



## Windscreen & Glass Cover Policy Wording

This insurance policy has been arranged by Motorplus Limited with Qdos Broker & Underwriting Services Limited and is underwritten by UK General Insurance Limited on behalf of:

Ageas Insurance Limited. Registered in England No.354568. Registered Office: Ageas House, Hampshire Corporate Park, Templars Way, Eastleigh, Hampshire SO53 3YA.

Motorplus Limited, Qdos Broker & Underwriting Services Limited and UK General Insurance Limited are authorised and regulated by the Financial Conduct Authority.

Ageas Insurance Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority.

This can be checked on the Financial Services Register at [www.fca.org.uk/register](http://www.fca.org.uk/register) or by contacting them on 0800 111 6768.

The *Insurer* agrees in consideration of the premium to indemnify *You* to the extent and in the manner provided within this Policy.

Unless expressly stated nothing in this Policy will create rights pursuant to the Contract (Rights of Third Parties) Act 1999.

### Important Information

This is *Your* Windscreen and Glass Cover Policy. Please spend some time reading through the Policy to ensure that it meets *Your* requirements. If there is anything *You* do not understand, please contact *Us*.

This is a contract between *You* and the *Insurer*.

### Demands and Needs

This Policy meets the demands and needs of customers who want to insure against the risk of damage to their *Vehicle's* windscreen or windows. This Policy will cover *You* for up to £500 in respect of certain risks as detailed in this document. Motorplus Limited does not make any personal recommendation as to whether this Policy will suit *Your* individual circumstances.

### Cancellation Right

This Policy may be cancelled in writing at any time by providing written notice to *Your* insurance broker or agent. *We* may also cancel this Policy by giving 30 days written notice to *You*. In the event of cancellation *You* will be entitled to a full refund of premium if the Policy is cancelled within the first 14 days. No refund will be available if *You* have made a claim during the *Period of Insurance* or if *You* cancel the Policy after the first 14 days.

### Making a Claim 24/7

#### Option 1 – If *You* wish to use the recommended glass repair/replacement provider:

1. Call the Motorplus claims department on :  
**0843 227 1324.**
2. Motorplus will record details of *Your* claim and will arrange for the glass repair/replacement provider to contact *You* in order to arrange for the broken or damaged glass to be repaired or replaced.
3. *You* will be responsible for the first £50 (the *Excess*) and payment must be made to the recommended glass repair/replacement provider at the same time the glass is replaced.
4. *We* will pay the remainder of the recommended glass repair/replacement provider's invoice to them directly.

#### Option 2 – If *You* do not use the recommended glass repair/replacement provider:

1. Call the Motorplus claims department on:  
**0843 227 1324.**
2. Motorplus will record details of *Your* claim and will confirm whether *You* may instruct a glass repair replacement provider of *Your* choice.
3. It will be *Your* responsibility to arrange for repairs to be carried out.
4. When the repair work has been completed it will be *Your* responsibility to pay the provider the full cost of the replacement or repair.
5. *You* must submit the repairer's receipted invoice to the claims department at:  
  
Motorplus Limited  
Kircam House  
Whiffler Road  
Norwich  
Norfolk  
NR3 2AL
6. *We* will provide reimbursement of the replacement or repair costs less the £100 *Excess*.

**Please note that failure to follow these steps may jeopardise the reimbursement of *Your* costs.**

## Definitions

The words and phrases listed below will have the following meanings:

### Consequential Loss

Any other costs that are directly or indirectly caused by the event which led to *Your* claim unless specifically stated in this Policy. For example we will not pay any additional transport cost whilst *your* windscreen is being repaired or replaced.

### Excess

a) £50 each and every claim if *You* use *Our* recommended glass repair/replacement provider; or  
b) £100 each and every claim if *You* do not use *Our* recommended glass repair/replacement provider.

### Insurer/We/Us/Our

UK General Insurance Limited on behalf of Ageas Insurance Limited. UK General Insurance Limited is an insurers' agent and in the matters of a claim act on behalf of Ageas Insurance Limited.

### Period of Insurance

12 calendar months from the date of inception of this Policy as shown on the Policy Schedule.

### Policyholder/You/Your

The person named on the Policy Schedule who has paid the appropriate premium for this Policy.

### Territorial limits

The United Kingdom of Great Britain and Northern Ireland.

### Vehicle

The motor vehicle detailed in the Policy Schedule which is owned by *You* and for which *You* hold a valid motor insurance policy issued by an authorised UK motor insurer.

## This Policy Will Cover

In the event of:

1. breakage of *Your Vehicle's* windscreen or windows; or
2. damage to *Your* windscreen, which is sufficient to cause *Your Vehicle* to fail an MOT test;

the *Insurer* will pay for the repair or replacement of the broken or damaged glass.

