



# WINDSCREEN COVER

## **Statement of Demands and Needs**

This policy meets the demands and needs of a driver who wishes to insure against the breakage of a vehicle windscreen or window. The policy is provided by Windscreen Insurance Services Ltd and underwritten by Markerstudy Insurance Company Limited. Gladiator does not make personal recommendations as to the suitability of the policy to individual circumstances.

This policy summary does not contain the full terms and conditions of the cover, which you can find in the policy document. It is important that you carefully read the policy document, which follows this policy summary.

## Name of the Insurance Undertaking

This policy is administered by Windscreen Insurance Services Ltd. The underwriters are Markerstudy Insurance Company Limited and its co-insurers whose names and addresses are available on request. Authorised Insurers, registered in Gibraltar (Reg. No. 78789). Registered Office 846-848 Europort, Gibraltar.

## Type of Insurance and Cover

The product provides cover for the vehicle specified by you for breakage of windows or windscreen glass and damage to the windscreen, which is sufficient to cause the vehicle to fail the Department for Transport's MOT test.

A claim on your Windscreen Cover does not affect your no-claims bonus discount entitlement under your main motor policy.

## Significant Features and Benefits

Unlimited claims up to £300 (Section 2a. What is covered?).

The maximum amount payable in any insurance term is £300 (Section 2b. What is covered?).

## Significant and Unusual Exclusions or Limitations:

No claims allowed in the first 14 days of the policy (Section 3a. What is not covered?).

The first £60 of any claim for the glass replacement (Section 3b. What is not covered?).

If you do not use the nominated supplier, the policy will pay a maximum of £100 after deducting the excess. No cover is provided for sunroofs, roof panels, winding mechanisms, lights, and or reflectors, even if they are made of glass. (Section 3c. What is not covered?).

## Duration

The period of your Gladiator Vehicle Insurance Policy which runs concurrent with this policy and does not exceed 12 months.

## Cancellation

You may cancel this product and receive a full refund, subject to you not making a claim, if you inform us within 14 days from receipt of the confirmation letter.

Should you cancel outside the 14-day cancellation period, no refund of premium will be given. Please contact Able Insurance Services Ltd, Ellipse, Ground Floor, Padley Road, Swansea, SA1 8AN or call 0844 848 4302.

## Claim Notification

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

## How to complain

Complaints should be made to Windscreen Insurance Services Ltd, Treetops, Riversdale, Bourne End, Bucks, SL8 5EB

Tel: 0844 800 0026

If you are still unhappy, or more than 8 weeks have passed since we received your original complaint, you may refer your complaint to the Financial Ombudsman Service at:

Financial Ombudsman Service, South Quay Plaza, 183 Marsh Wall, London E14 9SR.

Tel: 0800 0234 567 free for people phoning from a 'fixed line' (e.g. a landline at home).

0300 123 9123 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](mailto: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.

This is dependent on the type of insurance and circumstances of any claim. Cover for the claim or policy is provided at 90%.

You can get more information about the compensation scheme arrangements from the FSCS. The contact information is: The FSCS, 10th Floor, Beaufort House, 15 St Botolph Street, London, EC3A 7QU.

Tel: 0207 741 4100.

Email: [enquiries@fscs.org.uk](mailto:enquiries@fscs.org.uk)

# Policy Document

Thank you for taking out Our Windscreen Cover. We are confident Our friendly and efficient service will ensure You remain a satisfied customer for years to come. This booklet explains the cover You have purchased, but if You have any queries call Gladiator Customer Services on 0844 848 4302.

## Your Policy

This policy document sets out the details of Your insurance cover. This policy is only valid if purchased within the first 14 days of the start or renewal date of a Gladiator Vehicle Insurance Policy and You have paid or agreed to pay the amount applicable. Please read this policy carefully to ensure that it meets Your needs.

The policy is arranged by Able Insurance Services Ltd trading as Gladiator who are authorised and regulated by the Financial Conduct Authority (FCA Registration 311649).

The policy is underwritten by Markerstudy Insurance Company Ltd, registered in Gibraltar (Reg. No. 78789). Registered Office 846-848 Europort, Gibraltar.

Markerstudy Insurance Company Ltd is regulated by the Gibraltar Financial Services Commission and is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority for underwriting business in the UK (FCA Register Number 206322).

Licensed and regulated by the Gibraltar Financial Services Commission under the Financial Services (Insurance Companies) Act 1987 of Gibraltar.

## 1. Definitions

### **Able Insurance Services Ltd.**

Gladiator is a trading name of Able Insurance Services Ltd.

### **Insured Person**

The Policyholder and any of the drivers named on Your Gladiator Vehicle Insurance Policy.

