

# Home Protection Insurance Policy

Version ref: V1

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## 1. Introduction

- 1 **About your insurance**
- 3 Welcome to **your** Home Protection Insurance policy.
- 5 This insurance is designed to protect **you** if **your electronic products** or **domestic appliances** are accidentally damaged
- 6 or suffer a mechanical or electrical breakdown outside of any
- 6 manufacturer, retailer or repairer guarantee period. **You** can
- 7 choose to cover **electronic products** only, **domestic appliances**
- 7 only, or both.
- 8
- 8 Please take time to read the "Important Information" section
- 8 on pages 3–4 of this Policy Document. It tells **you** about things
- 8 **you** need to check and the actions **you** need to take, including
- 9 registering **your** items with the **administrator**. It also contains
- 10 details of the initial **exclusion period** during which **you** cannot
- claim, and which products and appliances **you** can insure.
- Information about the insurer's right to change **your** cover or
- premium is also shown here.

This insurance was arranged by MyCoverPlan Insurance Services Limited. MB&G Insurance Services Limited is the policy administrator and handles claims under the policy on **our** behalf. MB&G Insurance Services Limited is referred to as the **administrator** in this Policy Document. Contact details are:

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

**T** 0191 258 8167

**E** [bandwclaims@mbginsurance.com](mailto:bandwclaims@mbginsurance.com)

The insurer (referred to as “**we**”, “**us**” or “**our**” in this Policy Document) is Novus Underwriting Limited on behalf of Collinson Insurance,

**Your** insurance is either an annual policy or a monthly rolling policy, as chosen by **you** and confirmed on **your Policy Schedule**. If **you** selected an annual policy, the insurance starts on the policy **start date** and continues for a period of 12 months. If **you** selected a monthly rolling policy, **you** will be covered for one month from the policy **start date** and then for each further consecutive monthly period for which **we** accept a premium from **you**.

Some words and phrases in this Policy Document and on **your Policy Schedule** will always have the same meaning wherever they appear. To make them easier to recognise when they are being used, they will be shown in **bold type**. They are all listed and explained in the “Meaning of Words” section which can be found at the end of this Policy Document.

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

Please contact the **administrator** if **you** need any documents to be made available in braille and/or large print and/or in audio format

### How to make a claim

To make a claim, within 14 days of **you** becoming aware of **accidental damage** or any **mechanical/electrical breakdown**, call the **administrator**, MB&G Insurance Services Limited on 0191 258 8167 (this is a basic rate number). Lines are open between 9am and 5pm Monday to Friday (excluding bank holidays). Alternatively, please send an email to [bandwclaims@mbginsurance.com](mailto:bandwclaims@mbginsurance.com) or write to: MB&G Insurance Services Ltd., Cobalt Business Exchange, Cobalt Park Way, Newcastle Upon Tyne NE28 9NZ

This insurance was arranged by MyCoverPlan Insurance Services Limited and is underwritten by Novus Underwriting Limited on Collinson Insurance,

MyCoverPlan Insurance Services Ltd is a trading style of MB&G Insurance Services Ltd which is authorised and regulated by the Financial Conduct Authority Firm Reference No. 306978.

The insurer (referred to as “**we**”, “**us**” or “**our**” in this Policy Document) Novus Underwriting Limited on behalf of Collinson Insurance

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.

As MyCoverPlan Insurance Services Limited acts as agent for the Insurer, monies paid to (or held by) MyCoverPlan Insurance Services limited in relation to the insurance contract are treated as having been paid to (or held by) the Insurer.

## 2. Important information

### It is important that:

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

### Your Responsibility

You are required by the provisions of the Consumer Insurance (Disclosure and Representations) Act 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

### Conditions

There are conditions which apply to the whole of this insurance and full details of these can be found in the "General Conditions" section on page 6 of this Policy Document. There are also conditions which relate specifically to making a claim, and these can be found in the "Making a Claim" section on page 7.

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

### Registering Your Items

In order for **your electronic product(s)** or **domestic appliance(s)** to be covered under this policy, **you** must register them with the **administrator** via its online portal within 28 days of the policy **start date**.

