

# Motor Insurance

## Insurance Product Information Document



Companies: Markerstudy Insurance Company Limited and/or its co-insurers

Markerstudy Insurance Company Limited and/or its co-insurers whose names and addresses are available on request. Authorised Insurers, registered in Gibraltar (Reg. No. 78789).

The Company is licensed and based in Gibraltar and is regulated by the Gibraltar Financial Services Commission and subject to a limited regulation by the Financial Conduct Authority and the Prudential Regulation Authority in respect of underwriting business in the UK (No. 206322).

This document provides a summary of the key information relating to this Windscreen and Windows insurance policy and should be read in conjunction with your Policy Wording, Policy Schedule and proposal form or statement of fact to ensure you understand the full terms and conditions that apply. [MICL14DWS10/18]

### What is this type of insurance?

**MISL MKS Windscreen Cover** - This insurance provides cover for the vehicle specified by you in respect of breakage of windows or windscreen glass and damage to the windscreen which is sufficient to cause the vehicle to fail a Department of Transport MOT test.



### What is insured?

- ✓ Damage to the windscreen or window glass of the insured vehicle up to the sum of £500 in total after the deduction of any excess as stated on the policy schedule.



### What is not insured?

- ✗ In the first year of the policy there is no cover for the first 14 days of the policy unless the vehicle is first inspected at the nominated inspection centre.
- ✗ A £75 excess applies to claims for the replacement of windscreen or window glass (this excess does not apply to repairs).
- ✗ The maximum amount payable in any one year of insurance is £500 after the deduction of any excess.
- ✗ The maximum amount payable if you do not deal directly with our approved supplier will be limited to £100 per claim after the payment of the excess.
- ✗ This policy excludes the recalibration costs of any safety assist systems or equipment as a result of glass replacement to the insured vehicle. This includes but is not limited to the following systems. ADAS, ADC, AEB, LDV or SLR.



### Are there any restrictions on cover?

- ! The vehicle must be owned by you and registered in your name. For a claim to be valid under this insurance, repairs/replacements must be carried out by our authorized repairer only, who can be contacted on 0800 1694 677.
- ! No claims will be considered if reported more than 30 days after the expiry of this insurance regardless of the date on which the damage occurred.
- ! The Policy, the Policy Schedule, proof of identity and the vehicle registration document must be produced when making a claim.
- ! Cover applies only within England, Wales or Scotland.
- ! If requested by the Company you will be required to present your vehicle for inspection as soon as is reasonable but in any event prior to the 14th day after your application for cover. The Company's decision as to whether or not to provide the insurance may depend on the inspection of the vehicle, and will be final. If your glass is already damaged at the time of inspection, and you agree to pay for the repair or replacement yourself, our nominated supplier will supply their services at a 35% discount from their standard rate for this work. If the vehicle fails inspection and you do not wish to proceed you can cancel your policy and receive a full refund.



### Where am I covered?

Cover only applies within England, Scotland and Wales.



### What are my obligations?

- At the start of the policy you must give complete and accurate answers to any questions we may ask you
- Premiums must be paid on time
- If you need to make a claim you must provide us with full details as soon as possible
- At renewal, you must let us know of any changes including any damage sustained to the insured vehicle.



### When and how do I pay?

Payment will be required when you take the policy out, or by instalment if your insurance intermediary can arrange this for you.



### When does the cover start and end?

Cover lasts for one year and the dates of cover are specified in your Policy Schedule.



### How do I cancel the contract?

You may cancel your insurance contract at any time by contacting your insurance intermediary.

- You have the right to cancel at any time throughout the duration of your policy and you **MUST** return the current Policy & Policy Schedule before the cancellation can be effected. Beyond the 14 day reflection period your cancellation will not be entitled to any refund. Please refer to your policy document for full details.