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Risk

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Multiple Appliance Policy wording

Your Stubben Edge Contract of Insurance – Multiple Appliance

Welcome to **Your** Stubben Edge Multiple Appliance insurance policy.

This insurance was arranged by Stubben Edge (Risk) Ltd 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: Fourth 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 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 of the Temporary Permissions Regime, which allows EEA-based firms to operate in the UK for a limited period while seeking full authorisation, are available on the Financial Conduct Authority's website. <https://register.fca.org.uk/ or by calling them on 0800 111 6768>.

As Stubben Edge (Risk) Ltd acts as agent for the Insurer, monies paid to (or held by) Stubben Edge (Risk) Ltd in relation to the insurance contract are treated as having been paid to (or held by) the Insurer

IMPORTANT

It is important that **You** check **Your Policy Schedule** to ensure that the information that **You** have provided to **Us** is accurate. Please take the time to read the contents of this **Policy** to ensure that **You** understand the cover **We** are providing **You** and that **You** comply with **Our** terms and conditions. This **Policy** wording and **Your Policy Schedule** are important documents; please keep them in a safe place in case **You** need to refer to them for any reason.

Definitions

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

Accidental Damage:

A sudden and accidental event resulting in the failure of any component of the **Products** which prevents normal operation and requires repair or replacement before normal operation can be resumed.

Administrator:

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

Beyond Economic Repair:

Referred to as **BER**, which means, in the opinion of **Our** approved engineer, the cost of repair is more than the cost of replacement

Claims Administrator:

MB&G Insurance Services Limited, Cobalt Business Exchange, Cobalt Park Way, Newcastle Upon Tyne, NE28 9NZ

Call Out:

The attendance of an engineer to **Your Home** during normal working hours (9am – 5pm Monday to Friday excluding Bank Holidays).

Claim Limit:

Your Policy provides unlimited claims up to the **Claim Limit** stated on **Your Policy Schedule** during the **Policy** period.

Consumer Electronic Products are covered up to the **Claim Limits** specified on **Your Policy Schedule**. **Consumer Electronic**

Consumer Electronic Products:

The item or items purchased and owned by **You**, in full working order, from a VAT registered company and for which **You** hold Proof of Purchase and that is insured by **Us** as detailed in **Your Policy Schedule**. The **Equipment** cannot have been purchased second hand or reconditioned, at auction or from an online auction website

Deferment Period:

In respect of all sections of the policy, no claim can be made for any incident that occurs within 28 days of the commencement date of this policy as shown in the **Policy Schedule**.

Items added during the life of the policy would also need to adhere to the Deferment period.

Domestic Appliance Product(s):

The item or items purchased and owned by **You**, in full working order, from a VAT registered company and for which **You** hold **Proof of Purchase** and that is insured by **Us** as detailed in **Your Policy Schedule**. The **Equipment** cannot have been purchased second hand or reconditioned, at auction or from an online auction website.

Excess:

The amount **You** will be required to pay towards each claim **You** make under this **Policy**.

Your Policy Schedule will state if an **Excess** applies to **your** policy. Please note there is a compulsory excess of £50.00 on all claims occurring within the first 90 days of cover. The compulsory excess of £50.00 is also applied to all appliances over 6 years of age. The compulsory **Excess** does not apply if **You** have included a voluntary **Excess**.

Home:

The property situated in the United Kingdom, Channel Islands or Isle of Man, detailed on **Your Policy Schedule**

Insurer We/Us/Our:

Novus Underwriting Limited on behalf of Helvetia Schweizerische Versicherungsgesellschaft in Liechtenstein AG.

Mechanical/Electrical Breakdown:

The actual and sudden mechanical / electrical failure or breakdown which results in the sudden stoppage of a **Product's** normal functions and which necessitates repair to resume those functions. Failure or breakdown that ultimately results from wear and tear are excluded from the scope of cover afforded by this policy.

Period of Insurance:

The duration between the policy start date when cover commences and the policy end date, as noted on **Your Policy Schedule**

Policy Schedule:

Confirmation of the Vehicle, the Insured's details, Policy Duration, component cover selected and the **Claim Limit**.

