

See

Risk

Breakdown Cover

Hire & Reward and Driving Tuition

POLICY WORDING

GSRLTD/Breakdown/Online/01/01/22 - 003

Your Contract of Insurance – Road Rescue

Welcome to **your** Stubben Edge Breakdown Insurance Policy Document.

This insurance was arranged by Stubben Edge who is also the policy administrator and is underwritten by Novus Underwriting Limited on behalf of Millennium Insurance Company Limited.

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

Millennium Insurance Company Limited, regulated by the Gibraltar Financial Services Commission ("GFSC") under the Financial Services (Insurance Companies) Act to carry on insurance business. Reg No.82939. Its principle office is PO Box 1314, 13 Ragged Staff Wharf, Queensway Quay, Gibraltar, GX11 1AA.

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

Understanding **your** Policy: Please read this policy carefully and make sure **you** understand fully and comply with its terms and conditions. Failure to do so may jeopardise the payment of any claim which might arise and could lead to the policy becoming void.

All insurance documents and all communication with **you** about this policy will be in English.

The Insurance Contract: This Policy Document and **your schedule** are **your** insurance documents and together they make up the contract between **you** and **us**. It is important that **you** read this Policy Document carefully along with **your insurance schedule** so **you** can be sure of the cover provided and to check that it meets **your** needs.

IMPORTANT

It is important that **you** check **your 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 schedule** are important documents; please keep them in a safe place in case **you** need to refer to them for any reason.

How to Make a Claim

You must report any claim to the **claims administrator** as soon as reasonably possible, If **your** vehicle breaks down please call the **claims administrator** on 01206 714354 from the UK or on 0044 1206 714354 from outside the UK.

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

- Your return telephone number
- Your policy number and vehicle registration
- The precise location of **your vehicle** (or as close as **you** are able in the circumstances)

If **you** are unable to provide the above information the **claims administrator** may refuse the provision of a **roadside agent** or may require **you** to provide **your** debit or credit card details to secure the attendance of a **roadside agent**.

If **you** are deaf, hard of hearing or speech impaired, please send a text message containing **your** full name, policy number, **vehicle** registration and postcode to 07537 404890.

Based on the information **you** provide the **claims administrator** will make arrangements for the attendance of a **roadside agent** to attend **your vehicle** and will arrange for **you** to be contacted back to advise which **roadside agent** will be attending and how long they are expected to take. Where possible, please ensure **your** mobile phone is always available to accept calls in case the **claims administrator** needs to contact **you**. **You** will need to be with **your vehicle** when the recovery operator arrives. If **you** would prefer not to wait with the **vehicle** or it is unsafe to do so, please inform the **claims administrator** who will arrange for **you** to be called when the recovery operator is nearby, so **you** have sufficient time to return to the **vehicle**.

It is **your** responsibility to guard **your** safety and abide by the rules of the Highway Code. Please advise the **claims administrator** if **you** feel it is not safe to remain within eyesight of the **vehicle**.

In the event of a **breakdown** on a motorway where **you** have no means of contacting the **claims administrator** or are unaware of **your** location, please use the nearest SOS box and advise the Emergency Services of the **Claims administrators** telephone number shown below and ask they contact the **claims administrator** on **your** behalf, If the Police or Highways Agency are present at the scene, please advise them if **you** have contacted the **claims administrator** and provide them with the **claims administrators'** telephone number to call on **your** behalf.

DEFINITIONS

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

Administrator: Stubben Edge (Risks) Ltd, Address: 75-77 Cornhill, London, EC3V 3QQ. Tel: + 44 207 8461 378 Email: enquiries@stubbenedge.com

Accident: A collision immediately resulting in the **vehicle** being made immobile or unsafe to drive.

Breakdown: A mechanical or electrical breakdown, **keys**, lack of fuel, **mis fuelling** of the vehicle including contamination, a flat battery or a puncture to the tyre(s) of the **vehicle** which immediately results in the **vehicle** being immobilised, illegal or dangerous to drive within the **territorial limits**:

Callout: The deployment of a **roadside agent** to **your** vehicle

Claims Administrator: Call Assist Limited, Axis Court, North Station Road, Colchester, Essex CO1 1UX

Duration: Commences on the date the **vehicle** departs the UK and ceases upon **your** return to the UK for a period not exceeding 90 days or the expiry date of the policy whichever is the earliest.