### Initial Exclusion Period

A 28-day **exclusion period** applies to **your** insurance. This means that **you** are unable to claim:

- within the first 28 days of the policy **start date**. If **you** have

an annual policy and renew it for a further 12 months, the **exclusion period** does not apply at renewal. If **you** have a monthly rolling policy, the **exclusion period** will only apply to **your** first month of cover; and

- within the first 28 days of adding an **electronic product** or **domestic appliance** to **your** policy or replacing an existing item. If **you** add an item to **your** policy, the **exclusion period** only applies to the item which is added. This applies to both annual and monthly policies.

### Which Items You Can Insure

Any item(s) that **you** insure under this policy must have a valid **evidence of ownership** when cover begins for that item. The item(s) must have been purchased by **you** in full working order from a VAT registered company in the United Kingdom. The item(s) cannot have been purchased second hand, at auction or from an online auction website.

All items, with the exception of Sky Satellite Systems where there is no age restriction, must be under 8 years old when cover begins for that item. **You** will receive an annual review communication regarding **your** policy from the **administrator**. If any item is no longer eligible to be covered under the policy due to its age, **you** will be informed of this by the **administrator** in the annual review communication.

**You** can choose to cover up to 5 of the following **electronic products**:

- DVD Players/Blue Ray Players
- Hi-Fi Systems
- Sky Satellite Systems (Excluding Sky Q)
- LCD/LED/Plasma Televisions
- Digital Radios
- Home Cinema/Theatre Systems
- Sound servers of Wi-Fi MP3 units
- Vacuum Cleaners
- De-Humidifiers
- Halogen Ovens
- Slow Cookers
- Food Processors

**You** can choose to cover up to 7 of the following **domestic appliances**:

- Dishwashers
- Food Mixers
- Free Standing Cookers
- Freezers
- Fridge/Freezers
- Hobs, Ovens
- Hot Plates
- Microwave Ovens
- Refrigerators
- Tumble Dryers
- Washer/Dryers
- Washing Machines

### Adding, Replacing or Removing an Item

Please contact the **administrator** if **you** want to add, replace or remove an item. The **administrator's** contact details are given on page 1 of this Policy Document.

Cover for any item which is added or substituted for an existing insured item will not commence until 28 days after the date of addition or substitution

## Information You Give Us

### Eligibility

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

- **You** must be aged 18 or over at the time of purchasing this insurance.
- **Your** insured item(s) must not have been damaged or have suffered a **mechanical/electrical breakdown** before the **start date** of this insurance.
- **You** must own the item(s) to be insured, which must not have been purchased second hand, at auction or from an online auction website.
- **Your electronic product(s) or domestic appliance(s)** must have been purchased within the United Kingdom, the Isle of Man or the Channel Islands, and must have been manufactured to a UK specification.
- **You** must be a permanent resident in the United Kingdom, the Channel Islands or the Isle of Man.

**We** will not provide any cover if **you** do not meet these eligibility requirements at the **start date** of **your** policy. Please contact the **administrator** as soon as possible if **you** are not eligible for this insurance, if a change in circumstances means that **you** no longer meet these eligibility requirements or if **you** have any queries. Their contact details are on page 1 of this Policy Document.

### Disclosure of Important Information

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

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

If **you** become aware that any information **you** have given is incomplete or inaccurate, please contact the **administrator** as soon as possible. Their contact details are shown on page 1 of this Policy Document.

## Our Right to Change the Cover or Price

### Monthly rolling policies

**You** will receive at least 60 days written notice if **we** decide or need to change **your** policy cover or the price of **your** insurance. **We** may do this for any of the following reasons:

- to make minor changes to the Policy Document that do not affect the nature of the cover or the benefits provided, such as changes to make the policy easier to understand.
- to reflect changes in law, regulation (including any decision of a regulatory body), or any code of practice or industry guidance that affects **us** or **your** policy.
- to reflect changes to any taxation applicable to **your** policy (such as a change to the rate of insurance premium tax).
- to reflect any increases or reductions in the cost (or projected cost) of providing **your** cover, such as a change to the cost of claims which **we**, as part of **our** pricing policy, have assumed or projected will be made under this insurance product.
- to meet the cost of any changes to the cover or benefits provided under this insurance product, such as the removal of one or more policy exclusion(s).
- to meet the cost of changes to the systems, services or technology used in support of this insurance product.

Having made a change to the cover or the price, **we** will not make another change for at least six months unless **we** are obliged

to do so by law or regulation or any other code of practice or regulatory guidance.

