

Policy of Insurance Cover Applicable

Based upon the information you have provided; this product *will satisfy the needs of someone who requires cover for broken or damaged window or windscreen glass.*

Subject to payment of the premium, this insurance has been effected between you (the Insured) and Markerstudy Insurance Company Limited and/or its Co - Insurers (the Company). In respect of the vehicle identified on the current Policy Schedule, the Company will insure you during the period of this Insurance against

- (1) Breakage of windows or windscreen glass, including panoramic windscreens; and
 - (2) Damage to the windscreen, which is sufficient to cause the vehicle to fail a Department of Transport M.O.T. test.
- Please note: This policy does not cover other glass items such as glass roofs, sunroofs or headlights.

This insurance is subject to a £60 excess: You must pay the first £60 of the cost of any replacement window or windscreen glass. This excess does not apply if you're Windscreen or glass is repaired rather than replaced.

Conditions: The insurance is subject to the following Conditions:

- (a) The insurance applies only to the vehicle identified on the Certificate of Insurance issued by iGO4 Limited
- (b) Unless the Company agrees otherwise this policy will only be effective in the first year of insurance from the 14th day after your application for cover, and must be bought in conjunction with your motor policy.
- (c) 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.
- (d) This policy provides you with a 14 day cooling off period to decide whether you wish to continue for the full policy year. If you choose to cancel during this cooling off period then a full refund of the premium will be given. However, you have the right to cancel your policy at any time throughout the duration of your cover, but cancellations effected after the 14 day cooling period will not be entitled to any refund. In the event that you cancel your car insurance policy with iGO4 Limited, all cover provided by this policy will also be cancelled.
- (e) For a claim to be valid under the insurance, repairs /replacements must be carried out by our nominated supplier, which may at its own option repair, reinstate or replace windscreen or window glass. Failure to use our nominated supplier will result in a maximum payment of £100 after the deduction of the excess.
- (f) The Certificate of Insurance and proof of identity must be produced when making a claim. All damage likely to result in a claim must be reported as soon as possible, by telephoning the Helpline on **0800 1694 677**. 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) The Company's liability in any one insurance year will be limited to 3 claims after the deduction of any excess.
- (h) The substitution of vehicles may be permitted, subject to the payment of any additional premium quoted by iGO4 Limited, but an inspection of the replacement vehicle may be required at the Company's option. If the Company deems that an inspection is necessary, cover will not operate on the replacement vehicle until it is inspected at our nominated inspection centre and cover is agreed in writing. If a substitution is not accepted by the Company, or if cover is cancelled by the insured after a policy has been issued, no refund of premium will be allowed other than during the 'Cooling Off' period (see paragraph (d) above).
- (i) Cover applies only within England, Wales or Scotland and Northern Ireland, unless the Company has agreed otherwise in writing, is subject to English law.
- (j) Failure to pay the premium will invalidate the insurance.

Complaints: Disputes concerning this insurance that cannot be resolved with our nominated supplier representative at your nearest depot, should in the first instance be referred to Windscreen Insurance Services Ltd customer care department on 0344 800 0026. If you are not satisfied with the response from the Windscreen Insurance Services Ltd customer care department please write quoting your policy number to The Underwriting Director Markerstudy Insurance Company Limited Montagu Pavilion 8-10 Queensway Gibraltar. In the event that you remain dissatisfied you may refer the matter to The Financial Ombudsman Service.

Financial Ombudsman Service
Exchange Tower
London
E14 9SR

Tel: 0800 023 4567

Website: <http://www.financial-ombudsman.org.uk/>

About your insurers Cover is arranged through Markerstudy Insurance Company Limited and/or its Co - Insurers which are an Authorised Insurer licensed by the Commissioner of Insurance under the Insurance Companies Ordinance to carry on insurance business in Gibraltar and regulated by the Financial Services Authority for the conduct of UK business.

Several liability notice:

The subscribing insurance obligations under contract of insurance to which they subscribe are several and not joint and are limited solely to the extent of the individual subscriptions. The subscribing insurers are not responsible for a subscribing insurer who for any reason does not satisfy all or part of its obligations.

Markerstudy Insurance Company is covered by the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from the scheme if they were unable to meet their obligations. This depends on the type of business and the circumstances of a claim. Insurance advising and arranging is covered for 90% of the claim, without any upper limit. For compulsory classes of insurance, insurance advising and arranging is covered for 100% of the claim without any upper limit. Further information about compensation scheme arrangements are available from the FSCS on www.FSCS.org.uk or by telephoning 0800 678 1100.

This is an important document and should be kept in a place of safety – not in the vehicle.