



Additional Windscreen Cover Policy Wording

Introduction

Brightside car insurance is arranged and administered by Brightside Insurance Services Ltd. This windscreen cover policy will run concurrently with **your** Brightside car insurance policy for a maximum of 12 months. If **you** arranged this policy after the start date of **your** car insurance policy cover will be provided from the date **you** bought it and will end on the expiry date of **your motor insurance policy** as detailed on **your policy schedule**.

Who is your insurer?

This insurance has been arranged by Brightside Insurance Services Ltd with UK General Insurance Ltd on behalf of Great Lakes Insurance SE.

Great Lakes Insurance SE is a German insurance company with its headquarters based at Königinstrasse 107, 80802 Munich. UK Branch office: Plantation Place, 30 Fenchurch Street, London, EC3M 3AJ. UK General Insurance Limited is authorised and regulated by the Financial Conduct Authority. Firm Reference Number 310101.

Great Lakes Insurance SE, UK Branch, is authorised by Bundesanstalt für Finanzdienstleistungsaufsicht and is subject to limited regulation by the Financial Conduct Authority and Prudential Regulation Authority, number 769884. Details about the extent of their regulation by the Financial Conduct Authority and Prudential Regulation Authority are available on request.

Certification of cover

This policy document combined with **your policy schedule** certifies that this insurance has been effected between **you** and **us**. In return for payment of the premium **we** agree to insure **you** in accordance with the terms and conditions contained in and endorsed on these documents.

Important

Please keep this policy document, together with **your policy schedule**, in a safe place so **you** can read it again if **you** need to. **You** can only take out this insurance if **you** have bought a motor insurance policy with Brightside car insurance. If **your motor insurance policy** is cancelled for any reason, this policy will also be cancelled.

Who administers your policy?

We have appointed Direct Group Limited to administer **your** policy and handle claims. Direct Group Limited is authorised and regulated by the Financial Conduct Authority number 307332.

Language

You will notice that some words throughout this document are shown in **bold** type. These words are listed and defined in the 'Definitions' section at the end of this document.

Please contact Brightside car insurance on 0333 222 4540 if **you** would like a copy of these terms and conditions in another format such as in large print, braille or audio file.

Please check that the information contained in this policy meets **your** requirements. If it does not, please contact Brightside car insurance on 0333 222 4540.

What does the policy cover and what will it pay out?

Events

During the **period of insurance** and within the **territorial limits**, this policy will cover the **insured vehicle** in the event of:

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

Benefits

The cost of replacing broken windows or windscreen glass in the **insured vehicle**. Note that **you** are responsible for payment of the **excess**.

The cost of repairing damage to the windscreen. There is no **excess** in this case.

Please note that the maximum amount payable by the **insurer** is £500 for all claims in any one **period of insurance**.

What is not covered?

The policy will not pay out for the following:

1. Damage to the **insured vehicle** windscreen or glass which occurs prior to or within the first 30 days of the first **period of insurance**;
2. Sunroofs, panoramic windscreens, glass sections of folding or removable roofs, winding mechanisms, lights, reflectors or interior glass;
3. Any claim where the **insured vehicle** is used for pace making, racing, speed testing or reliability trials, hiring or whilst the **insured vehicle** is being used and/or driven on any racetrack or circuit or any other prepared course;
4. Loss of use of the **insured vehicle** or any **indirect loss** whatsoever;
5. 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.
6. Any direct or indirect consequence of terrorism as defined by the Terrorism Act 2000 and any amending or substituting legislation.
7. Any direct or indirect consequence of:
 - a) Irradiation, or contamination by nuclear material; or
 - b) The radioactive, toxic, explosive or other hazardous or contaminating properties of any radioactive matter; or
 - c) Any device or weapon which employs atomic or nuclear fission or fusion or other comparable reaction or radioactive force or matter.
8. Any consequence, howsoever caused, including but not limited to **computer virus in electronic data** being lost, destroyed, distorted, altered, or otherwise corrupted.

Conditions and limitations

The following conditions apply to **your** policy:

Consumer Insurance (Disclosure and Representations) Act 2012

You are required by the provisions of the Consumer Insurance (Disclosure and Representations) Act 2012 to take care to supply accurate and complete answers to all the questions asked when **you** purchased the policy and to make sure that all information supplied to **us** is true and correct. This also applies if **you** wish to make any changes to **your** policy during the **period of insurance** or if **you** make a claim under this policy. **You** must tell **us** of any changes to the answers **you** have given as soon as possible. Failure to advise **us** of a change to **your** answers may mean that **your** policy is invalid and that it does not operate in the event of a claim.