**We** may make changes immediately and advise **you** within 30 days of the change having been made if the change is favourable to **you**. A favourable change could include, but is not restricted to, a reduction in the rate of Insurance Premium Tax, a general reduction in the price of **your** policy or an improvement to the cover and benefits (such as an increased limit of cover).

Upon receiving notice of any changes or proposed changes, **you** may cancel cover in accordance with the "Cancellation of the Policy" section on page 8 of this Policy Document.

### Annual policies

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

### 3. Cover Provided

#### Policy Limits

**You** can choose to cover up to 5 **electronic products** and/or up to 7 **domestic appliances** from the list on page 3 of this Policy Document.

Depending on the level of cover selected and noted on **your Policy Schedule**, **you** will be covered up to the following limits:-

#### COVER LEVEL A

**Your** policy provides unlimited claims up to a maximum of £2,000.00 in total for all claims during any 12-month period of cover.

#### COVER LEVEL B

**Your** policy provides unlimited claims up to a maximum of £2,500.00 in total for all claims during any 12-month period of cover.

#### COVER LEVEL C

**Your** policy provides unlimited claims up to a maximum of £5,000.00 in total for all claims during any 12-month period of cover.

Televisions are covered up to a maximum limit of £2,000.00 and Home Cinema/Theatre Systems for a maximum limit of £750.00 in total for all claims during any 12-month period of cover.

Where an **electronic product** or **domestic appliance** is deemed to be **beyond economic repair** and **we** make a cash (BACS) payment in settlement of **your** claim, all cover under this policy for that item will cease.

#### Cover Level A Electronic Products Only

**We** will pay for the cost of repair if any **electronic product** identified on **your Policy Schedule** suffers **accidental damage** or a **mechanical/electrical breakdown** during the **period of insurance**.

If **your electronic product** is declared **beyond economic repair**, **we** will either, make a cash (BACS) payment in settlement of **your** claim or supply **you** with vouchers, subject to a deduction for depreciation based upon the age of the **electronic product** in accordance with the following scale. This deduction for depreciation will not however apply to TVs or Sky Satellite Systems.

Product Age	Depreciation Deduction
Between 1 and 4 years old	Nil
Between 4 and 5 years old	10%
Between 5 and 6 years old	20%
Between 6 and 7 years old	40%
Between 7 and 8 years old	50%

#### Cover Level B Domestic Appliances Only

**We** will pay for the cost of repair if any **domestic appliance** identified on **your Policy Schedule** suffers **accidental damage** or a **mechanical/electrical breakdown** during the **period of insurance**.

If **your domestic appliance** is declared **beyond economic repair**, **we** will either, make a cash (BACS) payment in settlement of **your** claim or supply **you** with vouchers, subject to a deduction for depreciation based upon the age of the **domestic appliance** in accordance with the following scale.

Appliance Age	Depreciation Deduction
Between 1 and 4 years old	Nil
Between 4 and 5 years old	10%
Between 5 and 6 years old	20%
Between 6 and 7 years old	40%
Between 7 and 8 years old	50%

#### Cover Level C Electronic Products and Domestic Appliances

**We** will pay for the cost of repair if any **electronic product** or **domestic appliance** identified on **your Policy Schedule** suffers **accidental damage** or a **mechanical/electrical breakdown** during the **period of insurance**.

If **your electronic product** or **domestic appliance** is declared **beyond economic repair**, **we** will either, make a cash (BACS) payment in settlement of **your** claim or supply **you** with vouchers, subject to a deduction for depreciation based upon the age of the **electronic product** or **domestic appliance** in accordance with the following scale. This deduction for depreciation will not however apply to TVs or Sky Satellite Systems.

Product/Appliance Age	Depreciation Deduction
Between 1 and 4 years old	Nil
Between 4 and 5 years old	10%
Between 5 and 6 years old	20%
Between 6 and 7 years old	40%
Between 7 and 8 years old	50%

## 4. What is not Covered

This policy does not provide any cover for:

1. Any claim within the **exclusion period**.
2. Any claim if **you** do not meet the eligibility requirements for this policy (as detailed in the "Important Information" section on page 4 of this Policy Document).
3. Any **electronic product(s)** or **domestic appliance(s)** for which **you** cannot provide **evidence of ownership**.
4. Any loss other than the cost of repairing or replacing an **electronic product/domestic appliance**.
5. Repairs or replacements of any **electronic product(s)/domestic appliance(s)** if they are still covered by any manufacturer's, retailer's or repairer's warranty or guarantee.
6. Any **electronic product** or **domestic appliance** not registered with the **administrator** within 28 days of the policy **start date**.
7. Any repairs carried out by a repairer not authorised by the **administrator**.
8. Any **electronic product(s)/domestic appliance(s)** being recalled by any supplier or manufacturer due to a generic manufacturer defect or any other reason.
9. Any claim resulting from any unauthorised modification of the **electronic product(s)/domestic appliance(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.
10. Any claim resulting from **your** failure to follow any operating instructions in relation to the **electronic product(s)/domestic appliance(s)**.
11. Any claim resulting from use of the **electronic product(s)/domestic appliance(s)** in a non-domestic or commercial environment.
12. Any damage to an **electronic product/domestic appliance** which has been caused by attempted theft.
13. Routine maintenance, cleaning and servicing of the **electronic product(s)/domestic appliance(s)**.
14. Any claim caused by or resulting from an issue with, or breakdown of, or fault in the supplies or services to **your home**.
15. Cosmetic damage such as damage to paintwork or dents or scratches to the **electronic product(s)/domestic appliance(s)** which affects the appearance of the item(s) but does not affect performance or functionality of the item(s) in any way.
16. Replacement of or adjustment to batteries or aerials, or any additional equipment or accessories which are used with **your** insured item(s).
17. Any **electronic product(s)/domestic appliance(s)** not properly installed by installers authorised by the supplier;
18. Costs associated with the initial set up of the **electronic product(s)/domestic appliance(s)**.
19. Claims for rectifying poor, faulty or inadequate adjustment of the **electronic product(s)/domestic appliance(s)** or incorrect configuration of setting of manual controls.
20. Faults known to **you** before commencement of cover under **your** policy.
21. Claims arising as result of normal wear & tear of the **electronic product(s)/domestic appliance(s)**.
22. Damage or loss to programmes saved to the hard drive of a satellite box.
23. Any liability arising out of **your** use or ownership of the insured item(s), including any injury or illness resulting from it.
24. Damage resulting from pressure waves caused by aircraft or other aerial devices travelling at sonic or supersonic speeds.
25. Deliberate or malicious damage or neglect of the **electronic product(s)/domestic appliance(s)**.
26. For any claim arising directly or indirectly from:
  - **war** or acts of **terrorism**.
  - **you** engaging in **active war**.
  - **nuclear risks**.
27. Loss, damage, liability, cost or expense caused deliberately or accidentally by:
  - i. the use of or inability to use any application, software or programme.
  - ii. any computer virus.
  - iii. any computer related hoax relating to i. and/or ii. above.

## 5. General Conditions

These conditions apply to the whole of this policy. If **you** do not meet these conditions, **we** may reject a claim payment or a claim payment could be reduced. In some circumstances, **your** policy may be cancelled.

1. **You** must give **our administrator** all the assistance it requires in carrying out such extensive diagnostic tests via the telephone as are considered necessary to resolve any problems before an engineer **call out** is arranged.
2. **You** may be responsible for any **call out** charges if having requested assistance, **you** are not at **home** when the engineer arrives.
3. Replacement parts or components where required will be supplied and fitted where cover is provided 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.
4. If **you** move address, then **you** must inform the **administrator** in writing or by phone, the contact details are given on page 1 of this Policy Document.
5. Where an **electronic product** or **domestic appliance** is



deemed to be **beyond economic repair** and **we** make a financial settlement instead of repairing an item, all cover under this policy in respect of that item will cease.

6. This insurance is automatically cancelled if **you** or anyone acting on **your** behalf submits a claim knowing it to be fraudulent, deliberately exaggerated or intended to mislead.
7. This policy cannot be transferred to anyone else.
8. We will not provide cover, pay any claim, or provide any benefit if doing so would expose us to any sanction, prohibition or restriction under United Nations resolutions or the trade or economic sanctions, laws or regulations of the European Union, United Kingdom and/or all other jurisdictions where we transact business

## 6. Making a Claim

To make a claim, within 14 days of **you** becoming aware of **accidental damage** or any **mechanical/electrical breakdown**, please complete the online claim form at [www.mbginsurance.co.uk](http://www.mbginsurance.co.uk)

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

Alternatively contact the **administrator**. Their contact details are:

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

T 0191 258 8167  
E [bandwclaims@mbginsurance.com](mailto:bandwclaims@mbginsurance.com)

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

Calls may be recorded for training, compliance and fraud prevention purposes.

