



WINDSCREEN COVER

Demands and Needs Statement

This product meets the demands and needs of a driver whose broken windscreen or window has to be repaired or replaced.

Gladiator does not make personal recommendations as to the suitability of the policy to individual circumstances.

The information provided in this Policy Summary is key information you should read.

This policy summary does not contain full terms and conditions of the cover, which can be found in the policy document. It is important that you read the policy document carefully when you receive it.

Name of The Insurance Undertaking

Admiral Insurance Company Limited, Capital Tower, Greyfriars Road, Cardiff CF10 3AZ.

Type of Insurance and Cover

Windscreen Protection Plan. The product provides cover for the repair or replacement of a broken windscreen or window.

Significant Features and Benefits

The insurer will pay for repair or replacement of your windscreen or glass if the damage is not caused by an accident.

A claim on your Windscreen Protection Plan does not affect your no claims bonus discount.

Significant and Unusual Exclusions or Limitations (What is not covered)

The maximum amount payable in any claim is £150.00 (Section 3a. What is not covered?).

No more than one claim will be paid in any one period of insurance (Section 3b. What is not covered?).

The insurer will not pay for damage to a sunroof, light fittings, mirrors or special fittings (Section 3c. What is not covered?).

All claims must be made within 14 days of the damage occurring (Section 3d. What is not covered?).

The first £25.00 of any claim will be paid by the policyholder (Section 3e. What is not covered?).

Duration

The insurance runs between the dates shown on your Certificate of Insurance. The maximum period of cover is 12 months.

Cancellation

You have the right to cancel this policy during a period of 14 days after the day on which you receive your policy documentation. If you wish to do so you will be entitled to a full refund of the premium paid subject to no claims being made. If you want to cancel your policy after the first 14 days, there will be no refund. If you do not exercise your right to cancel your policy, it will continue in force for the term of the policy and you will be required to pay the premium. To cancel your policy please call 0844 848 4302.

We may cancel this policy at anytime by sending 7 days written notice to your last registered address.

Claim Notification

Call Auto Windscreens on freephone 0800 587 6863, inform them you are covered by a Gladiator windscreen protection certificate and quote your certificate number.

You can also register your claim through the online booking system by visiting www.autowindscreens.co.uk. Auto Windscreens will contact you to arrange a mobile appointment.

How to Complain

If you wish to make a complaint please contact the Quality Manager first by calling 0800 952 1333; or you can write to The Quality Manager, Gladiator, Ellipse, Ground Floor, Padley Road, Swansea, SA1 8AN.
Email: gladiatorquality@aisl.uk.com

If we are unable to resolve your complaint, you can take the matter to the Financial Ombudsman Service. Their address is The Financial Ombudsman Service, South Quay Plaza, 183 Marsh Wall, London, E14 9SR.

Tel: 0800 0 234 567
free for people phoning from a 'fixed line'
(eg. a landline at home).

0300 123 9 123
free for mobile phone users who pay a
monthly charge for calls to
numbers starting 01 or 02.

Email: complaint.info@financial-ombudsman.org.uk

Financial Services Compensation Scheme

We are members of the Financial Services Compensation Scheme (FSCS). If we were unable to meet our obligations you may be entitled to compensation from the scheme, depending on the type of insurance and circumstances of any claim. Most insurance contracts are covered for 90% of the claim costs. Further information can be obtained from www.fscs.org.uk.

Law

Unless you and we agree otherwise, your Windscreen policy is governed by English law. All communication will take place in English.

Your Windscreen Cover

This is to confirm that the Underwriters will provide the cover described below during the period of Your Policy. Cover is subject to the terms and conditions that follow. Payment of the Windscreen Protection Plan premium must be made before cover is provided.

Auto Windscreens or a supplier of Auto Windscreens provides the benefits under this Policy, however the contract is between Admiral Insurance Company Limited and the Policyholder.

1. Definitions

The Insurers

Please refer to underwriter's section below.

You

The insured person shown on your certificate of insurance.

Vehicle

The insured vehicle as described on your certificate of insurance.

Windscreen

All body glass excluding sunroofs, light fittings, mirrors and other special fittings.

Repairer

The authorised repairer is Auto Windscreens.

Period of Insurance

The period of cover shown on your Windscreen Protection Certificate does not exceed 12 months.

Underwriters

Admiral Insurance Company Limited, Admiral Insurance (Gibraltar) Limited and Great Lakes Reinsurance (UK) plc. Each Underwriter is only liable for their share of the risk and not for each other's share. You may ask for the names of the Underwriters and the share of the risk each has taken on.

2. What is Covered?

This insurance will pay for the repair or replacement of your broken windscreen or window if the cause of the damage did not involve other damage to the vehicle, its accessories or spare parts.

The most the insurer will pay for any one claim is the cost of repair or replacement or the amount insured shown on your Windscreen Protection Certificate, whichever is lower.

