



MG Car Club Insurance Scheme

Insurance for our MGs is an inconvenient purchase, and we have all been guilty of not devoting as much attention as we should to understanding precisely what we are getting. The modern world of online comparison sites and anonymous call centres can sometimes mean it is challenging to understand what level of cover or value you receive for your money.

Thankfully, this is about to change with a new scheme launched by the MG Car Club. This scheme does away with trawling websites or talking to overseas call centres. Instead, the Club has worked with a market-leading specialist broker to design their own insurance scheme that offers a personal service delivered by people who know and understand MGs.

Lorraine Noble-Thompson, Chairman of the MG Car Club, explains, *"Our objective was to create the best insurance scheme available for MGs anywhere in the market adding significant value to being a member of the MG Car Club. Our new and exclusive features have not only addressed shortcomings with our previous insurance, but also provides members of the MG Car Club unique benefits they cannot get anywhere else. Now, MG Car Club members can rely on an insurance scheme built by the club itself. Whilst the scheme has been geared to primarily meet members insurance needs and deliver exceptional value to them, the addition of financial support generated from the initiative will allow us to invest in further activities, events, and benefits for MG Car Club members."*

The MG Car Club's partner, Peter James Insurance, is well-known for providing specialist classic vehicle insurance and has been positioned at the heart of the historic vehicle community for many years.

Why do you need specialist cover?

Did you realise that some mainstream insurance policies do not cover you if you enter a car show field? This is why specialist cover like MG Car Club Insurance is vital, but there are many more compelling reasons to ensure you are adequately covered.

One such area is around salvage retention. Whilst many schemes advertise 'salvage retention', many are not actually free. Nearly all will typically charge you up to 35% of the agreed value if you opt to retain the salvage in the event of a total-loss, with this amount being deducted from the final settlement. MG Car Club Insurance provide the salvage completely FREE, with no charges or reduction in your settlement figure.

Helping younger generations of MG owners

MG Car Club is committed to helping young people become owners of an MG via its active Young Members branch. Now, young enthusiasts who are members of the MG Car Club can access fully comprehensive insurance on their MG. This is a significant benefit over most other specialist insurers, who often set an age limit of 25 or 30 for classic car insurance.

If a young person is keen to be involved but doesn't yet own an MG, then 'Accompanied Driver Cover', where they can drive an MG with a parent or grandparent alongside them for a modest additional premium, is a great way to get the youngsters in the family involved.

Modern MG owners

MG Car Club supports and encourages ownership of MGs of all ages, not least the current modern MG models, including EVs. Unlike other club based insurance schemes, our scheme will provide insurance for modern cars, as well as vintage and classic models, whether it's your 'daily' vehicle used for personal and business use, and regardless of whether or not you own other vintage or classic cars. This is a new and positive step to encourage the owners of new MGs in to the marque of friendship.

Helping you share the passion

Member-to-member cover is included, providing fully-comprehensive cover to drive another club member's MG regardless of who the 'borrowed' car is insured with. This is a fantastic camaraderie-building benefit for club life. From sharing a ride to the next show or fault-finding a friend's car at a Natter to events where two drivers may be beneficial, this makes car sharing easy.

Club track days are covered - for free!

MGs on Track delivers an excellent programme of track days every year. Thanks to the all-new MG Car Club Insurance, you can now participate as a fully insured participant for FREE - all you must do is inform the scheme which MGs on Track events you are booked on.

There are so many more reasons to switch...

Neil Brant, Vice-Chairman of the MG Car Club, added, "*While the areas already outlined are essential, they are just the tip of a significant iceberg. We consulted with the MGCC members to add a whole raft of extra benefits and levels of cover that we knew were essential to the full enjoyment of MGs of any age or era, from pre-war cars to modern EVs. The team at Peter James Insurance have been responsive and flexible at every step to ensure the needs of the full spectrum of our members can be met.*"

MG Car Club Insurance offers a self-repair option to pay out for the parts and the equivalent labour rate to a competent owner who wishes to repair their vehicle themselves after an accident. European cover is included, as is the cover for up to £3000 worth of parts and tools in the workshop or garage that you've been collecting for years, plus full breakdown cover for the UK and Europe is also in the bundle. There is a free and simple agreed value process, and if you have a rare car, you can insure it with reinstatement cover, which can add up to 25% to the agreed value and accounts for the added cost of rare parts or specialist restoration skills.

The scheme will be available to MG Car Club members for policies due for renewal on or after 1st November 2024, and be officially launched at the NEC Classic Motor Show at 10:30 a.m. on Friday, November 8th, on the MG Car Club stand in Hall 3,

Stand 150. The first fifty visitors to the stand will receive goodie bags, and we will have some free fizz for all. See you there!

The insurance world for MG owners is changing for the better. To benefit from this, call 0121 506 6026 or visit www.peterjamesinsurance.co.uk/mgcc for more information.