Territorial Limits:

The United Kingdom, the Channel Islands and the Isle of Man **You/Your:**

The person named on the **Policy Schedule** who has paid the appropriate premium for this policy.

Cover Provided

Cover Level A

We will indemnify **You** against the costs of any **Mechanical/Electrical** breakdown or **Accidental Damage** for **Domestic Appliances Product** identified on **Your Policy Schedule**.

Where the **Domestic Appliances Product** was under 5 years of age and is declared **BER**, **We** will replace the **Product** with a **Product** of similar specification and functionality.

Where the **Domestic Appliances Product** is over 5 years of age but less than 8 years of age and is declared **BER**, **We** will make a contribution towards the cost of replacement. The contribution will depend on the age of the appliance (as outlined in the Insurers Contribution Table) and will be made with vouchers from a retailer of our choosing.

We reserve the right to make settlement of any claim resulting in replacement of the **Domestic Appliances Product** in cash or by voucher

Cover Level B

We will indemnify **You** against the costs of any **Mechanical/Electrical breakdown** or **Accidental Damage** for **Domestic Appliances Product** and **Consumer Electronic Product** as identified on **Your Policy Schedule**.

Where **Your Domestic Appliances Product** was under 5 years of ages at the time you purchased **Your** policy and is declared **BER**, **We** will replace the **Product** with a product of similar specification and functionality.

Where the **Domestic Appliances Product** is over 5 years of age but less than 8 years at the time you purchase **Your** policy and is declared **BER**, (as outlined in the Insurers Contribution Table) and will be made with vouchers from a retailer of our choosing.

Where **Your Consumer Electronics Product** was under 3 years of ages at the time you purchased **Your** policy and is declared **BER**, **We** will replace the **Product** with a product of similar specification and functionality. Where **Your Consumer Electronics Product** is over 3 years of ages at the time you purchased **Your** policy and is declared **BER**, **We** will make a contribution towards the cost of replacement. The contribution will depend on the age of the appliance (as outlined in the Insurers Contribution Table) and will be made with vouchers from a retailer of our choosing

Insurers Contribution

Domestic Appliances Product

Product Age	Contribution
Between 5 and 7 years old	40%
Between 7 and 8 years old	25%

Consumer Electronic Product

Product Age	Contribution
Between 3 to 5 Years	75%
Between 5 to 7 Years	40%
Between 7 and 8 years old	25%

We do not cover appliances over 8 years old in respect of both Cover Level A and B.

We reserve the right to make settlement of any claim resulting in replacement in cash or by voucher.

Products Covered under this policy

Depending on the Cover selected, **You** may insurer up to ten (10) Domestic **Appliance** and **Consumer Electronic Products** that have been purchased in the UK, chosen from the following list:

Domestic Appliance Product(s)

- Dishwasher
- Free Standing Cooker
- Freezer
- Fridge/Freezer
- Cooker, Hob, Oven
- Microwave Oven
- Refrigerator
- Tumble Dryer
- Washer/Dryer
- Washing Machine
- Wine Cooler

Consumer Electronic Product(s)

- DVD Player/Blue Ray Players
- Televisions -OLED/LCD/LED/Plasma
- Smart Speakers/Wireless Speakers/Sound Bars
- Satellite/Freeview Boxes
- Digital Radios
- Home Entertainment Equipment
- Vacuum Cleaner
- De-Humidifiers
- Halogen Oven
- Slow Cooker
- Food Processor

Your Products must be registered with the **Administrator** and cover will not apply until 28 days after the policy commencement date. **We** reserve the right to decline the inclusion of some manufacturers or products. **Products** may be substituted at any time by contacting the **Administrator**; cover will not commence on the substituted **product(s)** until 28 days after the change date.

