effect of an inadequate previous repair or faults or defects at the time of sale, or parts of faulty manufacture or design or not recommended or fitted by the manufacturer unless agreed by MB&G.
11. No liability will be accepted for any damage caused by war risks, sonic booms or nuclear radiation as provided for by the Insurer's standard exclusion clauses.
12. The Insurers may declare void any Policy where the Proposal Form does not correctly indicate the exact Caravan type, model and age.
13. If it shall be established following the receipt of the claim, that the conditions of the Policy as laid down have not been fully complied with, then it is hereby expressly agreed and declared that the Insurer shall be released from all liability for that particular claim.
14. If the insurer and/or a dealer undertake a claim, knowing the claim to be false and/or fraudulent as regards the value or the amount of work or otherwise, this Policy shall be deemed to be invalid, and the right to prosecute is reserved.
15. The Terms and Conditions of the Policy cannot be altered or amended by any person except by specific written endorsement by MB&G Head Office.

# 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 Claims Office, 21/26 Howard House, Howard Street, North Shields, Tyne & Wear NE30 1AR. Telephone: 0191 259 0647.
2. Take your Caravan to your supplying dealer or agreed repairer and obtain an estimate. The repairing dealer 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 Policy Holder to the repairing dealer. On acceptance of the claim MB&G will reimburse the Policy Holder with the cost of dismantling as part of the total claim up to the maximum liability 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 Policy Holder.
4. If a claimable liability is agreed MB&G will give authority by means of a specific claims number for the authorised sum. Any amount, in excess of this is the liability of the Policy Holder.
5. On completion of the authorised repairs the invoice must be submitted quoting the authority 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 document and the original Service Invoice(s) must be included if service proof is due.

## **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 Policy Holder may be required in respect of the improvement or betterment effected by the repair.
- C. Unless the repairs are carried out by the supplying dealer or an authorised repairer or when service proof is required the dealer may request the Policy Holder to settle the amount in full. The Policy Holder should then submit the claim to MB&G.
- D. Where the Policy Holder 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.

**MB&G Claims Office Telephone Number  
0191 259 0647**

# **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 Policy Holder'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 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.

# SERVICE SCHEDULE

It is a condition of this Policy that a service and safety check is carried out at least once every year (12 months from the date of purchase).

**FAILURE TO MAINTAIN AND PROVE THAT THE ABOVE SERVICE SCHEDULE HAS BEEN COMPLIED WITH WILL INVALIDATE THIS POLICY.**

NB The interval from purchase date to the first service, and the intervals between services must not exceed the stipulated time by more than 10 weeks. This time allowance is to facilitate the caravan owner to make sure services are complete at the correct intervals. If any circumstances prevent the service being carried out at the correct time MB&G must be informed immediately by recorded delivery.

## **IMPORTANT**

Acceptable proof of servicing will be the fully detailed original VAT service invoices. It is therefore vital that these documents are retained by you for your further protection, and our inspection in the event of a claim. In the event of these (invoice/s) documents being lost, then the onus of proof regarding servicing will rest on you.

# SERVICE RECORD

Please see the 'service standards' page for details.

If you do not keep to the service standard or you cannot prove that you have done so, your policy will not be valid.

If you record the details below, you know when your next service is due.

The only acceptable proof of servicing is the detailed VAT invoice which shows the servicing date.

This page will not be accepted as proof of servicing.

## 1st service

Date:

Job No:

Your 2nd service is due on:

## Dealer stamp

Engineers signature:

## 2nd service

Date:

Job No:

Your 3rd service is due on:

## Dealer stamp

Engineers signature:

## 3rd service

Date:

Job No:

Your 4th service is due on:

## Dealer stamp

Engineers signature:

## 4th service

Date:

Job No:

Your 5th service is due on:

## Dealer stamp

Engineers signature:



