

Pram and Pushchair Insurance

This insurance was arranged by Lexelle Limited who is also the policy administrator and is underwritten by Novus Underwriting Limited on behalf of Helvetia Schweizerische Versicherungsgesellschaft in Liechtenstein AG.

Lexelle Limited is regulated by the Financial Conduct Authority, Firm Reference No. 312782

Helvetia Schweizerische Versicherungsgesellschaft in Liechtenstein AG. Registered Office: Aeulestrasse 60 (2. Stock) 9490 Vaduz, Liechtenstein. The Insurer is authorised and regulated by the Liechtenstein Financial Market Authority and is deemed authorised by the Prudential Regulation Authority and subject to regulation by the Financial Conduct Authority and limited regulation by the Prudential Regulation Authority.

Details of the Temporary Permissions Regime, which allows EEA-based firms to operate in the UK for a limited period while seeking full authorisation, are available on the Financial Conduct Authority's website. <https://register.fca.org.uk/> or by calling them on 0800 111 6768.

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

Please take time to read the "Important Information" section within this Policy Document. It tells **You** about things **You** need to check and the actions **You** need to take.

Important Information

Changes in **Your** circumstances: The policy has been issued based upon information which **You** have given to the **Insurer** about **Yourself** and **Your** insured **Child Equipment**. **You** must tell the **Insurer** immediately of any changes to this information including any change of address. **You** must also notify the **Insurer** if **You** have been convicted of handling stolen goods, fraud, forgery, robbery, theft or if **You** have been declared bankrupt. If **You** do not reveal any relevant information the consequences may be that the policy is void and any claim **You** have, may be invalidated.

Your legal rights:

This Insurance is in addition to **Your** legal rights and is not to be substituted for the supplier's liability if the **Child Equipment** is found to be unfit for the purpose for which they were intended or are not as described or are not of satisfactory quality.

Definitions

Accidental:

A road traffic accident involving **Your** vehicle.

Administrator:

Lexelle Limited, PO Box 4428, Sheffield, S9 9DD. Tel: 0114 350 4107 or email: assist@lexelle.com

Child Equipment:

Any pram or pushchair owned by **You** which is in or on **Your** vehicle.

Claims Administrator:

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

Claim Limit:

Your policy provides unlimited claims up to the **Claim Limit** stated on **Your** policy schedule during the policy period.

Insurer We/Us/Our:

Novus Underwriting Limited on behalf of Helvetia Schweizerische Versicherungsgesellschaft in Liechtenstein AG.

Motor Insurance Policy:

The motor insurance policy issued within the **Territorial Limits** covering any motor vehicle up to 7.5 tonne gross vehicle weight.

Period of Insurance:

The duration between the policy start date when cover commences and the policy end date, as noted on **Your** policy schedule.

Territorial Limits:

The United Kingdom, Channel Islands and the Isle of Man.

You/Your:

The person named as the policyholder on the schedule for the **Motor Insurance Policy** together with any person named as an additional driver under the **Motor Insurance Policy** who is responsible for the **Child Equipment** which is being insured.

Cover Provided

We will cover **You** in respect of the loss of or damage to the insured **Child Equipment** whilst in or on **Your Vehicle** caused by an **Accident**, fire, theft or attempted theft within the **Territorial Limits**,

The maximum amount payable under **Your** policy is the **Claims Limit** for one claim only in anyone **Period of Insurance**.

What is not Covered

This policy does not cover:

- 1) Damage to the insured **Child Equipment** which occurs outside the **Territorial Limits** or outside the **Period of Insurance**.
- 2) **Child Equipment** which is:
 - a) In or on any motor vehicle which is not covered under **Your Motor Insurance Policy** at the time of the event giving rise to a claim; or
 - b) Damaged by accidental means other than road traffic **Accident**.
- 3) Theft or attempted theft of **Child Equipment** whilst in or on an open and/or unlocked convertible or soft top vehicle when not in use unless locked in the boot.
- 4) Loss of or damage to **Child Equipment** caused by theft or attempted theft or fire if **your** vehicle has been left unlocked and unattended or the keys have been left in or on the vehicle.
- 5) Loss of or damage to any property other than **Child Equipment**.
- 6) Any loss of value of the **Child Equipment** after **We** have made a payment to settle a claim.
- 7) War: Any direct or indirect consequence of war, civil war, invasion, acts of foreign enemies (whether war be declared or not), rebellion, revolution, insurrection, military or usurped power, or confiscation, nationalisation, requisition, destruction of or damage to property by or under the order of any government, local or public authority.

- 8) Terrorism: Any direct or indirect consequence of terrorism as defined by the Terrorism Act 2000 and any amending or substituting legislation.
- 9) Radiation: Any direct or indirect consequence of: Irradiation, or contamination by nuclear material; or the radioactive, toxic, explosive or other hazardous or contaminating properties of any radioactive matter; or Any device or weapon which employs atomic or nuclear fission or fusion or other comparable reaction or radioactive force or matter.
- 10) Electronic data: Any consequence, howsoever caused, including but not limited to Computer Virus in Electronic Data being lost, destroyed, distorted, altered, or otherwise corrupted. For the purposes of this Policy, Electronic Data shall mean facts, concepts and information stored to form useable data for communications, interpretations, or processing by electronic or electromechanical data processing or other electronically controlled hardware, software and other coded instructions for the processing and manipulation of data, or the direction and manipulation of such hardware. For the purposes of this Policy, Computer Virus shall mean a set of corrupting, harmful, or otherwise unauthorised instructions or code, whether these have been introduced maliciously or otherwise, and multiply themselves through a computer system or network of whatsoever nature

General Claims Conditions

- a) **You** must advise the **Claims Administrator** as soon as possible of any claim or incident that might give rise to a claim.
- b) In the event of a claim, the **We** reserves the right to:
 - i. Examine any damaged **Child Equipment** on request at any reasonable time.
 - ii. Take over any claim or proceedings at any time and conduct them in **Your** name to enforce **Your** rights or obtain an indemnity from other parties that **You** may become entitled to.
 - iii. Request any proof of purchase, receipts or information as necessary from **You**.
- c) Take possession of the damaged **Child Equipment** and deal with any salvage in a reasonable manner, however, **You** may not abandon the **Child Equipment**.
- d) If at the time of the claim **You** are found to have any other insurance which also provides cover for damaged **Child Equipment**, the **We** will only pay a proportionate share of **Your** claim.
- e) **You** must respond to the **Claims Administrator** promptly in all matters relating to a claim.
- f) **You** must report any claim caused by criminal action to the police as soon as reasonably possible and obtain a valid crime reference.

How to Make a Claim

You must report any claim to the **Claims Administrator** as soon as reasonably possible.

Claims are required to be submitted online using the following email address: -

Email: claims@mbginsurance.com

Alternatively, please contact the **Claims Administrator** by telephone: -

GSRLTD/PramPush/201022

Tel: 0191 259 6378

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

Cancellation

You have the right to cancel this policy within 14 days of the date **You** purchased the policy or when **You** received the policy documents if this is later. This is known as **Your** cooling off period. **You** do not need to provide a reason for cancellation, and **We** will provide a full refund of any premium paid, unless **You** have made a claim or there has been an incident likely to result in a claim.

Thereafter **You** may cancel the insurance cover at any time by informing the selling broker however no refund of premium will be payable.

Cancellation by Us

We may at any time cancel any insurance policy by giving 30 days' notice in writing, where there is a valid reason for doing so. A cancellation letter will be sent to **You** at **Your** last known address. Valid reasons may include but are not limited to: -

- a) Non-payment of premium.
- b) Threatening and abusive behaviour.
- c) Failure to provide documents.
- d) Non-compliance with policy terms and conditions.