What is not Covered

This policy does not cover:

- 1) Repairs or replacements for any **Domestic Appliance** or **Consumer Electronic Product(s)** will not be provided if they are still covered by any manufacturer's, supplier's or repairer's warranty or arise from or in the event of:
- 2) Any **Excess** payable as detailed within **Your Policy Schedule**.
- 3) A **Domestic Appliance** or **Consumer Electronic Product** being recalled by any supplier or manufacturer due to a generic manufacturer defect or any other reason.
- 4) Any unauthorised modification of the **Domestic Appliance** or **Consumer Electronic Product(s)** including (without limitation) any upgrade not authorised by the person who supplied it to **You** or addition of any accessories not approved by the manufacturer;
- 5) **Your** failure to follow any operating instructions in relation to the **Domestic Appliance** or **Consumer Electronic Product(s)**.
- 6) Use of **Domestic Appliance** or **Consumer Electronic Product(s)** in a non-domestic or commercial environment.
- 7) Where any damage to a **Domestic Appliance** or **Consumer Electronic Product** has been caused by loss, theft, or attempted theft.
- 8) No fault being found with **Your Domestic Appliance** or **Consumer Electronic Product(s)**.
- 9) Routine maintenance, cleaning and servicing of the **Domestic Appliance** or **Consumer Electronic Product(s)** supplies or services to **Your Home**.
- 10) Cosmetic damage such as damage to paintwork or dents or scratches to the **Domestic Appliance** or **Consumer Electronic Product(s)**.
- 11) Replacement of any consumable or auxiliary items e.g., batteries or any accessories or peripherals that were not part of the original **Domestic Appliance** or **Consumer Electronic Product(s)** offerings at the time of purchase.
- 12) The **Domestic Appliance** or **Consumer Electronic Product(s)** not properly installed by installers authorised by the supplier.
- 13) Any claim occurring within 28 days of the inception date of **Your Policy**
- 14) Costs associated with the initial set up.
- 15) Claims for rectifying maladjustment or incorrect configuration of setting of manual controls.
- 16) Faults known to **You** before commencement of cover under **Your** policy.
- 17) Claims arising as result of normal wear & tear.
- 18) Any other costs that are directly or indirectly caused by the event which led to **Your** claim unless specifically stated in this policy.
- 19) Any additional carriage costs if an item of equipment needs to be collected from, or delivered to, an address outside the United Kingdom, Chanel Islands or Isle of Man
- 20) Any loss other than the cost of repairing or replacing an item of Equipment
- 21) Deliberate or malicious damage or neglect of the **Product(s)**.
- 22) The replacement of the **Product** where it is declared **BER** and was over 8 years of age at the time of inception of the policy.

- 23) War: Any direct or indirect consequence of war, civil war, invasion, acts of foreign enemies (whether war be declared or not), rebellion, revolution, insurrection, military or usurped power, or confiscation, nationalisation, requisition, destruction of or **Damage** to property by or under the order of any government, local or public authority.
- 24) Terrorism: Any direct or indirect consequence of terrorism as defined by the Terrorism Act 2000 and any amending or substituting legislation.
- 25) Radiation: Any direct or indirect consequence of: Irradiation, or contamination by nuclear material; or the radioactive, toxic, explosive or other hazardous or contaminating properties of any radioactive matter; or Any device or weapon which employs atomic or nuclear fission or fusion or other comparable reaction or radioactive force or matter.
- 26) Electronic data: Any consequence, howsoever caused, including but not limited to Computer Virus in Electronic Data being lost, destroyed, distorted, altered, or otherwise corrupted. For the purposes of this Policy, Electronic Data shall mean facts, concepts and information stored to form useable data for communications, interpretations, or processing by electronic or electromechanical data processing or other electronically controlled hardware, software and other coded instructions for the processing and manipulation of data, or the direction and manipulation of such hardware. For the purposes of this Policy, Computer Virus shall mean a set of corrupting, harmful, or otherwise unauthorised instructions or code, whether these have been introduced maliciously or otherwise, and multiply themselves through a computer system or network of whatsoever nature

General Conditions

Claims are only valid where authority has been issued by the **Claims Administrator** or their appointed engineer.