### **Insured Vehicle**

The vehicle covered in Your Gladiator Vehicle Insurance Policy.

### **Nominated Supplier**

The windscreen supplier/repairer specified by Windscreen Insurance Services Ltd.

### **Provider**

Windscreen Insurance Services Ltd, Treetops, Riverdale, Bourne End, Bucks, SL8 5EB.

### **Start Date**

The date described in the schedule of Your Gladiator Vehicle Insurance Policy.

### **Territorial Limits**

Great Britain, Northern Ireland, Isle of Man and the Channel Islands.

### **We, Us, Our, Underwriters**

Markerstudy Insurance Company Ltd, 846-848 Europort, Gibraltar.

### **You, Your, Policyholder**

The person who has taken out the Gladiator Vehicle Insurance Policy and who is named in the schedule.

## 2. What is covered?

- a) This cover will pay for the repair or replacement of Your broken window or windscreen glass or damage to the windscreen, which would be sufficient to cause the vehicle to fail the Department for Transport's MOT test.
- b) £300 limit in any one annual period of insurance after the deduction of any excess.

## 3. What is not covered?

- a) No claims allowed in the first 14 days of the policy.
- b) The first £60 of any claim for the glass replacement. This excess does not apply if Your windscreen or glass is repaired rather than replaced.

- c) If You do not use the Nominated Supplier, the Provider will pay a maximum of £100 after deducting the excess.
- d) No cover provided for sunroofs, roof panels, winding mechanisms, lights, and or reflectors, even if they are made of glass.
- e) Cover applies only within the Territorial Limits.
- f) 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.
- g) Damage that happened before the start of this policy is not covered.
- h) Damage unless the Insured Vehicle remains in Your ownership and registered in Your name/that of Your company.

### **Cancellation by you**

You may cancel this product and receive a full refund, subject to You not making a claim, if You inform us within 14 days from receipt of the confirmation letter.

Should You cancel outside the 14-day cancellation period, no refund of Payment will be given.

Please contact Able Insurance Services Ltd, Ellipse, Ground Floor, Padley Road, Swansea, SA1 8AN or call 0844 848 4302.

### **Cancellation by us**

The Underwriters may cancel Your policy immediately in the event of You making a claim which is of a fraudulent or false nature. In these circumstances, there will be no return of the Payment You have paid. In addition, Your policy will be cancelled if Your Gladiator Vehicle Insurance Policy is cancelled.

### **General**

If any claim under this policy shall be in any respect fraudulent or if You shall use any fraudulent means to obtain any benefit under this policy, We shall be under no liability in respect of such claim and shall be entitled to end the policy.

If You change the vehicle covered under Your Gladiator Vehicle Insurance Policy it will be covered by this policy.

### **Governing Law and Language**

This insurance shall be subject to English Law, unless specifically agreed to the contrary. All communication is to be conducted in English.

### **What to do if you wish to claim**

Please call Windscreen Insurance Services Ltd 0800 1694 677. This number is open 24 hours a day, 365 days a year.

### **What to do if you have a complaint**

Complaints should be made to Windscreen Insurance Services Ltd, Treetops, Riverdale, Bourne End, Bucks, SL8 5EB

Tel: 0844 800 0026

If You are still unhappy, or more than 8 weeks have passed since we received Your original complaint, You may refer Your complaint to the Financial Ombudsman Service at:

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' (e.g. a landline at home).

Alternatively, You can call 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](mailto:complaint.info@financial-ombudsman.org.uk)

## **Service Provider and Insurer**

Policy arranged by Able Insurance Services Ltd trading as Gladiator (FCA Registration 311649), Ellipse, Ground floor, Padley Road, Swansea SA1 8AN, is administered by Windscreen Insurance Services Ltd (FCA Registration 308818), Treetops, Riverdale, Bourne End, Bucks, SL8 5EB.

Policy is underwritten by Markerstudy Insurance Company Ltd. Registered office:846-848 Europort, Gibraltar. Markerstudy Insurance Company Ltd is an authorised insurance company licensed and based in Gibraltar and is regulated by the Gibraltar Financial Services Commission and is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority for underwriting business in the UK (FCA Register Number 206322).

## **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. This is dependent on the type of insurance and circumstances of any claim. Cover for the claim or policy is provided at 90%.

You can get more information about the compensation scheme arrangements from the FSCS. The contact information is: The FSCS, 10th Floor, Beaufort House, 15 St Botolph Street, London, EC3A 7QU.

Tel: 0207 741 4100.

Email: [enquiries@fscs.org.uk](mailto:enquiries@fscs.org.uk)



*This booklet is made from recycled paper.*