



MY LICENCE  
PROTECT

# My Licence Protect

## Policy Wording

This **Policy** is issued by Stubben Edge (Risk) Limited on behalf of the **Insurer**. **Stubben Edge (Risk) Limited** acts as agent for the **Insurer** in relation to the Policy. **Stubben Edge (Risk) Limited** is an appointed representative (Financial Conduct Authority Reference Number 807870) of Resolution Compliance Limited. Resolution Compliance Limited is authorised and regulated by the Financial Conduct Authority (Financial Conduct Authority Reference Number 574048).

# My Licence Protect

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## Introduction

Thank **You** for purchasing **Your Policy**. **Your Policy** has been issued by **Stubben Edge (Risk) Limited** on behalf of the **Insurer** and is intended to meet the demands and needs of a driver who wishes to be reimbursed for **Transport Costs** in the event of the driver's **Disqualification** due to the driver either incurring penalty points or a court order.

## About this Policy

This **Policy** is a legal contract between **You** and the **Insurer**. The contract is based on the information supplied by **You** when **You** applied for insurance and subsequent information supplied by **You**.

This **Policy** consists of:

1. the terms, conditions, limitations and exclusions, as set out in this document, that apply to this **Policy**;
2. the schedule and
3. **Your** application form.

This **Policy** and its terms and conditions form part of **Your** legal contract with **Us** and explains exactly what cover is provided. **Your Policy** schedule shows the scope of cover chosen.

To assist **You** in understanding the cover provided by **Your Policy** and the benefits provided **We** have used certain words and/or phrases to which specific meanings have been attached. Where a word or phrase has a specific meaning that word or phrase will appear in **Bold** in this **Policy**.

## Premium payment

The **Insurer** will not make any payment under this **Policy** until **You** have paid the **Premium**.

If **You** pay the Premium as a single payment, that payment is due on the first day of the **Period of Insurance**.

If **We** have agreed that **You** can pay **Us** the **Premium** in instalments this is shown in the schedule: the first instalment payment is due on the first day of the **Period of Insurance** and each of the subsequent eleven instalment payments is due on the same day as the day on which the **Period of Insurance** began falling in each subsequent calendar month. If an instalment payment would otherwise fall due on a day in a month that does not exist, that payment is due on the last day of the relevant calendar month (e.g. where a payment would otherwise be due on 31 of a calendar month, and the relevant month is April, that payment is due on 30 April).

## Disclosure, misrepresentation and changes We need to know about

In deciding to accept this **Policy** and in setting the terms and **Premium**, **We** have relied on the information **You** have given **Us**. **You** must take reasonable care to supply accurate and complete answers to all the questions **We** ask when **You** take out or make changes to this **Policy** and **You** must make sure that all information given to **Us** is true and correct.

If **We** or the **Insurer** establish that **You** deliberately or recklessly provided **Us** with false or misleading information the **Insurer** will be entitled to avoid the **Policy** in its entirety (i.e. treat it as if it never existed) and to decline all past and future claims. The **Insurer** will also be entitled to retain the **Premium** in full.

Should **Your** provision of false or misleading information be careless rather than deliberate or reckless it could still adversely affect this **Policy** and any claim. For example:

- if **We** would not have provided **You** with insurance cover had accurate and complete responses been provided, then the **Insurer** may treat this **Policy** as if it had never existed and refuse to pay all claims and return the **Premium** paid.
- if **We** would have provided **You** with insurance cover but on different terms, then **We** may amend the terms of this **Policy** and it will operate as if such amended terms form part of this **Policy** with effect from the start of the **Period of Insurance**.
- if **We** would have provided **You** with insurance cover but would have charged a higher **Premium** then the **Insurer** may reduce the amount paid on a claim in the proportion that the **Premium You** have paid bears to the **Premium** the **Insurer** would have charged **You** (e.g. if the **Premium** would have been 20% higher than the **Insurer** would be entitled to reduce the amount paid on any claim by 20%).

