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Risk

Home Emergency Insurance

POLICY WORDING

About Your Insurance

Welcome to **your** Stubben Edge Home Emergency Insurance policy.

This insurance was arranged by Stubben Edge who is also the policy administrator and is underwritten by Novus Underwriting Limited on behalf of Helvetia Schweizerische Versicherungsgesellschaft in Liechtenstein AG.

Stubben Edge (Risk) Limited (FRN: 943286) is authorised and regulated by the Financial Conduct Authority ("FCA"). Stubben Edge (Risk) Limited (No 09073942) is registered in England and Wales. Registered office: Seventh Floor, 75-77 Cornhill, London, United Kingdom, EC3V 3QQ

Helvetia Schweizerische Versicherungsgesellschaft in Liechtenstein AG. Registered Office: Aeulestrasse 60 (2. Stock) 9490 Vaduz, Liechtenstein. The Insurer, Helvetia Schweizerische Versicherungsgesellschaft, is authorised and regulated by the Liechtenstein Financial Market Authority and is deemed authorised by the Prudential Regulation Authority and subject to regulation by the Financial Conduct Authority and limited regulation by the Prudential Regulation Authority.

Details can be checked on the Financial Services Register <https://register.fca.org.uk/> or by calling them on 0800 111 6768.

This insurance is designed to provide **you** with assistance in the event of an **emergency at your home**. **Please note:** The policy does not provide cover for routine maintenance of the items covered under the policy, nor cleaning or servicing.

There are four different products available under this insurance. The product which **you** chose when **you** applied for cover determines which of the various sections of cover detailed in this Policy Document apply to **your** insurance. Full details of the products and the various sections of cover are given in the "Policy Cover" section of this document, and the product which **you** have chosen will be stated on **your Policy Schedule**.

Please take time to read the "Important Information" section within this Policy Document. It tells **you** about things **you** need to check and the actions **you** need to take. It also contains details of the **initial exclusion period** during which no cover is provided and information about policy **excesses**. The insurer's right to change **your** cover or premium and information about **your** duty to take all reasonable precautions to prevent an **emergency** is also shown here.

How to Make a Claim

Please contact the **claims administrator**,
MB&G Insurance Services Limited, Cobalt Business Centre, Cobalt Park Way, Newcastle, NE28 9NZ. Email:
CVT@mbginsurance.com

Please have the following information ready to provide to the **claims administrator**:

- **Your** policy number (this can be found on **your Policy Schedule**); and
- Information on the **emergency**.

Important Information

It is important that:

- **You** check **your Policy Schedule** to ensure the details are correct and that the cover is as **you** requested.
- **You** check that **you** are eligible for this insurance (see "Eligibility" below).
- **You** check the information **you** have given **us** is accurate (see "Disclosure of Important Information" below).
- **You** notify the **administrator** as soon as possible of any inaccuracies on **your Policy Schedule**, or if **you** are not eligible for the insurance; and
- **You** comply with any duties detailed under each section of the Policy Document and under the insurance as a whole.

Conditions

There are conditions which apply to the whole of this insurance and full details of these can be found in the "General Conditions" section within this Policy Document. There are also conditions which relate specifically to making a claim under this insurance, and these can be found in the "Making a Claim" section.

In these sections **you** will find conditions that **you** need to meet. If **you** do not meet these conditions, **we** may reject a claim payment or a claim payment could be reduced. In some circumstances, **your** policy may be cancelled.

Initial Exclusion Period

Unless **you** have previously held a like for like insurance policy with another insurer and **you** are transferring to this policy without any gap in cover, a 14-day **initial exclusion period** applies to **your** policy. This means that no claim can be made for any incident that occurs within the 14 days from the start of **your** policy.

The **initial exclusion period** only applies at the start of **your** policy. It does not apply when **you** renew **your** cover.

If **you** have transferred to this policy from another insurer, proof will be required if a claim is reported within the **initial exclusion period**.

Policy Excesses

When **you** applied for this insurance, **you** chose whether **your** policy would have an **excess** applicable to all claims made. If **you** chose to take out a policy with a policy **excess**, **you** will have to pay the **excess** each time **you** make a claim and **your Policy Schedule** will show the **excess you** selected.

You will need to pay the **excess** before the **claims administrator** will dispatch an **engineer** to assist with an **emergency**.

Please note that **your excess** will not be refunded to **you** if a **callout** is cancelled by **you** and an **engineer** has already been dispatched.

Eligibility

When **you** applied for this insurance, **you** were asked to confirm that **you** and **your home** were eligible for cover. The eligibility requirements are as follows:

You must be:

- * Aged 18 or over at the time of purchasing this insurance; and * A permanent resident in the **United Kingdom**.