- 1) The **Claims Administrator** will make attempts to obtain a suitable engineer, if provision of service is not precluded by:
 - a) Adverse weather conditions.
 - b) Industrial disputes (official or not).
 - c) Failure of the public transport system (including the road network) and repair thereto.
 - d) Schedule of Engineer coverage based on geographical locations.
 - e) Other circumstances preventing access to **Your Home** or otherwise making provision of cover impractical.
- 2) **We** shall be entitled to:
 - a) Decline cover if, in **Our** opinion, **Your Home** or services have not been maintained in a safe or serviceable condition.
 - b) Decide on the most appropriate means of providing cover, although **We** will take **Your** wishes into account whenever possible.
 - c) **Your** assistance in carrying out such extensive diagnostic tests via the telephone as **We** see necessary to resolve any problems before we arrange an engineer **Call Out**.
- 3) **You** may be responsible for any **Call Out** charges if having requested assistance, **You** are not at **Home** when the engineer arrives.
- 4) **We** will arrange to supply and fit replacement parts or components where required and covered under **Your** policy. If **You** request any additional work or replacement parts, **You** will be responsible for the additional cost. **We** are not responsible for any inconvenience, loss or damage caused by delay in the supply of spare parts or components by manufacturers or their suppliers or agents.
- 5) **If You** move address, then **You** must inform the **Administrator** in writing or by phone.
- 6) Where the **Insurer** deems the **Product** to be **Beyond Economical Repair** or makes financial settlement in lieu of repair all benefits under this policy will cease.
- 7) This insurance is automatically cancelled if **You** or anyone acting on **Your** behalf submit a claim knowing it to be false, fraudulent or a misrepresentation.

How to Make a Claim

You must report any claim to the **Claims Administrator** as soon as reasonably possible.

All Claims are required to be submitted online using the claims form via the **Claims Administrators** website:

www.mbginsurance.co.uk/claims/gadget/appliances/

If **You** have any problems completing the claims form, or any queries please do not hesitate to contact the **Claims Administrator** on:

Email: claims@mbginsurance.co.uk

Tel: 0191 258 8153

(Normal working hours 9am – 5pm Monday to Friday excluding bank holidays)

Cancellation

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 of any premium paid, unless **You** have made a claim or there has been an incident likely to result in a claim.

Thereafter **You** may cancel the insurance cover at any time by informing **Your Administrator** however no refund of premium will be payable.

if **You** have an annual policy but pay **Your** premium on a monthly basis via the **Administrator's** Premium Credit Arrangement, **You** will be required to pay the remainder of **Your** annual premium in accordance with the terms of that Arrangement

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.

Please contact the **Administrator** by Email: hello@stubbededge.com if **You** wish to cancel **Your** policy

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 below: -

Sale of Policy

Stubben Edge (Risk) Ltd,
Address: 75-77 Cornhill, London, EC3V 3QQ,
Tel: + 44 207 8461 373
Email: hello@stubbededge.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 B1927GDR0012022/04

If **Your** complaint about **Your** claim cannot be resolved by the end of the third working day, MB&G Insurance Services 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.

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:

- a) Not pay **Your** claim, and
- b) Recover (from **You**) any payments **We** have already made in respect of that claim, and
- c) Terminate **Your** insurance from the time of the fraudulent act, and
- d) 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.

Law and Jurisdiction

This policy shall be governed by the laws of England and Wales and subject to the non-exclusive jurisdiction of the courts of England.

Information You have provided – Insurance Act 2015

You must take reasonable care to provide accurate and complete answers to all the questions **You** are asked when **You** take out or make changes to this policy.

You must notify the **Administrator** as soon as possible if any of the information in **Your** policy documents is incorrect or if **You** wish to make a change to **Your** policy.

If **You** do not provide accurate and complete answers to the questions **You** are asked, or **You** fail to notify the **Administrator** of any incorrect information or changes **You** wish to make, **Your** policy may not operate in the event of a claim. **We** may not pay any claim in full or **Your** policy could be invalid.

No term of this insurance contract is intended to limit or affect the statutory rights and obligations of the parties to this contract under the effect of the Insurance Act 2015.

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