If any of the following happens during the **Period of Insurance** then **You** must tell **Us** immediately:

1. **You** change address;
2. **You** incur any penalty points on **Your** driving record;
3. **You** receive any notification from the police relating to a motor offence indicating **You** are likely to receive penalty points on **Your** driving record or be prosecuted or offering **You** the opportunity to attend a speed awareness course;
4. **You** are convicted of any criminal offence; or
5. **You** are made bankrupt or are served with a County Court or High Court judgement.

Please tell **Us** without delay of any change to **Your** mobile number, telephone number or email address.

When **You** inform **Us** of a change, **We** will inform **You** whether this affects **Your Policy**, and, if so, then how. Further information around specific changes to **Your Policy** and how this may affect **You** is set out within the General Conditions (page 8 onwards).

If **You** are in any doubt about what to tell **Us**, please contact **Us** on 0207 8461 378.

## Period of Insurance and renewal

Unless stated otherwise in the schedule, the **Period of Insurance** is 12 months.

At least 30 days before the end of the **Period of Insurance**, **We** will notify **You** of the **Premium** required and any changes to the terms and conditions for the renewal of this **Policy** for a further period of 12 months. **You** must tell **Us** if any of the information previously provided by **You to Us** has changed as the renewal is a separate contract of insurance and failure to notify **Us** of any change will be treated as misrepresentation.

**We** do, however, reserve the right not to offer renewal terms.

On renewal, **Premium** will be collected automatically to ensure continuity of cover, unless **You** request otherwise in writing.

## Important contact details

Stubben Edge (Risk) Limited

Telephone: 020 7846 1378

Email: hello@stubbenedge.com  
claims@stubbenedge.com

## Definitions and interpretation

### Interpretation

- Words in **Bold** and which are given specific meanings in this section 'Definitions and Interpretation' will have the same specific meaning each time they appear in this **Policy**.
- Reference to any statute, statutory instrument, regulation or order will be construed to include all amendments, re-enactments, consolidation, rewriting or replacements thereof.
- Reference to any statutory or other body shall include the successor to that body.
- Where the context so admits or requires, words importing the singular will include the plural and vice versa and words importing any gender include any other gender.
- If any term, condition, exclusion, additional clauses or endorsement or part thereof is found to be invalid or unenforceable, the remainder shall remain in full force and effect.
- All headings within this **Policy** are included for convenience only and will not form part of this **Policy**.

## Definitions

<b>Deferment Period</b>	The period of four weeks starting on the day on which the <b>Period of Insurance</b> begins.
<b>Disqualification</b>	Temporary <b>Disqualification</b> from driving as a result of either (i) incurring 12 or more penalty points, or (ii) a court order, where the penalty points arise from or the court order relates to incident(s) in the <b>Territory</b> .
<b>Indemnity Limit</b>	The <b>Indemnity Limit</b> stated in the schedule.
<b>Indemnity Period</b>	The period beginning with the date of the <b>Insured Event</b> and ending not later than the last day of the <b>Indemnity Period</b> specified in the schedule.
<b>Insured</b>	The person named in the schedule.
<b>Insurer</b>	The <b>Insurer</b> named in the schedule.
<b>Maximum Monthly Transport Costs</b>	The <b>Maximum Monthly Transport Costs</b> stated in the schedule.
<b>Period of Insurance</b>	The <b>Period of Insurance</b> stated in the schedule.
<b>Policy</b>	This insurance document and the schedule, including any endorsements.
<b>Premium</b>	The amount <b>You</b> must pay for cover under this <b>Policy</b> . This includes all applicable taxes.
<b>Territory</b>	England, Northern Ireland, Scotland, Wales, the Channel Islands and the Isle of Man.
<b>Terrorism</b>	An act or series of acts, including the use of force or violence, of any person or group(s) of persons, whether acting alone or on behalf of or in connection with organisation(s), committed for political, religious or ideological purposes including the intention to influence any government and/or to put the public in fear for such purposes.
<b>Transport Costs</b>	<p>Costs incurred by <b>You</b> within the <b>Territory</b> in respect of driver services and public transport following <b>Disqualification</b>.</p> <p>If <b>You</b> utilise driver services, <b>You</b> must only use the services of a person aged 21 or over who has held a clean valid driving licence for at least two years, who holds appropriate motor insurance and who provides driver services using a <b>Vehicle</b> in the ordinary course of his or her business.</p>