Hire and Reward: Any private or public hire that includes any payment of monies or in kind by the **passengers** that gives them right to be carried, this excludes car sharing schemes.

Home Address: The address **you** live in within the United Kingdom.

Home Assist: Assistance within a 3/4-mile radius of **your home address**.

Keys: If **you** lose, break, or lock **your** keys within the **vehicle**, **we** will pay the **callout** and mileage charges back to the recovery operator's base or **your home address** if closer. All other costs, including any **specialist equipment** needed to move the **vehicle** will be at **your** expense.

Mis-fuelling: Accidentally fuelling **your vehicle** with the incorrect fuel, **we** pay up to £250 (inclusive of VAT) for the draining of incorrect or contaminated fuel and replacement with up to 10 litres of the correct fuel. **We** will not pay for any additional labour costs over and above that required to drain inappropriate or contaminated fuel and replace with the correct fuel.

Nationwide Recovery: If **your vehicle** cannot be repaired within the same working day, **we** will arrange to transport **your** vehicle, **you** and the **passengers** to be transported to **your home address**.

Passengers: All non-fare paying persons travelling with the **vehicle** at the time of the **breakdown**, up to the legal carrying capacity of the **vehicle**

Period of Insurance: The period between the policy start date, when cover commences, and the **policy** end date as noted on **your schedule**.

Roadside Agent: The agent appointed by the **claims administrator** to assist **you**.

Schedule: the document which forms part of the policy containing **your** name, **home address** and level of cover provided

Specialist Equipment: Non-standard apparatus or recovery vehicles which in the opinion of the **roadside agent** are required to recover or diagnose faults with the **vehicle**.

Specialist equipment includes but is not limited to winching (skates) and specialist lifting equipment.

Territorial Limits (Europe): Andorra, Austria, Balearics, Belgium, Bulgaria, Canary Isles, Corsica, Croatia, Cyprus, Czech Republic, Denmark, Estonia, Finland, France, Germany, Gibraltar, Greece, Guernsey (for non-residents), Hungary, Italy, Jersey (for non-residents), Latvia, Liechtenstein, Lithuania, Luxembourg, Malta, Monaco, Netherlands, Norway, Poland, Portugal, Republic of Ireland, Romania, San Marino, Sardinia, Sicily, Slovak Republic, Slovenia, Spain, Sweden, Switzerland, and Vatican City.

Territorial Limits (UK): The **United Kingdom**, the Isle of Man, and (for residents only) the Channel Islands.

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

Vehicle: The vehicle or motorcycle detailed within **your schedule** which is 15 years or less than in age.

Use of vehicle for Hire & Reward or Driving Tuition.

Light commercial vehicle (excluding couriers) detailed within **your schedule** which is 10 years or less than in age.

The **vehicle** will also need to be less than 3,500 kg (3.5 tonnes) gross **vehicle** weight

If **your vehicle** suffers a breakdown and **your** caravan/trailer is attached, providing the caravan/trailer is fitted with a standard towing hitch and does not exceed 7 metres/23 feet in length (not including the length of the A-frame and hitch), **your** caravan/trailer will be recovered with **your vehicle**.

Waiting Period: The first 48 hours from the purchase of **your** policy.

We/Us/Our/Insurer: Novus Underwriting Limited on behalf of Millennium Insurance Company Limited

You/Your/Yourself: The person named on the schedule as the holder of this policy and any person driving the covered **vehicle** or any **passengers** in the covered **vehicle**.

Cover Levels

Standard Recovery - Roadside Assistance & Local Recovery

In the event of a **breakdown** which occurs within the **territorial limits (UK)**, and more than 3/4 mile from **your home address**, the **claims administrator** will send help to the scene of the **breakdown** and arrange to pay **callout** fees and mileage charges needed to repair or assist with the **vehicle**.

If, in the opinion of the **roadside agent** they are unable to repair the **vehicle** at the roadside within 60 minutes the **claims administrator** will assist in the following way: -

Either:

- Arrange and pay for **your vehicle, you** and the **passengers** to be recovered to the nearest suitable garage which can undertake the repair provided this is 20 miles or less from the scene of the **breakdown**

Or

- If the above is not possible at the time, or, the repair cannot be made within the same working day, **we** will arrange for **your vehicle, you** and the **passengers** to be transported to **your home** or chosen destination provided this is 20 miles or less from the scene of the **breakdown**

Any recovery must take place at the same time as the initial **callout** otherwise **you** will have to pay for subsequent callout charges.