Your home must be:

- * Located within the **United Kingdom**; and
- * **Your** main permanent place of residence and owned and occupied by **you** and **your** family as a private residence with no business use. Flats or apartments, rented and let properties, commercial and business premises, mobile homes and bedsits are not eligible for cover.

Only the **home** address listed on **your Policy Schedule** is eligible for cover.

We will not provide any cover if **you** and/or **your home**, and **your domestic boiler** (if **you** have selected Boiler & Central Heating Cover) do not meet these eligibility requirements at the **start date** of **your** policy. Please contact the **administrator** as soon as possible if **you** are not eligible for this insurance, if a change in circumstances means that **you** no longer meet these eligibility requirements, or if **you** have any queries.

Disclosure of Important Information

In deciding to accept this insurance and in setting the terms and premium, **we** have relied on the information **you** have given **us** via the **administrator**. **You** must take reasonable care to provide complete and accurate answers to the questions asked when **you** take out, make changes to, or renew **your** policy. If the information provided by **you** is not complete and accurate:

- **We** may cancel **your** policy and refuse to pay any claim, or
- **We** may not pay any claim in full, or
- **We** may revise the premium, or
- the extent of the cover may be affected.

If **you** become aware that any information **you** have given is incomplete or inaccurate, please contact the **administrator** as soon as possible.

Your Duty To Try To Prevent an Emergency

You must take all reasonable precautions to prevent an **emergency**. **You** must ensure that the normal day-to-day maintenance of **your home** is undertaken and that **your home** is in good condition.

If **you** have taken out cover for **your domestic boiler**, **you** will need to ensure it is serviced regularly. To be able to make a valid claim under this insurance, **your domestic boiler** will need to have been:

a) serviced within the 12 months prior to the **start date**, and/or serviced in line with the manufacturer's recommendations; and b) serviced within the 12 month period prior to an **emergency** occurring.

Our Right to Change the Cover or Price of Your Insurance

If **we** change the terms of cover or price of **your** policy, it will only be done at **your** next annual renewal date where all changes will be communicated to **you** in writing.

Definitions

The words or expressions detailed below have the following meaning whenever they appear in this policy in **bold**.

Active War: **Your** active participation in a **war** where **you** are deemed under English Law to be under instruction from or employed by the armed forces of any country.

Administrator: Stubben Edge (Risk) Ltd , Address: 75-77 Cornhill, London, EC3V 3QQ, Tel: + 44 207 8461 373 Email: info@stubbenedge.com

Beyond Economic Repair: In the opinion of an **engineer** the cost of repair is more than the cost of replacement.

Call Out: A request for assistance with an **emergency** from **you**.

Claim Limit: The maximum amount payable by **us** for each claim within the **period of insurance** stated on **your Policy Schedule** including **call out** charges, labour, parts, materials and, where applicable, the cost (including VAT) of alternative accommodation. **You** can make a maximum of 3 claims during any one **period of insurance**.

Claims Administrator: MB&G Insurance Services Limited, Cobalt Business Centre, Cobalt Park Way, Newcastle, NE28 9NZ

Domestic Boiler: The central heating boiler contained within and supplying **your home** that is powered by natural gas from the appliance isolating valve, including all manufacturer's fitted components within the boiler together with the pump, motorised valves, thermostat, time, temperature and pressure controls. **We** will not cover any boiler that has an output more than 60kW/hr or which is over 15 years old at the **start date**.

Domestic Central Heating System: The **domestic boiler** and the central heating system within **your home** that is powered by natural gas from the appliance isolating valve, including all manufacturer's fitted components within the **domestic boiler** together with the pump, motorised valves, cylinder thermostat, time temperature and pressure controls, radiator valves, pipe work, feed and expansion tank and primary fluing.

Emergency: A sudden and unexpected event at **your home** which is set out in any of the Cover Sections A-H listed under "Policy Cover" in this Policy Document, and which if not dealt with quickly would in the opinion of the **claims administrator**:

- Render the **home** unsafe or insecure; or
- Damage or cause further damage to the **home**; or
- Cause a health and/or safety risk to **you** and/or to others.

Engineer: A qualified person approved and instructed by the **claims administrator** to assist with **your emergency**.

Excess: The first amount of each claim, payable by **you** to the **claims administrator** before the **engineer** will attend to assist with an **emergency**. This payment will be taken by the **claims administrator** before assistance is provided. Payment can be made by credit or debit card.

Your Policy Schedule will confirm the **excess** payable.

Home: **Your** main permanent place of residence, (including any attached garage and permanent attached outbuilding), as shown on **your Policy Schedule**. It must be owned and occupied by **you** and **your** family as a private residence with no business use.