<b>Vehicle</b>	A private motor <b>Vehicle</b> which is constructed for the carriage of passengers and their effects and is adapted to carry not more than 8 passengers and does not exceed 3500 kilograms, of which the driver is the owner or registered keeper and which the driver is authorised and licenced to drive.
<b>We/ Us / Our/ Ours</b>	Stubben Edge (Risk) Limited (solely in its capacity as agent for the <b>Insurer</b> ).
<b>You/ Your/ Yours</b>	The <b>Insured</b> .

## Disqualification

In the event of **Your Disqualification** during the **Period of Insurance** the **Insurer** will indemnify **You**, subject to the terms of this **Policy**, for reasonable **Transport Costs** incurred by **You** during the **Indemnity Period** up to the **Indemnity Limit** provided that the **Maximum Monthly Transport Costs** are not exceeded.

However, if **You** incur **Transport Costs** in connection with a trade, profession or vocation or employment, the **Insurer** will only pay **Transport Costs** where those **Transport Costs** are incurred to transport **You** (i) without also being incurred either to transport any person who is a client or prospective client of that trade, profession or vocation (or any person who is engaged in the supply of goods or services for use in that trade, profession or vocation) or so as to provide a transport service for any such a person, or (ii) in circumstances where the cost would otherwise be borne by **Your** employer.

The **Insurer** will not pay for additional costs incurred in connection with transport, such as fuel costs, insurance, parking or similar costs.

The **Insurer** will not cover the cost of any season travel ticket that **You** would have purchased notwithstanding **Your Disqualification**.

If **You** are disqualified from driving for a second time, **You** will not be eligible for indemnity for **Transport Costs** for a period of 12 months after the date of the motoring offence which led to or caused **Your** previous **Disqualification**.

If **You** make a valid claim under this **Policy** following **Your Disqualification** **You** shall not be eligible to make a further claim for subsequent **Disqualification** under this **Policy**.

## Exclusions

The **Insurer** will not make any payment in respect of:

1. **Transport Costs** arising from **Disqualification** by court order or from penalty points incurred as a result of **Your**:
  - a. driving under the influence of alcohol or drugs unless it is established by **You** that (i) (in the case of a drug) the drug was prescribed for **You** by a doctor registered with the General Medical Council (otherwise than for the treatment of drug or alcohol addiction) and taken in accordance with the directions of that doctor; and (ii) (in the case of alcohol) the proportion of alcohol in **You**, **Your** breath, blood or urine is no more than 10% of a prescribed limit for the purposes of the Road Traffic Act 1988;
  - b. **Your** participation a motor race, rally, pace making, motor sport (including hill climbing), speed trial, reliability trial, any other trial, competition and/or endurance test;
  - c. conviction for a motoring offence committed while **You** were operating or in control of a motor cycle or motor scooter (other than a moped);
  - d. not providing a specimen of breath, blood or urine for a laboratory test;
  - e. dangerous, careless or inconsiderate driving (as defined, in each case by the Road Traffic Act 1988);
  - f. use of an uninsured **Vehicle**;
  - g. driving while disqualified;
  - h. wanton or furious driving;
  - i. use of a hand-held mobile phone or a device (other than a two-way radio) which performs an interactive communication function by transmitting and receiving data;
  - j. driving a motor **Vehicle** in a position which does not give proper control or a full view of the road and traffic ahead; and/or
  - k. wilful and deliberate act or omission, committed with the intention of gaining from making a claim under this **Policy**.
2. **Transport Costs** if **You**:
  - a. have not attained the age of 21 years old or are aged 75 years old or older at the start of the **Period of Insurance**;
  - b. do not hold, and have not for a period of at least 2 years prior to the start of the **Period of Insurance** held, a full driving licence issued by the Driver and **Vehicle** Licensing Authority;
  - c. are not permanently resident in the United Kingdom; and/or
  - d. have been declared bankrupt or have been served a County Court or High Court judgment or been convicted of a criminal offence within the 3 years preceding the start of the **Period of Insurance**.
3. **Disqualification** caused by or arising from or contributed to by:
  - a. war, invasion, acts of foreign enemy, hostilities, civil war, rebellion, revolution, insurrection or military or usurped power whether war be declared or not;