If **your vehicle** requires recovery, **you** must immediately inform **us** of the address **you** would like the **vehicle** taking to. Once the **vehicle** has been delivered to the nominated address, the **vehicle** will be left at **your** own risk.

Message Service

If **you** require, the **claims administrator** will pass on two messages to a friend, a family member or work to let them know of **your** predicament and ease **your** worry.

National - Roadside Assistance & Recovery and Nationwide Recovery

If **you** have opted and paid for National, it includes all the same benefits as Standard Recovery, with the addition of full nationwide recovery, and the additional benefits of Alternative Transport, driver illness or injury and Emergency Overnight Accommodation.

If the **vehicle** cannot be repaired within the same working day in accordance with the Standard Recovery cover, the **claims administrator** will arrange for the **vehicle, you** and the **passengers** to be recovered to **your home address**, or if **you** would prefer and it is closer, **your** preferred destination within the **territorial limits (UK)**.

Recovery of the **vehicle, you** and **passengers** must take place at the same time as the initial **callout** otherwise **you** will have to pay for subsequent **callout** charges.

If **your vehicle** requires recovery, **you** must immediately inform the **claims administrator** of the address **you** would like the **vehicle** taking to.

Once the **vehicle** has been delivered to the nominated address, the **vehicle** will be left at **your** own risk.

Driver Illness or Injury

In the event **you** suffer an illness or injury whilst away from **your home address** provided none of **your passengers** are qualified and competent to drive, the **claims administrator** will arrange, and **we** will pay for **your vehicle** to be transported or driven by a chauffeur to **your home address**. A medical certification clearly stating that **your** illness or injury is preventing **you** from driving will be required before any claim is authorised. **You** must pay any costs relating to obtaining the medical certificate

Alternative Transport

We will pay up to £260 (up to £500 in the **territorial limits (Europe)**) towards the reasonable cost of **alternative transport** or **vehicle** hire to allow **you** to complete **your** original journey. **We** will also pay up to £100 towards the reasonable cost of **alternative transport** for one person to return and collect the repaired **vehicle** (Alternative Transport must be standard class)

Emergency Overnight Accommodation

We will pay a maximum of £150 for a lone traveller (£175 for **territorial limits (Europe)**) or £75 (£100 for **territorial limits (Europe)**) per passenger when not travelling alone for one night on a bed and breakfast basis. The maximum payment per incident is £600. (£1,000 for **territorial limits (Europe)**)

Conditions applying to Alternative Transport & Emergency Overnight Accommodation Cover

- a) These services will be 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 these services, authorisation must be obtained from the **claims administrator**. The policy will pay towards the reasonable cost up to the benefit limit of alternative transport or a hire vehicle up to 1600cc to allow you to continue your trip. The policy will only pay for a hire vehicle which the **claims administrator** deem is appropriate for **your** requirements and is available at the time. **We** will only reimburse claims when the **claims administrator** is in receipt of a valid invoice or receipt.
- b) The **vehicle** must be repaired at the nearest suitable garage to the **breakdown** location.
- c) The **vehicle** cannot be repaired the same working day.
- d) The **breakdown** must have occurred more than 30 miles away of **your home address**.
- e) The **claims administrator** will determine which benefit is offered to **you** depending upon the circumstances of the **breakdown** and what is the most cost-effective option for **us**

National Plus - Roadside Assistance & Recovery, Nationwide Recovery and Home Assist

If **you** have opted and paid for National Plus, this includes all the same benefits as the National, with the addition of **home assist**.

The **claims administrator** will send help to **your home address** or within 3/4 a mile radius of **your home address** in the event **your vehicle** suffers a **breakdown**.

European - Roadside Assistance & Recovery, Nationwide Recovery and European

If **you** have opted and paid for European cover, it includes all the same benefits as the National, with the addition of assistance within the **territorial limits (Europe)**. Cover will be provided within **territorial limits (Europe)** where the maximum **duration** of any single trip does not exceed 90 Days in any one consecutive 12-month policy period.

