

This document is a summary of cover highlighting the main features and benefits as well as the general conditions and exclusions of this policy. Full terms and conditions can be found in the policy wording. You will also receive a policy schedule showing the specific details of your policy and the cover(s) you have selected. Please take some time to read the policy documents when you receive them. It is important that you tell us as soon as possible if any of the information is incorrect.

What is this type of insurance?

This windscreen insurance policy provides cover for the named policyholder up to a maximum of £500 in any one period of insurance in respect of the repair or replacement of windows and windscreen glass.



What is insured?

This windscreen insurance policy provide the following cover within the territorial limits in respect of the vehicle noted on your certificate of motor insurance:

- ✓ breakage of windows or windscreen glass; or
- ✓ damage to the windscreen.



What is not insured?

- ✗ an excess of £50 applies in respect of every claim for glass replacement if our recommended glass replacement provider is used, or £100 if you do not use our recommended glass replacement provider;
- ✗ damage to the windscreen or window glass which occurs prior to or within 30 days of the start date of this policy, unless comparable insurance was previously in place and cover continues uninterrupted;
- ✗ any claim arising from the failure of your vehicle to pass its MOT test due to damage to the windscreen or window glass within 60 days of the inception date of the policy;
- ✗ claims in respect of sunroofs, panoramic windscreens, or the glass sections of folding or removable roofs;
- ✗ claims in respect of commercial vehicles;
- ✗ damage occurring outside the territorial limits;
- ✗ claims occurring when the vehicle is being used for racing, pace making, speed testing or on any racetrack or circuit.



Are there any restrictions on cover?

- ! The vehicle must be used and kept within the territorial limits;
- ! You must hold a valid motor insurance policy issued by a motor insurer authorised in the UK in respect of your vehicle at all times during the period of this windscreen insurance policy;
- ! You must take reasonable precautions to protect your vehicle from malicious or accidental damage;
- ! If your windscreen is repaired rather than being replaced, there will be no excess to pay.



Where am I covered?

You are covered in respect of Motor Claims that occur within the United Kingdom, Channel Islands and the Isle of Man.



What are my obligations?

You must provide full and accurate information to all questions asked. Your answers must be true to the best of your knowledge and belief. Your answers will form part of the statement of facts on which your policy will be based. If you become aware that information you have given us is inaccurate or has changed, you must inform us as soon as possible. Failure to do this may invalidate your policy and claims may not be paid.



When and how do I pay?

The company from whom you have purchased this insurance will advise you the methods by which you can pay your premium.



When does the cover start and end?

Your cover will start and end on the dates stated in your policy documents.



How do I cancel the contract?

If you decide that for any reason, this policy does not meet your insurance needs then please return it within 14 days from the date of purchase or the day on which you receive your policy documentation, whichever is the later. On the condition that no claims have been made or are pending, the premium will be refunded in full. If you wish to cancel after the 14 day cooling off period, please contact the organisation from whom you bought your policy.

Your Insurer

This insurance is underwritten by UK General Insurance Limited on behalf of Great Lakes Insurance SE. Great Lakes Insurance SE is a German insurance company with its headquarters at Königinstrasse 107, 80802 Munich. UK Branch office: Plantation Place, 30 Fenchurch Street, London, EC3M 3AJ.

UK General Insurance Limited are authorised and regulated by the Financial Conduct Authority. Great Lakes Insurance SE, UK Branch, is authorised by Bundesanstalt für Finanzdienstleistungsaufsicht and subject to limited regulation by the Financial Conduct Authority and Prudential Regulation Authority. This can be checked on the Financial Services Register at <https://register.fca.org.uk> or by calling them on 0800 111 6768 or 0300 500 8082.

Making a claim

If you wish to use our approved windscreen repair and replacement company, please call 01663 308 941.

If you wish to arrange your own repair or replacement, please call us on 0333 043 1324 to report your claim. Our claims team will record your claim and confirm you may instruct a windscreen repair and replacement company of your choice. Once the repair has been completed, you must pay the full cost of the repair or replacement and submit the repairer's receipted invoice to us for reimbursement.

Complaints

It is our 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 following the complaints process below.

Complaints regarding the SALE OF THE POLICY

If your complaint relates to the sale of this policy, please contact your insurance broker.

Complaints regarding CLAIMS

If your complaint relates to a claim, please contact :

Coplus Complaints Department
MB&G Insurance Services Ltd
Cobalt Business Exchange
Cobalt Park Way
Wallsend
NE28 9NZ

Tel: 0191 258 8187

If your complaint about your claim cannot be resolved by the end of the third working day, your complaint will be passed to:

Customer Relations Department
UK General Insurance Limited
Cast House
Old Mill Business Park
Gibraltar Island Road
Leeds
LS10 1RJ

Tel: 0345 218 2685 or Email: customerrelations@ukgeneral.co.uk

If for any reason it is not possible for us to reach an agreement, you have the right to make an appeal to the Financial Ombudsman Service. This applies if you are an individual, or in a business capacity if your annual turnover is up to EUR 2,000,000 (or equivalent in sterling) and you have fewer than 10 members of staff. You can contact the Financial Ombudsman Service at:

The Financial Ombudsman Service
Exchange Tower, London E14 9SR
Tel: 0800 023 4 567 or 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.

What happens if we can't meet our liabilities?

Great Lakes Insurance SE is covered by the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from the scheme, if it cannot meet its 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.