

Windscreen Cover Policy Wording



Policy of Insurance – Cover Applicable

Cover is arranged through Markerstudy Insurance Company Limited and/or its co-Insurers which is an authorised insurer licensed by the Commissioner of Insurance under the Insurance Companies Ordinance to carry on insurance business in Gibraltar and regulated by the Financial Services Authority for the conduct of UK business.

Subject to payment of the premium, Markerstudy Insurance Company Limited and/or its co-Insurers (the Company) will, in respect of the vehicle identified on your Kwik Fit motor policy schedule, insure you during the period of this Insurance against;

- (1) Breakage of windows or windscreen glass; and
- (2) Damage to the windscreen, which would be sufficient to cause the vehicle to fail a Department of Transport M.O.T. test.

This insurance is subject to a £60 excess; this means you must pay the first £60 of the cost of any replacement window or windscreen glass. You will not have to pay this if your windscreen or glass is repaired rather than replaced.

To make a claim you should call 0800 1694 677. This number is open 24 hours a day, 365 days a year.

Conditions

The insurance is subject to the following conditions:

- (a) Your cover will run at the same time as your Kwik Fit Insurance motor policy for a maximum of 12 months*

In the first year of insurance this policy will not cover you for breakage or damage during the first 27 days.

*If you have arranged this policy after the start of your motor insurance, the cover starts from the date you bought it and ends on the expiry date of your motor insurance policy

- (b) If requested by the Company you must take your vehicle for inspection, at one of its nominated inspection centres, as soon as you can, but in any event prior to the 28th day after your application for cover. The Company's decision as to whether or not to provide the insurance will depend on the inspection of the vehicle.

If the vehicle fails inspection you may choose to either:

- pay for a repair or replacement yourself at a 35% discount from their standard rate OR
- cancel your policy and receive a full refund.

In either case you must send the form the centre gives you to Kwik Fit Insurance within 28 days.

- (c) You may cancel your policy within 14 days of receiving this document or the start of your cover whichever is the later. Subject to no claim being made, a full refund of the premium will be given. After this 14-day period you can still cancel the policy, but no refund will be given.
- (d) Repairs/replacements must be carried out by the company's nominated supplier, which will at its discretion repair, reinstate or replace windscreen or window glass. If you do not use our nominated supplier, the company will pay a maximum of **£100** after the deduction of the excess for any claim.
- (e) All damage likely to result in a claim must be reported as soon as possible, by telephoning the Helpline on **0800 1694 677**. No claims will be considered if reported more than thirty days after the expiry of this insurance, regardless of the date on which the damage occurred.
- (f) The most the Company will pay in any one insurance year is £300 after the deduction of any excess.
- (g) If you change the vehicle covered under your Kwik Fit Insurance motor policy it will be covered by this policy. The company may request an inspection similar to (b) above; however, if your vehicle fails inspection and you do not agree to pay for any repairs that the centre recommend, cover will stop and there will be no refund of premium.
- (h) Cover applies only within the United Kingdom and, unless the Company has agreed otherwise in writing, is subject to English law.
- (i) Failure to pay the premium will invalidate the insurance.
- (j) Damage that happened before the start of this policy is not covered.

Complaints

Disputes concerning this insurance that cannot be resolved with our nominated supplier representative at your nearest depot, should in the first instance be referred to our agents Windscreen Insurance Services Ltd customer care department on **0844 800 0026**.

You can also write to them at;

Windscreen Insurance Services Ltd
Treetops
Riversdale
Bourne End
Bucks
SL8 5EB

WINDSCREEN COVER – POLICY WORDING

If you are not satisfied with their response, please write quoting your policy number to

The Underwriting Director

Markerstudy Insurance Company Limited
Montagu Pavilion
8-10 Queensway
Gibraltar.

In the event that you remain dissatisfied you may refer the matter to
The Financial Ombudsman Service, South Quay Plaza, 183 Marsh Wall, London E14 9SR.
Helpline: **0845 080 1800**.

If Markerstudy Insurance Company is unable to pay a claim you may be entitled to compensation from the Financial Services Compensation Scheme. We can provide full details on request.

This is an important document and should be kept in a place of safety.

Kwik Fit Insurance,
1 Masterton Way, Tannochside Business Park, Uddingston, Glasgow G71 5PU.
Registered in Scotland No. 147319.
Registered Office: 216 East Main Street, Broxburn EH52 5AS.

Kwik Fit Insurance Services is an insurance intermediary,
authorised and regulated by the Financial Services Authority.