- b. ionising radiation or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel;
- c. the radioactive, toxic, explosive or other hazardous or contaminating properties of any explosive nuclear installation, reactor or other nuclear assembly or nuclear component thereof; and/or
- d. any weapon of war or device employing atomic or nuclear fission and/or fusion or other like reaction or radioactive force or matter.

**4. Disqualification:**

if, at the date of issue of **Your Policy**, **Your** driving licence is endorsed with nine (9) or more penalty points.

**5. Disqualification:**

if **Your Disqualification** occurs during the **Deferment Period** as a result of penalty points that **You** are notified of during the **Deferment Period** or an incident (or incidents) that occur(s) during the **Deferment Period**.

**6. Disqualification:**

caused by an act, or acts, of **Terrorism**.

**7. Disqualification:**

imposed, or penalty points incurred, when the **Vehicle You** are driving or in control of at the time the incident giving rise to **Your Disqualification** or penalty points occurred is forfeited pursuant to powers conferred by the Modern Slavery Act 2015.

**8. Disqualification:**

imposed, or penalty points incurred, when at the time of the incident to which those penalty points relate or the incident which gives rise to **Your Disqualification**, **You** are either engaged in the commission of, or facilitate the commission of, a criminal offence for which **You** and/or another person (or persons) are subsequently convicted.

## General Conditions

**1. Compliance with Policy requirements**

The due observance and fulfilment of the terms and conditions of this **Policy** insofar as they may relate to anything to be done or complied with by **You** or **Your** personal representatives shall be a condition precedent to the **Insurer's** liability to make any payment under this **Policy**.

**2. Fraud**

If **You** or anyone acting for **You**:

- knowingly makes a fraudulent or exaggerated claim under **Your Policy**;
- knowingly makes a false statement in support of a claim (whether or not the claim is genuine);
- knowingly submits a false or forged document in support of a claim (whether or not the claim is genuine; or
- makes a claim for any loss or damage caused by **Your** willful act or with **Your** connivance.

**We** will:

- refuse to pay the claim; and
- declare the **Policy** void from the date of the fraudulent act without any refund of the **Premium**.

**We** may also inform the police of the circumstances.

### 3. Duty to mitigate

**You** are required to keep the loss and/or damage as low as possible in order to avoid unnecessary costs.

### 4. Notification of motoring offences

**You** must tell **Us** immediately if **You** incur any penalty points on **Your** driving record or receive any notification from the police relating to a motor offence indicating **You** are likely to receive penalty points on **Your** driving record or to be prosecuted.

**You** must consent to granting **Us** access to **Your** driving record if **We** request **Your** permission for such access.

If during the **Period of Insurance**, **You** are offered as an alternative to **Disqualification** or further points to attend a Speed Awareness Course or Road Safety Course run by any Police Force, Local Authority or recognised and designated course provider as an alternative to prosecution or fixed penalty, **You** must (i) inform **Us** of such an offer and (ii) accept the offer of attendance and attend and satisfactorily complete the course. If **You** refuse or neglect to attend the course, fail to complete the course or fail to pass the course to the satisfaction of the Police Force, Local Authority or recognised or designated course provider, **You** shall not be entitled to any benefit under the **Policy** for any subsequent **Disqualification**.