Initial Exclusion Period: The first 14 days from the start of **your** policy during which no claim can be made for any **emergency** that occurs at **your home**.

The **initial exclusion period** only applies at the start of **your** policy. It does not apply when **you** renew **your** cover.

Nuclear risks: Ionising radiation or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel or radioactive toxic explosive or other hazardous properties of any explosive nuclear assembly or nuclear component thereof.

Period of Insurance: The period for which this insurance is valid as stated in **your Policy Schedule**.

Pest: Either black or brown rats, field or house mice, and wasps' and hornets' nests.

Policy Schedule: The document which names **you** as the Policyholder and contains **your home** address, the **period of insurance**, the premium, the product **you** have selected, the **claim limit**, and details about any policy **excess** applicable to each claim **you** make.

Reinstatement: Work carried out to make good any surface(s) or flooring which has been excavated to provide **you** with assistance in the event of an **emergency**.

Start Date: The date the insurance cover commences as shown on **your Policy Schedule**.

Terrorism: An act including, but not limited to, the use or threat of force and/or violence of any person or group(s) of persons, whether acting alone or on behalf of or in connection with any organisation(s) or government(s), committed for political, religious, ideological or similar purposes or reasons including the intention to influence any government and/or to put the public, or any section of the public, in fear.

Trace and Access: The investigation or locating of a leak that is not clearly visible and/or identifiable.

Uninhabitable: In the opinion of the **claims administrator** it is not suitable for **you** to remain in **your home** as a result of an **emergency**.

United Kingdom: England, Scotland, Wales and Northern Ireland.

War:

- (a) War, invasion, acts of foreign enemies, hostilities (whether war be declared or not), civil war, rebellion, revolution, insurrection, military or usurped power, riot or civil commotion assuming the proportions of, or amounting to, an uprising, military or usurped power; or
- (b) Any act of **terrorism**; or
- (c) Any act of war or **terrorism** involving the use of, or release of a threat to use, any nuclear weapon or device or chemical or biological agent.

We/Us/Our: Novus Underwriting Limited on behalf of Helvetia Schweizerische Versicherungsgesellschaft in Liechtenstein AG.

You/Your/Yourself: A private individual who fulfils the eligibility requirements under 'Eligibility' in this Policy Document and whose name appears as the Policyholder on the **Policy Schedule**.

What is Covered

The product which **you** selected will be confirmed in **your Policy Schedule**.

This policy provides the assistance described in the cover sections below in the event of an **emergency** occurring at **your home**. The maximum amount **we** will pay per claim under **your** policy is limited to the **claim limit** stated in **your Policy Schedule**, and **you** can make a maximum of 3 claims in any **period of insurance**. If the cost of **call out** charges, labour, parts, materials and, where applicable, the cost of alternative accommodation, exceeds the **claim limit** for any claim **you** make under the policy, **you** will need to pay the amount by which the total cost exceeds the **claim limit**.

When **you** applied for this insurance, **you** chose whether **your** policy would have an **excess** applicable to all claims made. If **you** chose to take out a policy with a policy **excess**, **you** will have to pay the **excess** each time **you** make a claim and **your Policy Schedule** will show the **excess you** selected. **You** will need to pay the **excess** before the **claims administrator** will dispatch an **engineer** to assist with an **emergency**.

There are exclusions to cover which apply to each individual cover section and these are listed within "We do not cover" under each section of cover listed below. There are also exclusions which apply to all sections of cover and these are listed under "General Exclusions" in this Policy Document.

Cover Section - Plumbing

In the event of an **emergency** arising from the sudden and unexpected failure of, or damage to, the internal plumbing (including the central heating pipes and radiator valves) within **your home** which has resulted or may result in internal water leakage, flooding or water damage to the **home**, an **engineer** will visit **your home** and complete a temporary repair to limit or prevent damage or, solely at the **claims administrator's** discretion, replace the damaged item or part of the item (as appropriate).

If **your home** becomes **uninhabitable** for more than 12 hours because of an **emergency** covered by this section of the insurance, **we** will pay up to £250 in total (including VAT) towards the cost of alternative accommodation. Cover is provided towards the cost of hotel room(s) and transport to the hotel only. **We** will not pay for any food or drink purchased, or the cost of any parking charges incurred, nor the cost of any entertainment.