No more than one claim will be paid in any one period of insurance. The insurer will only pay for a windscreen of an equivalent type and specification to that being repaired and replaced.

3. What is Not Covered?

- a) The maximum amount payable in any claim is £150.00.
- b) No more than one claim will be paid in any one period of insurance.
- c) The insurer will not pay for damage to a sunroof, light fittings, mirrors or special fittings.
- d) All claims must be made within 14 days of the damage occurring.
- e) The first £25.00 of any claim will be paid by the policyholder.
- f) Damage caused directly or indirectly by:
 - 1) Wear or any other deterioration.
 - 2) Any method of cleaning, repairing or restoring.
 - 3) Civil disturbance, riot or similar events, war or nuclear incidents.
 - 4) Pressure waves caused by aircraft (or similar machines) travelling at sonic or supersonic speeds.
 - 5) Damage, which occurs outside Great Britain, Northern Island or the Channel

Islands unless the vehicle is temporarily in the Continent of Europe.

- g) Replacement of windscreen or window is required to carry obtain a department of Transport test certificate (MOT) for the vehicle.
- h) The authorised repairer is not used for the repair or replacement of your windscreen.
- i) The windscreen is stolen.

4. Conditions

a) Interpretation

The Certificate of Windscreen Protection should be read together with the policy document as the contract and any word or expression to which a specific meaning has been attached shall bear the meaning wherever it appears.

b) Due Observance

The due observance and fulfilment of the exclusions and conditions of the certificate in so far as they are related to anything to be done or complied with by the insured shall be a condition precedent to the liability of the insurer to make any payment with your certificate.

c) Misrepresentation

- 1) If misrepresentation or concealment shall be made or on behalf of the insured your certificate shall become null and void.
- 2) If the certificate or claim form has been in anyway altered or amended the certificate shall become void.

d) Governing Law

In the absence of agreement to the contrary this insurance is subject to English law. All communication will be in English.

e) Contribution

If at the time of any loss or damage there shall be any other insurance covering loss or damage or any part thereof the insurer shall not be liable for more than a rateable proportion of such loss or damage.

f) Duty of the insured

The insured shall take all reasonable care for the safety of the property insured and ensure that it is properly maintained.

The insured should also take all reasonable precautions to prevent damage as if the certificate was not in force.

g) Renewal

The insurer reserves the right to refuse to renew this insurance at the end of the insurance period.

h) Refunds

You may cancel this policy with a full refund within 14 days of receiving your policy documents providing you have not made a claim. No refund of premium is available under this policy after the 14 day cooling off period. To cancel your policy please call us on 0844 848 4302 or write to Gladiator, Ellipse, Ground Floor, Padley Road, Swansea SA1 8AN.

i) Changing your vehicle.

If you change your vehicle inform Gladiator immediately and return your Certificate of Insurance. Only upon return of the original certificate will a replacement be issued. Your attention is drawn to 4c 1 & 2.

5. How to make a Claim (all claims must be made within 14 days of the date damage occurred).

You must produce your certificate of insurance and claim form at the time of repair or replacement in which case you will not have to pay (except for the difference between the amount insured and the total cost of repair or replacement).

Call Auto Windscreens on Freephone 0800 587 6863, inform them you are covered by a Gladiator Windscreen Protection Certificate and quote the certificate number.

You can also register your claim through the online booking system by visiting www.autowindcreens.co.uk. Auto Windcreens will contact you to arrange a mobile appointment.

Auto Windcreens will examine your Vehicle and if possible your windscreen will be repaired. The decision in whether a repair is possible lies solely with Auto Windcreens.

6. Complaint Procedures

We are dedicated to providing you with a high quality service and we want to ensure that we maintain this at all times. If you feel that we have not offered you a first class service, please write and tell us and we will do our best to solve this problem. Please write to The Quality Manager, Ellipse, Ground Floor, Padley Road, Swansea, SA1 8AN. Email: gladiatorquality@aisl.uk.com.

If we are unable to resolve your complaint, you can take the matter to the Financial Ombudsman Service, South Quay Plaza, 183 Marsh Wall, London E14 9SR.

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free for mobile phone users who pay a
monthly charge for calls to
numbers starting 01 or 02.

Email: complaint.info@financial-ombudsman.org.uk

The insurance products supplied are covered by the Financial Services Compensation Scheme. If the underwriters are unable to meet their obligations you may be entitled to compensation from the scheme depending on the circumstances of any claim.

Supplied by Able Insurance Services Limited (trading as Gladiator, FSA Registration 311649) Ellipse, Ground Floor, Padley Road, Swansea SA1 8AN and is administered by Trifords Ltd - T/A Auto Windcreens, Britannia House, Britannia Road, Chesterfield, S40 2UZ and is underwritten by Admiral Insurance Company Limited (FSA Registration 219824), Capital Tower, Greyfriars Road, Cardiff CF10 3AZ. (Home state: United Kingdom).



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