If **You** commit a motoring offence during the **Period of Insurance** but do not incur penalty points on **Your** driving record as a result of such motoring offence before the **Period of Insurance** has ended, then provided that **You** have notified the incident to **Us** during the **Period of Insurance** and given **Us** such details as **We** reasonably request then:

- a. any penalty points subsequently incurred on **Your** driving record in connection with the motoring offence shall for the purposes of this **Policy** be deemed to have been incurred during the **Period of Insurance**; and
- b. if as a result of the addition of the penalty points to **Your** driving record **You** are disqualified from driving, **Your Disqualification** will be deemed to have taken place during the **Period of Insurance**.

### 5. Notification of criminal convictions or court judgments

**You** must tell **Us** immediately if **You** are convicted of any criminal offence or served with a County Court or High Court judgment. **We** reserve the right to vary the terms and conditions of this **Policy** or cancel this **Policy** if **We** would not have agreed to cover **You** on account of the conviction or judgment.

### 6. Other changes

**You** must notify **Us** as soon as practicable of any other changes during the **Period of Insurance** to the information provided by **You** in connection with this **Policy**.

### 7. Cancellation

- a. **Your right to cancel**
  - i. **Cooling-off Period**

**You** may cancel this **Policy** within 30 days after the start of the **Period of Insurance**, or the day on which **You** receive the documentation for this **Policy**, whichever day is later, (the Cooling-off Period) for any reason and by any means. The documentation for this **Policy** will be deemed to have been received by **You** 7 working days after it was posted to **You** by pre-paid post or the following day if it was sent to **You** by email.

If **You** cancel this **Policy** during the Cooling-off Period, having paid the **Premium**, **You** will be entitled to a full refund of the **Premium**, provided **You** have not made a claim and are not aware of any circumstances which could give rise to a claim under this **Policy**. If the **Premium** is refunded in full, the **Insurer** will treat this **Policy** as if it never existed and no liability whatsoever shall attach to the **Insurer** in respect of this **Policy**.

#### ii. **Outside the Cooling-off Period**

Once the Cooling-off Period has ended, **You** may cancel this **Policy** at any time by giving notice in writing to hello@stubbenedge.com and cancellation will take effect from the date notice of cancellation is received (or is deemed in accordance with the terms of the **Policy** to have been received) by **Us**.

If this **Policy** is cancelled by **You** outside the Cooling-off Period and provided that 1) **You** have not made a claim and 2) **You** are not aware of any circumstances which could give rise to a claim under this **Policy**, **We** will refund the proportion of any **Premium** **You** have paid that relates to the period from effective date of cancellation to the end of the **Period of Insurance**.

#### b. **Our right to cancel**

**We** may cancel this **Policy**, provided **We** have a valid reason for doing so, by giving **You** notice in writing to **Your** last known postal and/or email address, stating the effective date of cancellation.

Valid reasons may include but are not limited to:

- Fraud;
- non-payment of **Premium**;
- non-compliance with the terms and conditions of this **Policy**;
- non-cooperation (such as failure to supply any information or documentation **We** require or failure to supply information or documentation in a reasonably clear and accessible manner); or
- **Your** bankruptcy or conviction of a criminal offence or **Your** being served with a County Court or High Court judgement.

The effective date of cancellation will not be less than 30 days from the date **We** issue notice of cancellation, unless **Our** reason for cancellation is deliberate or reckless misrepresentation on **Your** part, in which case this **Policy** will be cancelled with immediate effect, or non-payment of **Premium**, in which case the effective date of cancellation will be 30 days after the payment due date.

If **We** have agreed that **You** can pay **Us** the **Premium** by instalments and **You** fail to pay the initial **Premium** or any subsequent instalment within 30 days of its due date, **We** will cancel this **Policy** with effect from the 30<sup>th</sup> day following the date on which the unpaid **Premium** was due and **You** will not be entitled to any benefits under this **Policy** after the date the unpaid **Premium** was due.

Notice of cancellation by **You** or **Us** is deemed to be served on the date of delivery to **Us** if the notice is delivered by hand or email, or 5 working days after posting if notice is sent to **Us** by pre-paid letter post properly addressed.

## 8. Law applicable to this Policy

Unless otherwise agreed by **You** and **Us** this **Policy** shall be subject to and construed solely in accordance with the law of England.