We do not cover:

- a) Frozen pipes which have not caused any damage.
- b) Leaks from any household appliances (for example washing machines or dishwashers), sinks, showers or baths where leakage only occurs when the appliance is in use.
- c) The replacement of water tanks, cylinders and central heating radiators, external WC's, external pipes, and taps.
- d) Cracked or broken toilets or cistern.
- e) Pipes outside the boundary of **your home**.
- f) Dripping taps.
- g) Water pipes to or from and in a detached outbuilding or garage:
- h) Quieting noisy pipes that are caused by the expansion and contraction of pipes as they heat and cool.

Section - Internal and External Drainage In the event of an **emergency** arising from the sudden and unexpected failure of or damage to the internal or external drainage system of **your home**, an **engineer** will visit **your home** and complete a temporary repair to limit or prevent damage or, solely at the **claims administrator's** discretion, replace the damaged item or part of the item (as appropriate).

Examples of what **we** will cover are:

Internal Drainage:

- Blocked toilet / waste pipe.
- Leaking pipe / toilet / soil vent / stopcock.
- Leaking cold water tank / hot water cylinder (and subsequent draining down if required in an emergency);
- Complete drain blockage that results in all sinks being blocked.

External Drainage:

- Blocked external drain.
- Collapsed external drain.

If **your home** becomes **uninhabitable** for more than 12 hours because of an **emergency** covered by this section of the insurance, **we** will pay up to £250 in total (including VAT) towards the cost of alternative accommodation. Cover is provided towards the cost of hotel room(s) and transport to the hotel only. **We** will not pay for any food or drink purchased, nor the cost of any parking charges incurred, nor the cost of any entertainment.

We do not cover:

- a) Drains which are blocked by leaves, or due to the build-up of oils, fats, or debris.
- b) Any drainage system which is not of standard construction e.g. clay pot, plastic, P.V.C. or concrete.
- c) Cesspits, septic tanks, vacuum drainage systems, electric pumps, shower pumps and drainage pumps.
- d) Any plumbing and filtration system for swimming pools or spa baths.
- e) Drains related to detached outbuildings.
- f) Guttering or rainwater downpipes, rainwater drains and soakaways.
- g) Damage to drains caused by structures not conforming to local building regulations.
- h) Failure or damage caused to by faulty or defective design of the drainage pipe including but not limited to delamination found in pitch fibre pipe construction.
- i) **Reinstatement** costs relating the original surface or construction of a drive, path, decking or any other surface which is excavated as part of a claim.
- j) **Reinstatement** costs relating to any internal flooring, walls, or ceilings.
- k) Drains (sewers) which are not **your** responsibility, including the lateral or shared drains or drains that are outside **your home's** boundary.

Section - Emergency Boiler Cover

In the event of an **emergency** arising from the sudden and unexpected breakdown of the **domestic boiler** at **your home**, an **engineer** will visit **your home** and complete a temporary repair to limit or prevent damage or, solely at the **claims administrator's** discretion, replace the relevant part(s).

If **your domestic boiler** is less than 7 years old when the **emergency** occurs and the **domestic boiler** is declared **beyond economic repair**, **we** will contribute towards a replacement. The amount of the contribution will be £250.

We undertake to obtain spare parts as quickly as is reasonably possible. If **your domestic central heating system** has failed completely and it is not possible for the **engineer** to re-instate **your** heating, then in the event that it takes more than 12 hours to obtain spare parts from the first point at which an **engineer** visits **you** and diagnoses the requirement, **we** will pay a fixed benefit of £40 towards the cost of providing alternative heating (for example, if **you** purchase an electric heater).

We do not cover:

- a) Any repair/replacement whilst **your domestic boiler** is still covered by a retailer or manufacturer warranty.
- b) The cold-water system including its feed and outlet.
- c) **Your** water supply from the hot cylinder to **your** taps.
- d) Any non-gas appliances, Elson tanks, separate gas heaters supplying hot water, LPG (Liquid Petroleum Gas) boilers and dual-purpose boilers such as AGA's and Rayburns.
- e) Repair or replacement of fan convector heaters or heated towel rails or underfloor heating.
- f) Corrosion or any work arising from hard water scale deposits.
- g) Boilers over 15 years old at the **start date**.
- h) Any boiler that has an output more than 60kW/hr.
- i) Removal of sludge or hard water scale.
- j) Any boiler which has not been serviced within the 12 months prior to the **emergency** occurring.
- k) Any gas fired appliance whose primary purpose is other than heating, for example a domestic cooker or lighting system.
- l) Solar powered panels or ground air and water source pumps.
- m) Repairs when an **engineer** deems the boiler to be **beyond economic repair**.

Please Note: Cover under this section of the policy is only provided for repairs/replacement parts which are required after any retailer or manufacturer warranty on your domestic boiler has expired. If your domestic boiler is still covered by a retailer or manufacturer warranty when an emergency occurs, an engineer will not be able to attend your home and/or carry out the repair/replacement and you will need to contact the retailer/manufacturer as appropriate.

