



## 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 Collinson Insurance

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: 75-77 Cornhill, London, United Kingdom, EC3V 3QQ.

Collinson Insurance (a trading name of Astrenska Insurance Limited) is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority in the United Kingdom, under Firm Reference Number 202846. Registered in England number 01708613

Novus Underwriting Limited, which is an Appointed Representative of Consilium Insurance Brokers Limited, authorised and regulated by the Financial Conduct Authority (Ref: 306080). Novus Underwriting Limited is registered in England (No. 10844265). Registered address The Monument Building, 11 Monument Street, London, EC3R 8AF, United Kingdom.

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

### Your Responsibility

You are required by the provisions of the Consumer Insurance (Disclosure and Representations) Act 2012 to take care to:

- Supply accurate and complete answers to all the questions We may ask as part of Your application for cover under the policy.
- To make sure that all information supplied as part of Your application for cover is true and correct.
- Tell Us of any changes to the answers You have given as soon as possible.

Failure to provide answers in-line with the requirement of the Act may mean that Your policy is invalid, and You won't be able to make a claim.

### 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.

## Meaning of Words

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 378  
Email: enquiries@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 Collinson Insurance

#### **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/](http://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](mailto: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) a) Where **We** reasonably suspect fraud
- b) Non-payment of premium
- c) Threatening and abusive behaviour
- d) Non-compliance with policy terms and conditions
- e) **You** have not taken reasonable care to provide complete and accurate answers to the questions **We** ask

If **We** cancel **Your** policy, **We** will provide a refund of **Your** premiums less a charge for the cover already provided.

Where Our investigations provide evidence of fraud or misrepresentation, **We** may cancel the policy immediately and backdate the cancellation to the date of the fraud or the date when **You** provided **Us** with incomplete or inaccurate information. This may result in **Your** policy being cancelled from the date **You** originally took it out and **We** will be entitled to keep the premium.

If **Your** policy is cancelled because of fraud or

misrepresentation, this may affect **Your** eligibility for insurance with **Us**, as well as other insurers, in the future.

Please contact the **Administrator** by Email:

[enquiries@stubbededge.com](mailto:enquiries@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 378  
Email: [enquiries@stubbenedge.com](mailto:enquiries@stubbenedge.com)

### Claims

MB&G Insurance Services Limited, Cobalt Business Centre,  
Cobalt Park Way, Newcastle, NE28 9NZ,  
Email: [CVT@mbginsurance.com](mailto:CVT@mbginsurance.com)

In all correspondence, please state that **Your** insurance is provided by Novus Underwriting Limited and quote scheme reference B1927GDR0012024/04

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 the **Insurer**.

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](mailto: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.



## Fraudulent Claims or Misleading Information

You must not act in a fraudulent way. If You or anyone acting for You:

- Fails to reveal or hides a fact likely to influence whether We accept your proposal, Your renewal, or any adjustment to Your policy.
- Fails to reveal or hides a fact likely to influence the cover We provide.
- Makes a statement to Us or anyone acting on Our behalf, knowing the statement to be false.
- Sends Us or anyone acting on Our behalf a document, knowing the document to be forged or false.
- Makes a claim under the policy, knowing the claim to be false or fraudulent in any way.
- Makes a claim for any loss or damage You caused deliberately or with Your knowledge.

If Your claim is in any way dishonest or exaggerated, We will not pay any benefit under this policy or return any premium to You, and We may cancel Your policy immediately and backdate the cancellation to the date of the fraudulent claim. We may also take legal action against You and inform the appropriate authorities.

a) .

## 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.

## Compensation Scheme

The Financial Services Compensation Scheme covers this policy. You may be entitled to compensation from this scheme if We cannot meet Our liabilities under this policy. Further information about compensation scheme arrangements is available at [www.fscs.org.uk](http://www.fscs.org.uk) or by telephoning 0207 741 4100.

## Collinson Insurance Privacy Notice

### How We Use the Information About You

As a data controller, We collect and process information about You so that We can provide You with the products and services You have requested. We also receive personal information from Your agent on a regular basis while Your policy is still live. This will include Your name, address, risk details and other information which is necessary for Us to:

- Meet Our contractual obligations to You.
- Issue You this insurance policy.
- Deal with any claims or requests for assistance that You may have.
- Service Your policy (including claims and policy administration, payments, and other transactions).
- Detect, investigate, and prevent activities which may be illegal or could result in Your policy being cancelled or treated as if it never existed.
- Protect Our legitimate interests.

Some of the personal information that you provide may be sensitive information. This includes details about your health or medical records. Where we need your consent to collect and process your sensitive information, this will be obtained from you at the relevant time. Please note that, in these cases, we may not be able to sell you an insurance policy or deal with a claim if you do not agree to us processing relevant sensitive information.

To administer Your policy and deal with any claims, Your information may be shared with trusted third parties. This will include members of The Collinson Group, third party administrators, contractors, investigators, crime prevention organisations and claims management organisations where they provide administration and management support on Our behalf. Some of these companies are based outside of the European Union where different data privacy laws apply. Wherever possible, We will have strict contractual terms in place to make sure that Your information remains safe and secure.

We will not share your information with anyone else unless You agree to this, or We are required to do this by Our regulators (e.g., the Financial Conduct Authority) or other authorities.

The personal information We have collected from You will be shared with fraud prevention agencies and databases who will use it to prevent fraud and money-laundering and to verify Your identity. If fraud is detected, You could be refused certain services, finance, or employment. Further details of how Your information will be used by Us and these fraud prevention agencies and databases, and Your data protection rights, can be found by visiting <https://cifas.org.uk/fpn> and <https://insurancefraudbureau.org/privacy-policy>.

### Processing your data

Your data will generally be processed on the basis that it is:

- Necessary for the performance of the contract that You have with Us.
- Is in the public or Your vital interest: or.
- For Our legitimate business interests.



If We are not able to rely on the above, We will ask for Your consent to process Your data.

#### How we store and protect your information

All personal information collected by Us is stored on secure servers which are either in the United Kingdom or European Union. We will need to keep and process Your personal information during the period of insurance and after this time so that We can meet Our regulatory obligations or to deal with any reasonable requests from Our regulators and other authorities.

We also have security measures in place in Our offices to protect the information that You have given Us.

#### How you can access your information and correct anything which is wrong.

You have the right to request a copy of the information that We hold about You. If You would like a copy of some or all of Your personal information, please contact Us by email or letter as shown below:

Email address: [data.protection@collinsongroup.com](mailto:data.protection@collinsongroup.com)

Postal Address: 3 More London Riverside, London, SE1 2AQ

This will normally be provided free of charge, but in some circumstances, We may either make a reasonable charge for this service or refuse to give You this information if Your request is clearly unjustified or excessive.

We want to make sure that Your personal information is accurate and up to date. You may ask Us to correct or remove information You think is inaccurate.

If You wish to make a complaint about the use of Your personal information, please contact Our Complaints manager using the details above. You can also complain directly to the Information Commissioner's Office (ICO). Further information can be found at <https://ico.org.uk>