## 9. Jurisdiction

All disputes arising out of or in connection with this **Policy**, including but not limited to any disputes relating to the formation, validity and interpretation and application of the terms, conditions, limits and exclusions of this **Policy**, shall be subject to the exclusive jurisdiction of the Courts of England. The **Premium** for this **Policy** has been calculated accordingly, and no consideration has been paid in respect of any sums payable as a consequence of the jurisdiction of any other court.

## 10. Contracts (Rights of Third Parties) Act 1999

A person who is not a party to this contract has no right under the Contracts (Rights of Third Parties) Act 1999 and any amending and/or subsequent legislation to enforce any term of this **Policy** but this does not affect any right or remedy of a third party which exists or is available apart from that Act.

## 11. Assignment

Assignment of an interest under this **Policy** to any person who is not otherwise already entitled to indemnity will not bind the **Insurer** unless and until **We** have issued an Endorsement setting out the **Insurer's** agreement to any such request for assignment of interest.

## 12. Use of language

The language used in the **Policy** and any communications relating to it will be in English.

## 13. Data protection and privacy

**We** take **Your** privacy very seriously.

**We** collect and process information about **You** in order to provide insurance policies and to process claims. **Your** information is also used for business purposes such as fraud prevention and financial management. This may involve sharing or obtaining information about **You** within **Our** group of companies and other third parties such as insurers, sub-brokers, loss adjusters, credit reference agencies, service providers and professional advisors as well as **Our** regulators and fraud prevention agencies.

All information about **You** held by **Us** of a sensitive or personal nature will be treated as private and confidential in compliance with the provisions of all applicable data protection legislation and such data will only be used for the purposes of processing **Your Policy**, including underwriting, administration and handling any claim that may arise.

**We** may use and disclose the information **We** have about **You** in the course of arranging, placing and administering **Your** insurance. This may involve passing information about **You** to companies within the same group as the **Insurer** and sometimes with **Our** affiliates and/or commercial partners. **We** may share the information both inside and outside the European Economic Area, in confidence and where appropriate safeguards are in place, for these purposes with agents or service providers, other insurers, claim handlers and financial services companies, to whom **We** may outsource certain business operations and as required by law and regulation.

**You** are entitled, upon the payment of a reasonable fee (if applicable), to a copy of the personal data which is held about **You** by **Us**. If **You** wish to obtain such a copy, please contact **Us**.

**We** will only retain **Your** personal information for the period required to administer **Your Policy** or as required by law, if longer.

**We** may record telephone calls to help **Us** monitor and improve the service **We** provide.

For further information on how **Your** information is used and **Your** rights in relation to **Your** information please see **Our Privacy Policy**. If **You** do not have access to the internet, please contact **Us** and **We** will send **You** a printed copy.

## Claims conditions

If **You** suffer **Disqualification** and wish to make a claim under this **Policy**, please contact [claims@stubbededge.com](mailto:claims@stubbededge.com) as soon as possible. If **You** fail to notify **Us** within 30 days of the date **You** are disqualified the **Insurer** shall be under no obligation to pay any claim or benefits arising from **Your Disqualification**.

It is **Your** responsibility to prove any loss and therefore **We** may ask **You** to provide, at **Your** own expense, receipts, valuations, photographs, and any other relevant information and documents and assistance **We** may require to help with **Your** claim.

**You** must give **Us** details of any other insurance or indemnity covering the same risk or part thereof and provide **Us** with such assistance and co-operation as **We** reasonably request for the purpose of enforcing any rights against or of obtaining any relief or indemnity from any person, to which the **Insurer** shall, upon providing to **You** any such payment, become entitled by subrogation.