If **We** cancel **Your** policy, **We** will provide a refund of **Your** premiums less a charge for the cover already provided, unless the reason for cancellation relates to Fraud.

Customer Service/Complaints

It is the intention to give **You** the best possible service but if **You** do have any questions or concerns about this insurance or the handling of a claim **You** should follow the Complaints Procedure below: -

Sale of Policy

Should you wish to complain you may do so:

- By telephone on 0345 528 0256
- By e-mail at complaints@withstella.co.uk

Claims

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

Email: CVT@mbginsurance.com

In all correspondence, please state that **Your** insurance is provided by Novus Underwriting Limited and quote scheme reference B1927GDR0012022/10

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

If it is not possible to reach an agreement, **You** have the right to make an appeal to the Financial Ombudsman Service. This also

applies if **You** are insured in a business capacity and have an annual turnover of less than €2million and fewer than ten staff.

You may contact the Financial Ombudsman Service at: -

The Financial Ombudsman Service,
Exchange Tower,
London,
E14 9SR.
Tel: 0300 123 9 123
Email: complaint.info@financial-ombudsman.org.uk

The above complaints procedure is in addition to **Your** statutory rights as a consumer. For further information about **Your** statutory rights contact **Your** local Citizens Advice Bureau.

If **You** have purchased the insurance policy online, **You** may also raise **Your** complaint via the EU Online Dispute Resolution Portal at <http://ec.europa.eu/consumers/odr/>. This will forward **Your** complaint to the correct Alternative Dispute Resolution scheme. For insurance complaints in the UK this is the Financial Ombudsman Service. However, this may be a slower route for handling **Your** complaint than if **You** contact the Financial Ombudsman Service directly.

Fraudulent Claims or Misleading Information

We take a robust approach to fraud prevention in order to keep premium rates down so that **You** do not have to pay for other people's dishonesty. If any claim made by **You** or anyone acting on **Your** behalf under this insurance is fraudulent, deliberately exaggerated or intended to mislead, **We** may:

- a) Not pay **Your** claim, and
- b) Recover (from **You**) any payments **We** have already made in respect of that claim, and
- c) Terminate **our** insurance from the time of the fraudulent act, and
- d) Inform the police of the fraudulent act. If **Your** insurance is terminated from the time of the fraudulent act, **We** will not pay any claim for any incident which happens after that time and may not return any of the insurance premium(s) already paid.

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.

Information You have provided – Insurance Act 2015

You must take reasonable care to provide accurate and complete answers to all the questions **You** are asked when **You** take out or make changes to this policy.

You must notify the **Administrator** as soon as possible if any of the information in **Your** policy documents is incorrect or if **You** wish to make a change to **Your** policy.

If **You** do not provide accurate and complete answers to the questions **You** are asked, or **You** fail to notify the **Administrator** of any incorrect information or changes **You** wish to make, **Your** policy may not operate in the event of a claim. **We** may not pay any claim in full or **Your** policy could be invalid. No term of this insurance contract is intended to limit or affect the statutory rights and obligations of the parties to this contract under the effect of the Insurance Act 2015.

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Compensation Scheme

Helvetia Schweizerische Versicherungsgesellschaft in Liechtenstein AG is covered by the Financial Services Compensation Scheme (FSCS). **You** may be entitled to compensation from the scheme, if Helvetia Schweizerische Versicherungsgesellschaft in Liechtenstein AG cannot meet their obligations. This depends on the type of business and the circumstances of the claim. Most insurance contracts are covered for 90% of the claim with no upper limit. **You** can get more information about compensation scheme arrangements from the FSCS or visit www.fscs.org.uk.

You may also contact the FSCS on their Freephone number: 0800 678 1100 or 020 7741 4100 or **You** can write to: Financial Services Compensation Scheme, P O Box 300, Mitcheldean, GL17 1DY

Personal Information

For more information about how the Insurer use **Your** personal information please see our full privacy notice, which is available in the Privacy section of our website www.helvetia.com/privacy