If **you** do not answer questions truthfully and accurately, this may affect **your** cover. In the event that **you** have supplied **us** with information which is incorrect or false, **we** reserve the right to declare **your** policy invalid and cancel **your** cover, with no refund of premium. In the event that **you** have made a claim, **we** may refuse to pay all or part of that claim.

Transferring your interest in the policy

You cannot transfer **your** interest in the policy to anyone else.

Existing and deliberate damage

Cover only applies to events that happen during the **period of insurance**. Any event caused by anything that occurred before the **period of insurance** will not be covered.

Also loss or damage caused deliberately by **you** or any member of **your** household will not be covered.

Wear and tear, maintenance and gradually operating causes

Cover is restricted to sudden failure of parts, so gradual deterioration caused by wear and tear, or by environmental factors such as rust, mildew or corrosion is not covered.

The cover does not extend to damage caused by maintenance or cleaning of any kind.

How to make a claim

If **you** want to make a claim on the policy please follow the instructions below:

Read this policy document to check that the cause of the claim is covered;

If you wish to use the recommended glass repair/replacement provider

1. Contact the claims line on 0182 733 8718 who will record details of **your** claim and will arrange for **your** glass to be repaired/replaced.
2. **You** will be responsible for the **excess** and payment must be made to the recommended glass replacement provider at the same time the glass is replaced. If the glass is repaired, there will be no **excess** to pay.
3. **We** will pay the remainder of the recommended glass repair/replacement provider's invoice to them directly.

In the event that you do not use the recommended glass repair/replacement provider

1. Contact the **administrator** on 0330 102 6058 as soon as possible. The **administrator** will record details of **your** claim and will confirm whether **you** may instruct a glass repair/replacement provider of **your** choice.
2. It will be **your** responsibility to arrange for repairs to be carried out.
3. When the repair or replacement work has been completed, it will be **your** responsibility to pay the provider the full cost of the replacement or repair.
4. **You** must submit the repairer's receipted invoice to the claims department at: Specialist Claims, PO Box 1192, Doncaster, DN1 9PU.
5. **We** will provide reimbursement of the replacement costs less the **excess**. If the glass is repaired, **we** will provide full reimbursement of the repair cost.

Please note that failure to follow these steps may jeopardise the reimbursement of your costs.

Claims conditions

Please note that the following conditions apply to **your** claim and **we** may cancel the policy, refuse to deal with **your** claim, or reduce the amount of the claims payment if **you** ignore them:

Process

In the event of any incident which may give rise to a claim, **you** must follow the claims procedure detailed in this policy, and **you** must give the **administrator**, at **your** own expense, all the information **we** or they ask for about the claim e.g. invoices.

We have the right, at **our** expense and in **your** name to:

1. Take over the defence or settlement of any claim;
2. Start legal action to get compensation from anyone else; and/or
3. Start legal action to get back from anyone else any payments that have already been made.

Cancelling your policy

If **you** decide that for any reason, this policy does not meet **your** insurance needs **you** have the right to cancel it at any time by contacting Brightside car insurance on 0333 222 4540 or writing to: Brightside car insurance, Brightside Park, Severn Bridge, Aust, Bristol BS35 4BL.

If the policy is cancelled for any reason within the first 14 days from the day of purchase or the day on which **you** receive **your** policy documentation, whichever is the later ('cooling off period'), **you** will be entitled to a full refund of the premium as long as **you** have not made a claim and do not intend to make a claim on the policy.

If the policy is cancelled for any reason after the first 14 days no refund of premium will be payable.

Insurer's right to cancel

This policy runs concurrently with **your motor insurance policy**. If **your motor insurance policy** is cancelled for any reason this policy will also be cancelled by **us**.

We may cancel **your** policy, but only if there is a valid reason for doing so. Valid reasons include (but are not limited to):

- Fraud;
- Non-payment of premium; and/or
- Threatening and abusive behaviour against **our** or the **administrator's** staff.

Where **we** have cancelled **your** policy, no refund of premium would be made.

Customer service & complaints

Please contact Brightside car insurance on 0333 222 4540 if **you** would like a copy of these terms and conditions in another format such as in large print, braille or audio file.

Please check that the information contained in this policy meets **your** requirements. If it does not, please contact Brightside car insurance on 0333 222 4540.

