

# Window Breakage Policy of 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.
- ✘ 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, Scotland and Northern Ireland. (excluding the Isle of Man and Channel Islands)

### Where am I covered?

Cover only applies within England, Scotland Wales and Northern Ireland. excluding the Isle of Man and Channel Islands)



### What are my obligations?

- If you need to make a claim you must provide us with full details as soon as possible



### When and how do I pay?

This insurance is inclusive of your XS Direct motor cover and without payment of additional premium.



### 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 by contacting Grove and Dean Limited on 01 708 606255.. Please refer to your policy document for full details.