The **claims administrator** will send help to the scene of the **breakdown** and arrange to pay **callout** fees and mileage charges needed to repair or assist with the **vehicle**.

If, in the opinion of the **roadside agent**, they are unable to repair the **vehicle** at the roadside within 60 minutes, the **claims administrator** will assist in the following way: -

- Arrange and pay for **your vehicle**, **you** and the passengers to be recovered to the nearest garage able to undertake the repair.

Or

- If the **vehicle** cannot be repaired within 96 hours or by **your** intended return, whichever is the later, the **claims administrator** will arrange for **your vehicle**, **you** the **passengers** to be transported either to **your home address**, or if **you** would prefer and it is closer, **your** original destination within the **territorial limits (Europe)**.

Please note: For European assistance, your policy **start date** must be before the start of your journey to the **territorial limits (Europe)**.

Shipping of Spare parts

Where it is more efficient and cost effective to do so, the **claims administrator** will pay the reasonable cost of shipping replacement parts to the repairing garage within the **territorial limits (Europe)**, **you** will be responsible for the cost of the spare parts and the **claims administrator** will only organise shipping once you have confirmed the spare parts have been paid for. Although the **claims administrator** will endeavour to source the required spare parts for **you**, the **claims administrator** can make no guarantee the parts will be immediately available to us.

European Plus - Roadside Assistance & Recovery, Nationwide Recovery, Home Assist and European

If **you** have opted and paid for European Plus this includes all the same benefits as European Cover, with the addition of **home assist**.

The **claims administrator** will send help to **your home address** or within 3/4 a mile radius of **your home address** in the event **your vehicle** suffers a **breakdown**.

Special Conditions Applying to Europe

- If **you** have broken down on a motorway or major public road in France and some other European countries, **you** will need to seek assistance from the roadside SOS phones, which will be answered by the police. They will arrange for local services will tow **you** to a place of safety and **you** will be required to pay for the service immediately. **You** can then contact the **claims administrator** for further assistance. **We** will pay a maximum of £150 towards reimbursement of the costs, but **we** will only reimburse claims when the **claims administrator** is in receipt of a valid invoice/receipt. Payment will be made in accordance with the exchange rate on the date of the claim.
- If **you** have broken down in a **territorial limits (Europe)** country during a public holiday, many services will be closed during the holiday period. In these circumstances, it may take more time for the **claims administrator** to assist **you** and effect a repair to **your vehicle**. The **claims administrator** cannot be held liable for any delays in reaching **your** destination.
- The **claims administrator** will provide service in the **territorial limits (Europe)** where the maximum **duration** of any single trip does not exceed the period which is noted on **your schedule**. However short-term policies (those with a **period of insurance** lasting one month or less) will be limited to a single trip not exceeding the **period of insurance**.

General Information Regarding European Breakdown

Remember to take **your V5C vehicle** registration document with **you** during **your** journey. **You** will need to carry the original, as proof of ownership of the **vehicle**. If **you** are not the owner of the **vehicle**, **you** will need a letter of authority from the owner and a **vehicle** on Hire Certificate (VE103) instead.

If **your** V5C registration document or VE13 document is not immediately available, **you** will be held liable for any costs incurred if copies of **your** V5C registration document are not immediately available.

Regulations are different when **you** **breakdown** in **territorial limits (Europe)** and help may take longer in arriving. The **claims administrator** will require as much information as possible from **you** regarding the location of **your vehicle**. The **claims administrator** will need to know if **you** are on an outward or inward journey and details of **your** booking arrangements. When the **claims administrator** has all the required information the **claims administrator** will liaise with their **territorial limits (Europe)** network, **you** will be kept updated. For this reason, the **claims administrator** ask that **you** remain at the telephone number **you** called from.

Conditions applying to Alternative Transport & Emergency Overnight Accommodation Cover

- a) These services will be 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 these services, authorisation must be obtained from the **claims administrator**. The policy will pay towards the reasonable cost up to the benefit limit of alternative transport or a hire vehicle up to 1600cc to allow you to continue your trip. The policy will only pay for a hire vehicle which the **claims administrator** deem is appropriate for **your** requirements and is available at the time. **We** will only reimburse claims when the **claims administrator** is in receipt of a valid invoice or receipt.