**Our administrator's** technicians will attempt to resolve **your** problem on the telephone. If this is not possible or appropriate, an engineer will attend **your home** to establish whether **your** product/appliance can be repaired or is **beyond economic repair**. Please be aware that the engineer may be delayed by adverse weather conditions, failure of public transport or roadworks.

### Things You Must Do

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

- All claims must be reported to the **administrator** as soon as possible, but in any event within 14 days of **you** becoming aware of **accidental damage** or any **mechanical/electrical breakdown**.

- **You** must provide **evidence of ownership** of **your electronic product(s)/domestic appliance(s)** to support any claim, and any other receipts or documents that may be requested. If **you** cannot provide **evidence of ownership**, **your** claim will not be valid.

### Manufacturer/Retailer/Repairer Warranty

If **your** insured item is damaged and is still within the manufacturer's or retailer's or repairer's warranty or guarantee period, **you** should follow the warranty returns process specified by the manufacturer/retailer/repairer.

If any repairs authorised under this insurance invalidate the manufacturer/retailer/repairer warranty, **we** will repair or replace **your** insured item(s) in accordance with the terms of the manufacturer/retailer/repairer warranty for the unexpired period of the warranty.

### Other Insurance

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

**You** may be asked to provide details of any other contract, guarantee, warranty or insurance which may apply to the insured item including, but not restricted to, household insurance.

### Subrogation

**We** may, at **our** discretion, take any steps at **our** cost in **your** name against any person or entity to recover any money paid in settlement of **your** claim. **You** must give **us** all assistance that is necessary.

### Breakdown

**You** must provide at **your** own expense, any information and assistance which the **administrator** may require in establishing the amount of any payment under **your** insurance.

## 7. Cancellation of the Policy

### Your Cancellation Rights

#### If you have an annual policy:

**You** can cancel **your** policy within 30 days of the **start date** or, if later, within 30 days of the date **you** receive this Policy Document.

**We** will refund any premium **you** have paid as long as **you** have not made a claim and do not intend to make a claim.

**You** can also cancel **your** policy at any other time and receive a pro-rata refund of **your** premium based on the number of whole months of the original insurance period remaining, subject to an administration fee charged by the **administrator** of £35.

#### If you have a monthly rolling policy:

**You** can cancel **your** policy within 30 days of the **start date** or, if later, within 30 days of the date **you** receive this Policy Document.

**We** will refund any premiums **you** have paid as long as **you** have not made a claim and do not intend to make a claim.

**You** can also cancel **your** policy at any time but there will be no premium refund. This is because **you** will only have paid for the cover **you** have already received.

Please contact the **administrator** if **you** wish to cancel **your** policy. Their contact details are on page 1 of this Policy Document.

### THE INSURER'S CANCELLATION RIGHTS

**We** reserve the right to cancel this policy immediately if **you** commit fraud. If **we** cancel **your** policy, **we** will do so in writing to the most recent address **we** have for **you**.

**Your** policy also will end automatically if **you** do not pay any premium when it becomes due. If this happens, **you** will be contacted requesting payment within 14 days. If **we** do not receive payment within this period, **you** will be written to again notifying **you** that **your** policy will be cancelled.

If there is a change to the risk which means that **we** can no longer provide **you** with insurance cover, or if **you** display threatening or abusive behaviour towards **us** or the **administrator**:

- if **you** have a monthly rolling policy, **we** will give 60 days' notice, in writing to the most recent address that **we** have for **you**, that **we** will not renew **your** insurance. This means that cover will end on the date that **your** next insurance premium is due following the 60-day notice period; or
- if **you** have an annual policy, **we** will give 60 days' notice, in writing to the most recent address that **we** have for **you**, that **your** policy will not be renewed.

## 8. Renewing Your Policy

### If you have an annual policy:

The **administrator** will contact **you** one month before **your** current **period of insurance** ends to ask whether **you** wish to renew **your** policy. They will also tell **you** about any changes to the premium and/or the policy terms and conditions.

If **you** wish to renew **your** policy, **you** will be issued with a new **Policy Schedule** and Policy Document.

