



# Windscreen Protection

Policy Wording

## Windscreen Protection Policy Wording

Please keep this policy wording, together with **your policy schedule**, in a safe place so **you** can read it again if **you** need to.

This Windscreen Protection 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**.

### Who is your insurer?

This insurance is arranged by URIS Group Limited and underwritten by UK General Insurance Ltd on behalf of Watford Insurance Company Europe Limited. Watford Insurance Company Europe Limited is a Gibraltar based insurance company with its registered office at; P O Box 1338, First Floor, Grand Ocean Plaza, Ocean Village, Gibraltar.

UK General Insurance Limited is authorised and regulated by the Financial Conduct Authority. Firm Reference Number 310101. **You** can check **our** details on the Financial Services Register <https://register.fca.org.uk/>.

Watford Insurance Company Europe Limited is authorised and regulated by the Gibraltar Financial Services Commission under incorporation number 112869. This can be checked by visiting the Gibraltar FSC website at <https://www.fsc.gi/>.

As an insurance company authorised in Gibraltar, Watford Insurance Company Europe Limited is permitted under the Financial Services and Markets Act 2000 (Gibraltar) Order 2001 to conduct business in the United Kingdom under FCA reference 714197. **You** can check this by visiting the Financial Services Register on the FCA website at <https://register.fca.org.uk/>.

Details about the extent of its regulation by the Financial Conduct Authority are available on request.

### Certification of cover

This policy wording 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 wording, 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 **your** broker. If **your motor insurance policy** is cancelled for any reason, this policy will also be cancelled.

### Who administers your policy?

**We** have appointed URIS Group Limited to administer **your** policy, and Davies Group Limited to handle claims. URIS 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 **your** broker 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 **your** insurance broker who arranged this insurance for **you**.

## 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:

- Damage to the **insured vehicle** windscreen or glass which occurs prior to or within the first 30 days of the first **period of insurance**;
- Sunroofs, panoramic windscreens, glass sections of folding or removable roofs, winding mechanisms, lights, reflectors or interior glass;
- 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;
- Loss of use of the **insured vehicle** or any **indirect loss** whatsoever;
- 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.
- Any direct or indirect consequence of terrorism as defined by the Terrorism Act 2000 and any amending or substituting legislation.
- 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;
- Any consequence, howsoever caused, including but not limited to **computer virus in electronic data** being lost, destroyed, distorted, altered, or otherwise corrupted.
- Infections or Contagious Disease  
Notwithstanding any other provision herein, **your** policy does not cover any actual or alleged loss, damage, liability, injury, sickness, cost or expense, regardless of any other cause contributing concurrently or in any sequence, in any way caused by or resulting directly or indirectly:
  - (a) Infectious or contagious disease;
  - (b) Any fear or threat of (a) above; or
  - (c) Any action taken to minimise or prevent the impact of (a) above.

Infectious or contagious disease means any disease capable of being transmitted from an infected person, animal or species to another person, animal or species by any means.

## 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 and read this policy wording 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: Niche Claims, PO Box 1392, Preston, PR2 0XE.
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.

UK General Insurance Ltd are an insurers agent and in the matters of a claim act on behalf of Watford Insurance Company Europe Limited.

## 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 against **you**;
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 **your** insurance broker.

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 and complaints

### 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 **your** insurance broker who arranged this insurance for **you**.

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

If **you** have any questions or concerns about the handling of a claim, **you** should contact the **administrators** at:

Niche Claims  
PO Box 1392  
Preston  
PR2 0XE

Email: [specialistclaims@davies-group.com](mailto:specialistclaims@davies-group.com).

Telephone: 0330 102 6058 (all calls are recorded for training, compliance, claims and counter fraud purposes).

All calls are recorded for training, compliance, claims and counter fraud purposes. Please ensure **your** claim number is quoted in all correspondence to assist a quick and efficient response.

**You** may contact the Financial Ombudsman Service at: The Financial Ombudsman Service, Exchange Tower, Harbour Exchange Square, London, E14 9SR.

From a landline: 0800 023 4567 from a mobile: 0300 123 9123.

E-mail: [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).

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

## ONLINE DISPUTE RESOLUTION PORTAL

If **you** have purchased the insurance policy online, **you** may also raise **your** complaint via the 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.

## Legal and regulatory information

### Premiums and claims – your rights

Please note that once **you** have paid **your** premium to the insurance broker, **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.

### UK General Ltd Privacy Notice

We are UK General Insurance Ltd, referred to as “we/us/our” in this notice. Our data controller registration number issued by the Information Commissioner’s Officer is Z7739575.

This privacy notice is relevant to anyone who uses our services, including policyholders, prospective policyholders, and any other individuals insured under a policy. We refer to these individuals as “you/your” in this notice.

We are dedicated to being transparent about what we do with the information that we collect about you. We process your personal data in accordance with the relevant data protection legislation.

#### **Why do we process your data?**

The provision of your personal data is necessary for us to administer your insurance policy and meet our contractual requirements under the policy. You do not have to provide us with your personal data, but we may not be able to proceed appropriately or handle any claims if you decide not to do so.

#### **What information do we collect about you?**

Where you have purchased an insurance policy through one of our agents, you will be aware of the information that you gave to them when taking out the insurance. The agent will pass your information to us so that we can administer your insurance policy.

For specific types of insurance policies, for example when offering you a travel insurance policy, we may process some special categories of your personal data, such as information about your health.

We have a legitimate interest to collect this data as we are required to use this information as part of your insurance quotation or insurance policy with us. We may also process the data where it is necessary for a legal obligation, or as part of the establishment or defence of a legal claim.

## **UK General's full privacy notice**

This notice explains the most important aspects of how we use your data. You can get more information about this by viewing our full privacy notice online at <http://ukgeneral.com/privacy-policy> or request a copy by emailing us at [dataprotection@ukgeneral.co.uk](mailto:dataprotection@ukgeneral.co.uk). Alternatively, you can write to us at: Data Protection, UK General Insurance Ltd, Cast House, Old Mill Business Park, Gibraltar Island Road, Leeds, LS10 1RJ.

## **Watford Insurance Company Europe Limited Information Notice**

Personal Data provided in connection with this policy will be used and processed in line with the Privacy Policy. A copy of this is available at <https://www.watfordre.com/privacy-policy/>.

## **Financial Services Compensation Scheme**

If Watford Insurance Company Europe Limited cannot meet their obligations, **You** may be entitled to compensation from the Financial Services Compensation Scheme (FSCS). **You** can get more information about the compensation scheme arrangements from the FSCS by visiting [www.fscs.org.uk](http://www.fscs.org.uk).

## **Definitions**

Certain words throughout this document are defined words and are shown in **bold**. These are listed and defined below.

### **Administrator**

URIS Group Limited at Quay Point, Lakeside Boulevard, Doncaster, South Yorkshire, DN4 5PL. URIS Group Limited is authorised and regulated by the Financial Conduct Authority number 307332. Davies Group Limited handle claims on behalf of the **insurer**.

### **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**.

### **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 **motor insurance policy** contract alongside which **you** 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**

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

### **We/us/our/insurer**

UK General Insurance Limited on behalf of Watford Insurance Company Europe Limited.

### **You/your**

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