- b) The **vehicle** must be repaired at the nearest suitable garage to the **breakdown** location.
- c) The **vehicle** cannot be repaired the same working day.
- d) The **breakdown** must have occurred more than 30 miles away of **your home address**.
- e) The **claims administrator** will determine which benefit is offered to **you** depending upon the circumstances of the **breakdown** and what is the most cost-effective option for **us**

Message Service

If **you** require, the **claims administrator** will pass on two messages to a friend, a family member or work to let them know of **your** predicament and ease **your** worry.

General Exclusions

The **insurer** will not pay for claims arising from or associated with:

- 1) The transportation of livestock.
- 2) Vehicle or motorcycle over 15 years or Light commercial over 10 years.
- 3) Any caravan/trailer where the total length exceeds 7 Metres / 23 feet (not including the length of the A-frame and hitch) and where it is not attached to the **vehicle** with a standard towing hitch; or
- 4) **Breakdowns** to the caravan or trailer itself
- 5) A **callout** where glass or windscreens have been damaged.
- 6) **Vehicles** that are not secure or have faults with electric windows, sunroofs or locks not working, unless the fault occurs during a journey and **your** safety is compromised.
- 7) **Breakdowns** caused by failure to maintain the **vehicle** in a roadworthy condition including maintenance or proper levels of oil and water.
- 8) Costs incurred in addition to a standard **callout** where **you** are not carrying a legal spare wheel(s) and tyre(s), space saver wheel, aerosol repair kit, appropriate jack or, the locking mechanisms for the wheels are not immediately available to remove the wheels. This exclusion does not apply to motorcycles or scooters.
- 9) Costs incurred in respect of **specialist equipment**, additional manpower and/or recovery vehicles.
- 10) Costs incurred in respect of a recovery further than 10 miles from the scene of the **breakdown** if **your vehicle** is immobilised due to snow, mud, sand, water, ice, or a flood.
- 11) Overloading of the **vehicle** or carrying more **passengers** than it is designed to carry.
- 12) **Vehicle** faults or symptoms from faults which have not been remedied or repaired by a suitable garage where **you** have requested a **callout** within the last 28 days.
- 13) The recovery of the **vehicle** and **passengers** if repairs can be carried out at or near the scene of the **breakdown** within

the same working day. If recovery takes effect, the **claims administrator** will only recover the **vehicle** and **passengers** to one address in respect of any one **breakdown**.

- 14) Any **vehicle** which is not listed on **your schedule** as being eligible for **breakdown** cover.
- 15) A **breakdown** following use of the **vehicle** for, motor racing, rallies, courier services, off road driving, rallies, track days, duration or contest or speed trials or practice for any of these activities.
- 16) Assistance if the **vehicle** is in an illegal condition, untaxed, uninsured or un roadworthy.
- 17) Excluded **vehicles**: - Commercial **vehicles**, motorhomes, horseboxes, or limousines, **vehicles** exceeding 3,500 kg (3.5 tonnes) gross **vehicle** weight.
- 18) Assistance if the **vehicle** breaks down in a place the **claims administrator** cannot access or will be dangerous or illegal to transport.
- 19) The cost of any parts, components or materials used to repair the **vehicle**.
- 20) Repair and labour costs other than the cost of 60 minutes roadside labour where appropriate, at the scene of the **breakdown**.
- 21) The use of **specialist equipment** if the **vehicle** has modifications which impede the usual method of recovery.
- 22) Storage charges.
- 23) A **breakdown** which occurs:
 - a) Prior to the start date of this policy or within the **waiting period** of this policy (Unless **you** have previously held a like for like without any gap with another supplier (proof will be required if a **claim** is reported within this period)
 - b) Prior to the date the **vehicle** was placed on cover, or
 - c) Before the policy was upgraded from a lower level of cover
- 24) Claims totalling more than £5,000 in any one **period of insurance**.
- 25) Any costs or expenses not authorised by **us**.
- 26) Costs incurred in respect of a recovery further than 20 miles for Standard Recovery.
- 27) The cost of food (other than breakfast when overnight accommodation is provided), drink, telephone calls or other incidental costs.
- 28) Expenses incurred prior to a claim being agreed and authorised by the **claims administrator**
- 29) Charges made by any other company (including police recovery) other than the **roadside agent's** costs, a car hire agency' or accommodation charges which have been authorised by the **claims administrator**.
- 30) Any charges where **you**, having contacted the **claims administrator**, effect recovery or repairs by other means unless the **claims administrator** have agreed to reimburse **you**.
- 31) Any costs that would have been incurred if no claim had arisen.
- 32) Any false or fraudulent claims.
- 33) The cost of alternative transport other than to **your** destination and a return trip to collect **your** repaired **vehicle**.
- 34) This policy does not cover breakdowns due to an **accident**.
- 35) The cost of fuel, oil or insurance for a hire **vehicle**.