Section - Domestic Central Heating System Cover In the event of an **emergency** arising following the sudden and unexpected mechanical or electrical failure or malfunction of **your domestic central heating system**, which results in the system becoming unusable, an **engineer** will visit **your home** and complete a temporary repair to limit or prevent damage or, solely at the **claims administrator's** discretion, replace the relevant part(s).

We undertake to obtain spare parts as quickly as is reasonably possible. If **your domestic central heating system** has failed completely and it is not possible for the **engineer** to re-instate **your** heating, then in the event that it takes more than 12 hours to obtain spare parts from the first point at which an **engineer** visits **you** and diagnoses the requirement, **we** will pay a fixed benefit of £40 towards the cost of providing alternative heating (for example, if **you** purchase an electric heater).

We do not cover:

- a) Non-emergency day to day maintenance work including, but not limited to, descaling of central heating pipes, adjustment to the timing and temperature controls of the **domestic central heating system** and venting (bleeding) of radiators.
- b) Any non-gas appliances, Elson tanks, separate gas heaters supplying hot water, LPG (Liquid Petroleum Gas) boilers and dual-purpose boilers such as AGA's and Rayburns.
- c) Repair or replacement of fan convector heaters or heated towel rails or underfloor heating.
- d) Corrosion or any work arising from hard water scale deposits.
- e) Leaking radiators.
- f) Removal of sludge or hard water scale from the **domestic central heating system** or radiators.
- g) Any gas fired appliance whose primary purpose is other than heating, for example a domestic cooker or lighting system.
- h) Solar powered panels or ground air and water source pumps.

Section - Electrical Emergency

In the event of an **emergency** arising from the sudden and unexpected breakdown or failure of the permanent domestic electrical wiring system and its components (fuse box, switches, sockets) supplying electrical power to **your home**, an **engineer** will visit **your home** and complete a temporary repair to limit or prevent damage or, solely at the **claims administrator's** discretion, replace the relevant part(s) and/or wiring.

If **your home** becomes **uninhabitable** for more than 12 hours because of an **emergency** covered by this section of the insurance, **we** will pay up to £250 in total (including VAT) towards the cost of alternative accommodation. Cover is provided towards the cost of hotel room(s) and transport to the hotel only. **We** will not pay for any food or drink

purchased, nor the cost of any parking charges incurred, nor the cost of any entertainment.

We do not cover:

- a) Domestic appliances or electrical items with a plug.
- b) Replacing light bulbs, fuses, and any other routine electrical maintenance tasks.
- c) External lighting and non-permanent outbuildings such as sheds and greenhouses.
- d) Swimming pools, fish tanks, ponds, burglar and smoke alarms, satellite/TV equipment, telephone equipment, doorbells, garage doors, shower units, portable and fixed heating systems, immersion heaters, power generating systems including solar panels and wind turbines, any 3 phase electrical systems or garden areas;
- e) Any garage or outbuilding connected to a separate electric meter to that of the **home**.

Section - Emergency Gas Supply Pipe Cover In the event of a leak on **your** internal gas supply pipe, an **engineer** will visit **your home** and repair or replace the damaged section of the pipe.

Our assistance will only be provided once the National Gas Emergency Service have attended and isolated the leak.

If **your home** becomes **uninhabitable** for more than 12 hours because of an **emergency** covered by this section of the insurance, **we** will pay up to £250 in total (including VAT) towards the cost of alternative accommodation. Cover is provided towards the cost of hotel room(s) and transport to the hotel only. **We** will not pay for any food or drink purchased, nor the cost of any parking charges incurred, nor the cost of any entertainment.

We do not cover:

- a) Any gas boiler, fire, central heating, or hot water breakdown.
- b) Temporarily frozen pipes where permanent damage is not confirmed.
- c) Gas supply pipes which are not installed correctly, or which do not conform to any governing Gas Safe regulation or requirement.
- d) Any external gas supply pipe or any piping that is the responsibility of the National Grid, including any pipes outside the boundary of **your home**.

Section - Security, Roofing, Lost Keys and Pest Infestation Cover

In the event of an **emergency** relating to the security or roofing of **your home**, a **pest** infestation or loss of the keys to **your home**, **we** will provide the following assistance:

Security

If a security incident happens at **your home**, **we** will make sure **your home** is secure. For example, if **your home** is broken into, **we** will board up broken glazing and/or repair or replace broken locks for external windows and doors.

Roofing

If a roofing incident happens at **your home**, **we** will protect **your home** from further damage. For example, if roofing tiles are blown off during bad weather, **we** will use a tarpaulin to prevent further damage occurring.