### If you have a monthly rolling policy:

If **you** have a monthly rolling policy, **your** insurance will continue to be renewed on a monthly basis upon **our** acceptance of **your** insurance premium.

If any of **your** personal details have changed, please tell the **administrator**. Their contact details are shown on page 1 of this Policy Document.

## 9. How to make a Complaint

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

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

Email: [CVT@mbginsurance.com](mailto:CVT@mbginsurance.com)

### Claims

MB&G Insurance Services Limited, Cobalt Business Exchange, 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 B1927GDR0012021/04.

If **your** complaint about **your** claim cannot be resolved by the end of the third working day, MB&G Insurance Services Limited will pass it to: Novus Underwriting Ltd, 4th Floor, 34 Lime Street, London, EC3M 7AT

Email: [complaints@novusunderwriting.com](mailto:complaints@novusunderwriting.com)

If it is not possible to reach an agreement, **you** have the right to make an appeal to the Financial Ombudsman Service. This also applies if **you** are insured in a business capacity and have an annual turnover of less than €2million and fewer than ten staff.

**You** may contact the Financial Ombudsman Service at: -

The Financial Ombudsman Service,  
Exchange Tower,  
London,  
E14 9SR.



Tel: 0300 123 9 123

Email: [complaint.info@financial-ombudsman.org.uk](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.

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.

## 10. Legal, Regulatory & Other Information

### 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.

**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/>

## 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>.

## 11. Definitions

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

**Accidental damage** A sudden and accidental event resulting in the failure of any component of the **electronic product** or **domestic appliance** which prevents normal operation and requires repair or replacement before normal operation can be resumed.

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

**Administrator** MB&G Insurance Services Limited.

**Beyond economic repair** Means, in the opinion of **our administrator's** appointed engineer, the cost of repair is more than the cost of replacement.

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

**Claim Limit** Depending on the level of cover selected and noted on **your Policy Schedule**, **you** will be covered up to the following limits:-

- Cover Level A: **Your** policy provides unlimited claims up to a maximum of £2,000.00 in total for all claims during any 12-month period of cover.
- Cover Level B: **Your** policy provides unlimited claims up to a maximum of £2,500.00 in total for all claims during any 12-month period of cover.
- Cover Level C: **Your** policy provides unlimited claims up to a maximum of £5,000.00 in total for all claims during any 12-month period of cover.

Televisions are covered up to a maximum limit of £2,000.00 and Home Cinema/Theatre Systems for a maximum limit of £750.00 in total for all claims during any 12-month period of cover.

**Domestic appliance(s)** The item or items which are specified on **your Policy Schedule**. The item(s) must have been purchased by **you** in full working order from a VAT registered company in the United Kingdom, as confirmed by the **evidence of ownership**.

**Electronic product(s)** The item or items which are specified on **your Policy Schedule**. The item(s) must have been purchased by **you** in full working order from a VAT registered company in the United Kingdom, as confirmed by the **evidence of ownership**.

**Evidence of ownership** An original purchase receipt which includes the details of **your electronic product** or **domestic appliance**, or a similar document which provides proof that **you** own the item. The **electronic product** or **domestic appliance** cannot have been purchased second hand, at auction or from an online auction website.

**Exclusion Period** The 28-day period during which **you** are unable to claim under this insurance. The **exclusion period** also applies to any items added to **your** policy or substituted for an existing item after the policy commences.

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

**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 is excluded from the scope of cover provided under this policy.

**Nuclear risks** Ionising radiation or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel or radioactive toxic

explosive or other hazardous properties of any explosive nuclear assembly or nuclear component thereof.

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

**Policy Schedule** The document which names **you** as the policyholder and lists the item(s) covered under **your** policy. It will confirm the **period of insurance**, the cover level **you** have chosen and the **claim limit**. **Your Policy Schedule** will be replaced whenever **you** make any changes to **your** policy.

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

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

#### **War**

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

#### **We/Us/Our**

Novus Underwriting Limited on behalf of Collinson Insurance

#### **You/Your**

The person named on the Policy Schedule who owns the insured items, has applied for this insurance and has paid the appropriate premium.

**MB&G** INSURANCE

MB&G Insurance Services Limited Registered in England No.  
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Newcastle upon Tyne NE28 9NZ  
Financial Conduct Authority reference No. 306978