If **You** claim for **Transport Costs**:

- You** must complete the applicable claims form on our website at [mylicenceprotect.com](http://mylicenceprotect.com) within 30 days of receipt by **You** of the first notification (i.e. any Notice of Intended Prosecution, Complaint, Summons or other communications) that **You** may be subject to **Disqualification** from driving or confirmation from a qualified medical practitioner that **You** have developed a medical condition or disability that is notifiable to the DVLA;
- You** will be required to complete the initial Claims Form and thereafter, at fortnightly intervals, a Further Claims Form, both of which can be found on our website at [mylicenceprotect.com](http://mylicenceprotect.com);
- each Claims Form must be accompanied by all relevant receipts and invoices;
- the **Insurer** will reimburse **You** for **Your Transport Costs** expenses on a fortnightly basis but only for such **Transport Costs** for which **You** have produced satisfactory evidence of payment;
- You** may be requested to provide the original of certain documents which **You** will need to submit by post to **Us**;

6. If **You** have been disqualified from driving, **You** may make a maximum of one claim during any one **Period of Insurance**:

If any claim under this **Policy** shall be in any respect fraudulent or if any fraudulent means or devices shall be used by **You** or anyone acting on **Your** behalf to obtain benefit under this **Policy** the **Insurer** shall be under no liability in respect of such claim.

## Complaints

It is **Our** intention to provide **You** with the best possible service and if the service **You** receive in connection with this **Policy** does not meet **Your** expectations **We** want to hear about it so **We** can try to put things right. **We** take all complaints seriously and following the steps below will help **Us** understand **Your** concerns and give **You** a fair response.

If **You** wish to make a complaint, please either write to: Complaints Handler, Stubben Edge (Risk) Limited, 77 Cornhill, London EC3V 3QQ or email [complaints@stubbenedge.com](mailto:complaints@stubbenedge.com).

When **You** contact Stubben Edge (Risk) Limited, please include details of:

- **Your** name, address, telephone number, and e-mail address;
- the **Policy** number (shown on the schedule) of this **Policy**;
- the nature of **Your** complaint.

Any written correspondence should be headed 'COMPLAINT' and **You** may include supporting material.

### Our promise

**We** will:

- acknowledge all complaints promptly and in any event within 5 working days;
- investigate **Your** complaint quickly and thoroughly;
- keep **You** informed of progress;
- do everything possible to resolve **Your** complaint; and
- use the information from complaints to continuously improve **Our** service.

### If You remain dissatisfied

Should **You** remain dissatisfied after the review of **Your** complaint or **You** have not received a written offer of resolution within 8 weeks of the date **We** received **Your** complaint **You** may be eligible to refer the matter to the Financial Ombudsman Service (FOS). Referral of **Your** complaint to the FOS will not affect **Your** right to take legal action but the FOS will not adjudicate on any case where litigation has commenced.

This complaints procedure does not affect any legal right **You** have to take action against **Us**.

## About the Financial Ombudsman Service (FOS)

The FOS is an independent body that arbitrates on complaints about general insurance products. The FOS can only consider **Your** complaint if **You** are an 'eligible complainant' and if:

1. **We** have been given an opportunity to resolve it; and
2. **We** have sent **You** a final response letter and **You** have referred the complaint to the FOS within 6 months of **Our** final response letter; or
3. **We** have not responded to **Your** complaint with a decision within eight (8) weeks.

Eligible complainants' are private individuals or 'micro-enterprises' (a micro-enterprise is an enterprise which employs fewer than 10 persons and has a turnover or annual balance sheet that does not exceed €2 million). Further information can be found at:

Financial Ombudsman Service,  
Exchange Tower,  
London E14 9SR

Telephone: 0800 023 4567

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

Website: [www.financial-ombudsman.org.uk](http://www.financial-ombudsman.org.uk)

## Financial Services Compensation Scheme

The **Insurer** and Stubben Edge (Risk) Limited are each covered by the Financial Services Compensation Scheme (FSCS). **You** may be entitled to compensation from the scheme if the **Insurer** or Stubben Edge (Risk) Limited cannot meet their respective financial obligations. Whether you are covered will depend on the precise circumstances in your particular case. Further information about compensation scheme arrangements is available from the FSCS.

Financial Services Compensation Scheme,  
10th Floor, Beaufort House,  
15 St Botolph Street,  
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