Lost Keys

If the keys to the main house at **your home** are lost or stolen and there is no other set available to gain access, **we** will assist **you** to gain access to **your home** for example by replacing the locks and keys.

Pest Infestation

If you have a **pest** infestation inside **your home**, **we** will provide assistance to remove it. (Please note, “**pests**” are defined under this policy as either black or brown rats, field or house mice, and wasps’ and hornets’ nests. Infestation by any other animal or insect, including bees, is not covered under this policy.)

If **your home** becomes **uninhabitable** for more than 12 hours because of an **emergency** covered by this section of the insurance, **we** will pay up to £250 in total (including VAT) towards the cost of alternative accommodation. Cover is provided towards the cost of hotel room(s) and transport to the hotel only. **We** will not pay for any food or drink purchased, nor the cost of any parking charges incurred, nor the cost of any entertainment.

We do not cover:

- a) Pest infestation relating to non-covered pests, including but not limited to, ants, fleas, bedbugs, spiders, flies, squirrels, and bees.
- b) **Pest** infestations outside the main house at **your home**. For example, in garages, other outbuildings or in the garden.
- c) Damage caused by **pests** to **your home** and its contents.
- d) Loss of keys to the main house at **your home** if another set exists.
- e) Loss of keys for any building at **your home** which is not the main house, including any outbuilding, garage or shed.
- f) Internal doors and windows.
- g) Replacement or repair of electronic units powering garage doors.

General Exclusions

In addition to the following exclusions which apply to all sections of cover under this policy, there are exclusions which apply specifically to each individual cover section. These are listed within “We do not cover” under each section of cover of this Policy Document.

We shall not be liable for costs arising from or in connection with:

- 1) Any incident within the **initial exclusion period** after the **start date** of **your** policy.

- 2) Circumstances known to **you** prior to the **start date** of **your** policy.
- 3) Claims arising whilst or immediately after the **home** has been left unoccupied for 60 or more consecutive days;
- 4) Any work carried out by **you** or any other person which was not authorised by the **claims administrator** in advance;
- 5) Claims arising from subsidence, heave or landslip;
- 6) Any defect, damage or breakdown caused by **your** malicious or deliberate action, negligence, mis-use or third-party interference;
- 7) Routine maintenance of the items covered by **your** policy at **your home**, or cleaning or servicing;
- 8) Any incident where on attendance by an **engineer** at **your home** it becomes clear that the event is not an **emergency**;
- 9) Any item or system that has not been regularly maintained and/or serviced in accordance with manufacturer’s instructions or recommendations.
- 10) Loss of or damage arising out of disconnection from or interruption to the public supply of gas or water or electricity to **your home**.
- 11) Any parts or item that may need to be replaced because of natural wear and tear and/or gradual deterioration.
- 12) Any repair that is, in the **engineer’s** opinion, impossible to undertake due to problems with the access needed to carry out the repair.
- 13) Any loss unless it is specifically stated as being covered by the policy.
- 14) Any losses caused by any delays in getting spare parts.
- 15) Replacement of bespoke or designer radiators or towel rails.
- 16) Instances where a repair or replacement is needed only because of changes in legislation or health and safety guidelines.
- 17) **Homes** situated outside the **United Kingdom**.
- 18) Flats or apartments, rented and let properties, commercial and business premises, mobile homes, and bed-sits.
- 19) Claims directly or indirectly caused by, happening through, or in consequence of pollution or contamination of any kind whatsoever.
- 20) Any damage caused by the **approved engineer** in gaining access to:
 - a) The **home** due to the failure of the locks.
 - b) An appliance or any equipment from its operational position to affect an **emergency** repair.
 - c) Drains or supply pipes laid under pathways, drives, patios, or decked areas.
- 21) Any system(s), equipment or appliances that have not been installed according to appropriate regulatory standards in place or the manufacturer’s instructions, or both, and that are subject to a manufacturer’s recall.
- 22) Any claim arising directly or indirectly from:
 - a) **War** or acts of **terrorism**.
 - b) **You** are engaging in **active war**.
 - c) **Nuclear risks**.

General Conditions

These conditions apply to the whole policy. If **you** do not meet them, **your** claim may not be paid, or a claim payment could be reduced. In some circumstances **your** insurance may be cancelled.

