



Breakdown Cover

Hire & Reward and Driving Tuition

POLICY WORDING

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 Collinson Insurance.

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: 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 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

It is important that you read this wording and your schedule to make sure that everything you told us is correct. Please read this policy wording carefully so that you understand the cover we are giving you. You must follow the terms and conditions set out in this policy wording. Please make sure that you keep this policy wording and your schedule in a safe place in case you need to look at them later.

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

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 them to 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.

MEANING OF WORDS

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 Collinson Insurance.

You/Your: 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 from **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.

Fraud

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.

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 shall not be bound to accept renewal of any insurance and may at any time cancel any insurance document by sending 30 days' notice to you at your last known address. Valid reasons may include but are not limited to:

- 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 the policy and/or any additional covers you will receive a refund of any premiums **You** have paid for the cancelled cover, less a proportionate deduction for the time **We** have provided cover.

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 may 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.

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.

We will respond to Your complaint within four weeks of receiving it. Our response will be Our final decision based on the information provided. If there's a delay in Our investigations, We'll explain the reason and give You an estimated timeframe for reaching a decision.

If, for any reason, You're still dissatisfied or haven't received a final answer within eight weeks, You have the right to escalate You're complaint to an independent authority called the Financial Ombudsman Service (FOS). You can contact them using the details below:

The Financial Ombudsman Service

Exchange Tower, 1 Harbour Exchange Square, London, E14 9SR

Telephone: 08000 234 567 (free for people calling from a landline) or 0300 123 9 123

Email: complaint.info@financial-ombudsman.org.uk

Online: www.financial-ombudsman.org.uk

Following this complaints procedure does not stop You from taking legal action.

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 or by telephoning 0207 741 4100.

Personal Information Collinson Insurance Privacy Policy

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
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>.