- 36) Overnight accommodation or car hire charges if repairs can be carried out at or near the scene of the **breakdown** within the same working day.
- 37) Recovery of the **vehicle** or **your** transport costs to return the **vehicle** to **your home address** once it has been inspected or repaired.
- 38) Any claim resulting in any way from: 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, terrorist activity of any kind; or ionising radiation or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel.
- 39) Any damage or loss to **your vehicle** or its contents and any injury to **you** or any third party caused by **us** or the **roadside agent**.
- 40) **We** will not pay for any losses that are not directly covered by the terms and conditions of this policy, including (but not limited to), the cost of collecting **your vehicle** from a repairer or for costs incurred by **you** having to take time off work due to a **breakdown**.
- 41) Failure to comply with requests by **us** or the **claims administrator** concerning the assistance being provided.
- 42) A request for service following any intentional or wilful damage caused by **you** to **your vehicle**.
- 43) Fines and penalties imposed by a court.

Additional Exclusions applying to the European Assistance

The **insurer** will not pay for claims arising from or associated with:

- 1) Service where repatriation costs exceed the market value of the **vehicle**.
- 2) The cost of recovery from a European motorway exceeding £150.
- 3) Repatriation to the UK within 48 hours of the original **breakdown**, regardless of ferry or tunnel bookings for the homebound journey or pre-arranged appointments **you** have made within the UK.
- 4) Repatriation if the **vehicle** can be repaired but **you** do not have adequate funds for the repair.
- 5) Any claim where the **duration** of a single trip is planned to or subsequently exceeds 90 days

Claims Conditions

The following conditions apply to all sections of this policy. **You** must comply with them where applicable for **your** insurance to remain in full force and effect.

- 1) If the **claims administrator** has not received details of **your** cover prior to assistance being required, the **claims administrator** will assist **you** however before assistance can be provided the **claims administrator** will take a pre-authorisation on a credit or debit card for the estimated cost of the assistance. If the **claims administrator** subsequently receive confirmation that **you** have adequate cover the funds will be released. If the **claims administrator** receive confirmation that **you** do not have adequate cover, the **claims administrator** will take payment for any uninsured costs.
- 2) **You** must remain with or nearby the **vehicle** until help arrives, provided it is safe to do so.

- 3) **You** must ensure personal possessions are removed from the **vehicle** prior to **your vehicle** being recovered.
- 4) If a **callout** is cancelled by **you** and a **roadside agent** has already been dispatched, a **callout** will still be deducted from **your** policy. The **claims administrator** recommend that **you** wait for assistance to ensure the **vehicle** is functioning correctly. If **you** do not wait for assistance and the **vehicle** breaks down again within 12 hours, **you** will be charged for the second and any subsequent **callouts**.
- 5) The **claims administrator** may charge **you** for any costs incurred because of incorrect location details being provided.
- 6) The **claims administrator** may refuse to provide the service if **you** or **your passengers** are being obstructive in allowing the **roadside agent** to provide the most appropriate assistance or are abusive to the **claim's administrators roadside agent**
- 7) **Your vehicle** must be registered at and ordinarily kept at an address within the **territorial limits (UK)**.
- 8) **Your vehicle** must have a valid MOT certificate if it is required to have one.
- 9) The **vehicle** must always be covered under a valid motor insurance policy.
- 10) **Vehicles** must be located within the **territorial limits (UK)** when cover is purchased and commences.
- 11) **You** must provide proof of outbound and inbound travel dates if the **claims administrator** requests them.
- 12) **We** will only pay ferry and toll fees within the **territorial limits (UK)**
- 13) If the **roadside agent** can repair **your vehicle** at the roadside, **you** must immediately pay for any parts supplied and fitted by debit or credit card.
- 14) If the **vehicle** is recovered to a garage that can repair the **vehicle** within the terms stated, the repair must be carried out there. **You** must have adequate funds to pay for the repair immediately. If **you** do not have funds available, any further service related to the claim will be refused.
- 15) **You** must have adequate funds to pay for **alternative transport** or overnight accommodation costs immediately. If **you** do not have funds available, any further service related to the claim will be refused.
- 16) In the event **you** use the service, and the claim is subsequently found not to be covered by the policy **you** have purchased, **we** reserve the right to reclaim any benefit **we** have paid out from **you** in order to pay for the uninsured service.
- 17) The **claims administrator** may refuse to provide a service if **you** have an outstanding debt with the **claims administrator** or **us**.
- 18) If **you** have a right of action against a third party, **we** reserve the right to recover any costs incurred by **us** and **you** must co-operate with **us** in doing so.
- 19) If **you** are covered by any other insurance policy for any costs incurred by **us**, **you** must claim these costs from the **insurer** and reimburse **us**. **We** reserve the right to claim back any costs that are recoverable through a third party.
- 20) **Our roadside agents** must comply with the relevant law and regulations limiting the number of hours they can drive. Regular breaks and 'changeovers' may be required when transporting **your vehicle**.
- 21) **We** will not be held liable for any costs incurred if **you** are unable to make a telephone connection to any numbers provided, under any circumstances.
- 22) This policy is not transferable to another person.