Questions or complaints about the sale of your policy

If **you** have a question or concern about, or **you** wish to make a complaint about, how **your** policy was sold to **you** (including the information **you** were given before **you** bought the policy), or about the general service **you** received, please in the first instance contact Brightside car insurance on 0333 222 4540 or by writing to Brightside car insurance, Brightside Park, Severn Bridge, Aust, Bristol BS35 4BL.

If **you** remain dissatisfied **you** may refer the matter directly to the Financial Ombudsman Service (contact details are given below).

Questions or complaints about your policy or the handling of your claim

The aim is to provide **you** with a high quality service at all times. If **you** have any questions or concerns about **your** policy or the handling of a claim **you** should, in the first instance, contact:

Email: specialist@directgroup.co.uk

Phone: 0330 102 6058

Post: Specialist Claims, PO Box 1192, Doncaster DN1 9PU.

If **you** remain dissatisfied after the **administrator** has considered **your** complaint, **you** may have the right to refer **your** complaint to the Financial Ombudsman Service. The address is:

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

Telephone Number: 0800 0234 567 from a landline or 0300 1239 123 from a mobile.

E-mail: complaint.info@financial-ombudsman.org.uk.

Web: www.financial-ombudsman.org.uk.

Further details will be provided at the appropriate stage of the complaints process. None of the above affects **your** statutory rights.

The above complaints procedure is in addition to **your** statutory rights as a consumer. For further information about **your** statutory rights, contact **your** local authority Trading Standards Service or Citizens Advice Bureau.

Legal and regulatory information

Premiums and claims – your rights

Please note that once **you** have paid **your** premium to Brightside car insurance, **we** treat it as having been received by **us**.

The law & legal proceedings applicable to this insurance

Unless some other law is agreed in writing, this policy is governed by English law. If there is a dispute, it will only be dealt with in the courts of England or of the country within the United Kingdom in which **your** main residence is situated.

Data Protection

Please note that any information provided to **us** will be processed by **us** and **our** agents in compliance with the provisions of the Data Protection Act 1998, for the purpose of providing insurance and handling claims, if any, which may necessitate providing such information to third parties. **We** may also send the information in confidence for process to other companies acting on their instructions including those located outside the European Economic Area.

Financial Services Compensation Scheme

Great Lakes Insurance SE is covered by the Financial Services Compensation Scheme (FSCS). **You** may be entitled to compensation from the scheme if Great Lakes Insurance SE 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 by visiting www.fscs.org.uk.

The Administrator

Direct Group Limited, Quay Point, Lakeside Boulevard, Doncaster, DN4 5PL

Claims Department - Telephone: 0330 102 6058

Telephone lines are open 9am to 5pm Monday to Friday, excluding bank holidays. All calls are recorded for training, compliance, claims and counter fraud purposes.

Definitions

The following words shall have the meanings given below wherever they appear in **bold**:

Administrator

Direct Group Limited at Quay Point, Lakeside Boulevard, Doncaster, South Yorkshire, DN4 5PL.

Computer Virus

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.

Electronic Data

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.

Excess

- £60 each and every claim if **you** use **our** recommended glass replacement provider; or
- £100 each and every claim if **you** do not use **our** recommended glass replacement provider.

There is no **excess** payable if **your** windscreen or glass is repaired rather than replaced.

Indirect loss

Any loss or cost that is not directly caused by the event that led to **your** claim. For example, any loss of earnings.

Insured vehicle

The vehicle listed in and insured under the **motor insurance policy**.

Motor insurance policy

The motor insurance policy that has been issued to **you** for the **insured vehicle** by Brightside car insurance.

Period of insurance

This policy will run concurrently with **your motor insurance policy** for a maximum of 12 months. If **you** arranged this policy after the start date of **your motor insurance policy**, cover will be provided from the date **you** bought it and will end on the expiry date of **your motor insurance policy** as detailed on **your policy schedule**.

Policy schedule

The document which forms part of the Brightside car insurance contract alongside which **you** have bought this policy. It contains **your** name and address and details of the **insured vehicle**.

Territorial limits

Unless stated otherwise this policy only provides cover within the **United Kingdom**.

United Kingdom/UK

Means England, Scotland, Wales, Northern Ireland, the Channel Islands and the Isle of Man.

We/us/our/insurer

UK General Insurance Ltd on behalf of Great Lakes Insurance SE.

You/your

The person whose name is shown on the **policy schedule** as the insured person.