- **You** must take all reasonable precautions to prevent an **emergency**. **You** must ensure that the normal day-to-day maintenance of **your home** is undertaken and that the **home** is in good condition.
- **You** cannot transfer this policy to anyone else.
- Where applicable, **you** will need to source and pay for the alternative heating yourself and provide a purchase receipt to the **claims administrator** so that **you** can be reimbursed.
- Where applicable, the alternative accommodation benefit will only be provided to **you** and **your** immediate family who normally reside at **your home**. It is also offered on a pay/claim basis, which means that you must pay initially, and the **claims administrator** will send **you** a claim form to complete and return for reimbursement. Before arranging any accommodation, authorisation must be obtained from the **claim's administrator**. **We** will only reimburse claims when the **claims administrator** is in receipt of a valid receipt.

Making a Claim

You must report any claim to the **claim's administrator** as soon as reasonably possible. The contact details are:

To make a **Claim**, **you** should complete the online claim form at www.mbginsurance.co.uk

Completing the claim form will provide us with all of the necessary information that **we** require in order to quickly process **your** claim. Please note that failure to provide all information at this point may mean that **we** will not be able to process **your** claim.

Alternatively, **you** may contact the **claims administrator** during office hours: 9am - 5pm Monday - Friday on MB&G Insurance Services Limited, Cobalt Business Centre, Cobalt Park Way, Newcastle, NE28 9NZ

The **claims administrator** will appoint an **engineer** to attend **your home**, provided that this is not prevented by adverse weather conditions, health and safety, industrial disputes (official or otherwise), failure of the public transport system (including the road and railway networks and repairs such networks) and any other circumstances preventing access to **your home** or otherwise making the provision of assistance impossible.

Claims Conditions

You must comply with the following conditions. If **you** fail to do so and this affects the ability of the **claims administrator** to fully assess **your** claim or keep **our** losses to a minimum, **we** may not **your** claim or any payment could be reduced.

- 1) Major emergencies which could result in serious injury to the public or damage to property should be immediately advised to the supply company and/or the public emergency services. The policy does not provide cover for any repairs, damage or other loss resulting from gas leaks which occur outside the boundary of the **home**.
- 2) Before requesting assistance, **you** should check that the circumstances are covered by **your** policy. Remember this is **not** a maintenance policy and does not cover routine maintenance in **your home**.
- 3) Telephone the **claims administrator** as soon as **you** notice the **emergency** to provide details of the assistance required. All requests for assistance must be made through the **claim's administrator**. Do not make any arrangements **yourself** without prior authorisation from the **claims administrator**. If **you** do, **we** will not reimburse any costs **you** may incur. Calls may be recorded.

Other Insurance

If, at the time of a valid claim under this policy, there is another insurance policy in force which covers **you** for the same loss or expense, **we** may seek a recovery of some or all of **our** costs from the other insurer. **You** must give **us** any help or information **we** may need to assist **us** with **our** loss recoveries.

Transferring of Rights

We will be entitled, at our **cost** but in **your** name, to:

- Take legal proceedings for **our** own benefit in respect of the cost of any claim made under this policy, damages or otherwise, or
- Take over and conduct the defence or settlement of any claim.

We will have full discretion in the conduct of any proceedings and in the defence or settlement of any claim.

You agree to give **us** all the relevant information, documents and assistance **we** require to enable any claim to be validated for **us** to achieve a settlement or pursue a recovery.

Fraudulent Claims or Misleading Information

We take a robust approach to fraud prevention in order to keep premium rates down so that **you** do not have to pay for other people's dishonesty. If any claim made by **you** or

anyone acting on **your** behalf under this insurance is fraudulent, deliberately exaggerated or intended to mislead, **we** may:

- Not pay **your** claim; and
- Recover (from **you**) any payments **we** have already made in respect of that claim; and
- Terminate **your** insurance from the time of the fraudulent act; and
- Inform the police of the fraudulent act.

If **your** insurance is terminated from the time of the fraudulent act, **we** will not pay any claim for any incident which happens after that time and may not return any of the insurance premium(s) already paid.

Replacement of Parts or Components

We reserve the right to use replacement parts supplied from third parties in addition to those parts that may be sourced from the manufacturer or their approved suppliers. **We** are not responsible for any loss, damage or inconvenience resulting from a delay in obtaining or receiving delivery from the relevant supplier of any spares.

When replacement parts are received, **we** will contact **you** to arrange a suitable time slot for the **engineer** to attend. **You** should make sure that the **engineer** can get access to carry out the repair. If **we** cannot get a replacement part needed to carry out a repair **our** liability will be limited to a temporary repair to limit or prevent damage and to make **your home** safe.

Emergencies Not Covered Under This Policy

Should an **emergency** arise that is not included under **your** policy, the **administrator** can arrange for an **engineer** to attend **your home** but **you** will be responsible for all costs involved. The use of this service does not constitute a claim under **your** policy.