23) If the **vehicle** is unroadworthy in the opinion of **our** roadside agent due to lack of maintenance, **we** may terminate **your** policy immediately by notifying **you** by letter to **your home address**, unless **you** are able to provide up to date servicing records.

Automatic Renewal

To make sure **you** continue to be covered after the expiry date of **your** policy, Stubben Edge will automatically renew **your** insurance policy, unless **you** have opted out when purchasing this policy.

Automatically renewing **your** policy means Stubben Edge will keep **your** payment details securely on **our** files so that Stubben Edge can debit **your** premium at **your** next renewal. Ping Insure will contact **you** up to 30 days prior to **your** renewal date, to confirm the new premium payable and to remind **you**, that a payment will be debited up to 7 days prior to the policy renewal date. If **you** do not wish to renew **your** policy or require changes to **your** policy details, please contact Ping Insure at least 14 days before **your** renewal date.

If **you** have not selected the automatically renew option, Stubben Edge will still contact **you** 30 days prior to the expiry of **your** policy advising **you** of the renewal price plus how to arrange for **your** policy to be renewed.

Policy Transfer

You can transfer this policy to a new **vehicle** providing, the **vehicle** falls into the same age banding or lower than **your** current vehicle. To change your registered vehicle, **you** will need to contact the **administrator**, there will be an administration cost of £9.99 to transfer this policy over to a new **vehicle**.

Any new **vehicle** added to this policy would attract a new **waiting period** prior to any services being provided.

Cancellation Section

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

Please contact the **administrator** by:

Email: enquiries@stubbenedge.com

If **you** wish to cancel **your** policy

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: -

- Non-payment of premium.
- Threatening and abusive behaviour.
- Failure to provide documents.
- 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 378
Email: enquiries@stubbenedge.com

CLAIMS

Any complaint **you** have in relation to a claim, please notify the **claims administrator** using the following details:

Call Assist Limited, Axis Court, N Station Rd, Colchester, CO1 1UX, Tel: 01206 771 788, Email: customerservices@call-assist.co.uk

Please include the details of **your** policy and in particular **your** policy number and state your policy is provided by Novus Underwriting Limited and quote scheme reference B1927GDR0012024/01 to help **your** enquiry to be dealt with speedily.

The **claims administrator** will:

- Acknowledge **your** complaint within three working days of receiving it.
- Tell **you** the name of the person managing **your** complaint when the acknowledgement letter is sent.
- Have **your** complaint reviewed by a senior member of staff. and
- Respond to **your** complaint within eight weeks. If this is not possible for any reason, they will write to **you** to let **you** know when they will contact **you** again.

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

Millennium Insurance Company Limited is covered by the Financial Services Compensation Scheme (FSCS). **You** may be entitled to compensation from the scheme if Millennium Insurance Company Limited 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 <https://www.micinsurance.net/en/privacy-policy-and-terms-of-use/>