Automatic Renewal of Your Policy

Where **you** have selected the Automatic Renewal option at time of purchase, the **administrator** will automatically renew **your** insurance policy.

Selecting the Automatically Renewal option means the **administrator** will keep **your** payment details securely on file so that it can debit **your** premium up to seven (7) days before **your** renewal date. The **administrator** will contact **you** by email up to 30 days prior to **your** renewal date to confirm auto renewal. The email will be sent to the email address provided by **you** at the time of **your** original application and will confirm the new premium payable, any changes to the terms/conditions of **your** cover, and that payment will be debited up to 7 days prior to the policy renewal date. In addition to emailing **you**, the **administrator** will also write to **you** at **your home** address to confirm the auto renewal.

If **you** do not wish **your** policy to auto renew, or **you** require changes to **your** policy details, please contact the **administrator** at least 14 days before **your** renewal date.

Cancellation of the Policy

You have the right to cancel this policy within 14 days of the date **you** purchased the policy or when **you** received the policy documents if this is later. This is known as **your** cooling off period. **You** do not need to provide a reason for cancellation, and **we** will provide a full refund any premium paid, unless **you** have made a claim or there has been an incident likely to result in a claim.

If **you** wish to cancel the policy after 14 days, then no refund of premium will be provided

To cancel **your** cover please contact the **administrator**.

You will need to supply all **your** policy details.

Cancellation by Us

We may at any time cancel any insurance policy by giving 30 days' notice in writing, where there is a valid reason for doing so. A cancellation letter will be sent to **You** at **Your** last known address. Valid reasons may include but are not limited to: -

- a) Non-payment of premium.
- b) Threatening and abusive behaviour.
- c) Failure to provide documents.
- d) Non-compliance with policy terms and conditions.

If **we** cancel **your** policy, **we** will provide a refund of **your** premiums less a charge for the cover already provided, unless the reason for cancellation relates to Fraud.

We may cancel **your** policy due to **your** non-payment of premium if **you** use threatening or abusive behaviour or language or if **we** have reasonable suspicion of fraud. This is not an exhaustive list.

Customer Service/Complaints

It is the 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 follow the Complaints Procedure: -

SALE OF THE POLICY

Stubben Edge (Risk) Ltd , Address: 75-77 Cornhill, London, EC3V 3QQ, Tel: + 44 207 8461 373 Email:

info@stubbenedge.com

CLAIMS

MB&G Insurance Services Limited, Cobalt Business Centre, Cobalt Park Way, Newcastle, NE28 9NZ.

Email: CVT@mbginsurance.com

In all correspondence please state that **your** insurance is provided by Novus Underwriting Limited and quote scheme reference B1927GDR0012020

If **your** complaint about **your** claim cannot be resolved by the end of the third working day, Call Assist Limited will pass it to: Novus Underwriting Ltd, 4th Floor, 34 Lime Street, London, EC3M 7AT Email: complaints@novusunderwriting.com

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 and have an annual turnover of less than €2million and fewer than ten staff. **You** may contact the Financial Ombudsman Service at: -

The Financial Ombudsman Service,
Exchange Tower,
London, E14
9SR.
Tel: 0300 123 9 123
Email: complaint.info@financial-ombudsman.org.uk

The above complaints procedure is in addition to **your** statutory rights as a consumer. For further information about **your** statutory rights contact **your** local Citizens Advice Bureau.

If **you** have purchased the insurance policy online, **you** may also raise **your** complaint via the EU Online Dispute Resolution Portal at <http://ec.europa.eu/consumers/odr/>. This will forward **your** complaint to the correct Alternative Dispute Resolution scheme. For insurance complaints in the UK this is the Financial Ombudsman Service. However, this may be a slower route for handling **your** complaint than if **you** contact the Financial Ombudsman Service directly.

Compensation Scheme

Helvetia Schweizerische Versicherungsgesellschaft in Liechtenstein AG is covered by the Financial Services Compensation Scheme (FSCS). **You** may be entitled to compensation from the scheme if Helvetia Schweizerische Versicherungsgesellschaft in Liechtenstein AG cannot meet their obligations. This depends on the type of business and the circumstances of the claim. Most insurance contracts are covered for 90% of the claim with no upper limit. **You** can get more information about compensation scheme arrangements from the FSCS or visit www.fscs.org.uk.

You may also contact the FSCS on their Freephone number: 0800 678 1100 or 020 7741 4100 or **you** can write to: Financial Services Compensation Scheme, P O Box 300, Mitcheldean, GL17 1DY

Personal Information

For more information about how the Insurer use **your** personal information please see our full privacy notice, which is available in the Privacy section of our website www.helvetia.com/privacy.