This Policy will only cover damage which occurs within the *Territorial Limits* during the *Period of Insurance*.

The maximum amount payable by the *Insurer* is £500 in any one *Period of Insurance*.

*You* are responsible for payment of the *Excess*.

## This Policy Will Not Cover

We will not be liable for:

1. Damage caused to sunroofs, panoramic windscreens, glass sections of folding or removable roofs and interior glass.
2. The *Excess*, which applies in respect of each and every claim against this Policy.
3. any claim where *Your Vehicle* is used for pace making, racing, speed testing or reliability trials, hiring or whilst *Your Vehicle* is being used and/or driven on any racetrack or circuit or any other prepared course.
4. Loss of use of *Your Vehicle* or any *Consequential Loss* whatsoever.
5. Any claim which arises due to damage which occurs prior to or within the first 30 days of the start date of this Policy.
6. Any claim which arises due to the failure of *Your Vehicle* to pass an MOT test due to damage to *Your* windscreen or *Vehicle* glass within 60 days of the start date of this Policy.
7. Any costs incurred by *You* prior to *Our* acceptance of *Your* claim.
8. Any claim which is covered under any other insurance policy held by *You*.
9. Any damage that occurs whilst *Your Vehicle* is used outside the *Territorial Limits*.
10. Any damage to a *Vehicle* not listed on *Your* Policy schedule.

## Conditions of Cover

1. *You* must hold a valid motor insurance policy issued by an authorised UK motor insurer in respect of *Your Vehicle* at all times during the *Period of Insurance*.
2. This Policy may only be taken out within 28 days of inception or renewal of the motor insurance policy covering *Your Vehicle*.
3. The cover provided by this Policy only applies to the *Vehicle* identified in the Policy schedule.
4. If *You* use *Our* recommended glass repair/replacement provider *You* will be responsible for the first £50 of each and every claim (the *Excess*).
5. If *You* do not use *Our* recommended glass repair/replacement provider *You* will be responsible for the first £100 of each and every claim (the *Excess*).

## General Conditions

### 1. Reasonable Precautions

*You* must take precautions to avoid claims; for example: by maintaining a safe distance and adhering to the speed limits when following another vehicle on a newly sealed road.

### 2. Fraudulent Claims

If *You* make any request for payment under this Policy knowing it to be fraudulent or false in any respect or ought reasonably in the circumstances to know it to be fraudulent or false, this Policy shall become void and any premiums paid hereunder shall be forfeited and *We* shall be entitled to recover any monies previously paid.

### 3. Governing Law

Unless some other law is agreed in writing, this Policy is governed by English law. If there is a dispute, it will only be dealt with in the courts of England or of the country within the United Kingdom in which *Your* main residence is situated.

## Complaints Procedure

It is the intention to give *You* the best possible service but if *You* do have any questions or concerns about this insurance or the handling of a claim *You* should in the first instance contact:

### The Nominated Complaints Handler

Qdos Broker & Underwriting Services Limited  
Qdos Court  
Rossendale Road  
Earl Shilton  
Leicestershire  
LE9 7LY

Tel 01455 850000  
Fax 01455 841000  
Email [compliance@qdosconsulting.com](mailto:compliance@qdosconsulting.com)

Please ensure *Your* Policy number is quoted in all correspondence to assist a quick and efficient response.

If it is not possible to reach an agreement, *You* have the right to make an appeal to the Financial Ombudsman Service. This also applies if *You* are insured in a business capacity and have an annual turnover of less than €2 million and fewer than ten staff. *You* may contact the Financial Ombudsman Service at:

### The Financial Ombudsman Service

South Quay Plaza  
183 Marsh Wall  
Docklands  
London  
E14 9SR

Tel: 0845 080 1800  
Email: [complaint.info@financial-ombudsman.org.uk](mailto:complaint.info@financial-ombudsman.org.uk)

The above complaints procedure is in addition to *Your* statutory rights as a consumer. For further information about *Your* statutory rights contact *Your* local authority Trading Standards Service or Citizens Advice Bureau.

## Financial Services Compensation Scheme

Ageas Insurance Limited is covered by the Financial Services Compensation Scheme. *You* may be entitled to compensation from the scheme in the event that Ageas Insurance Limited cannot meet their obligations. This depends on the type of business and the circumstances of the claim. Most insurance contracts are covered for 90% of the claim with no upper limit. *You* can obtain further information about compensation scheme arrangements from the FSCS by visiting [www.fscs.org.uk](http://www.fscs.org.uk).

## Consumer Insurance (Disclosure & Representations) Act 2012

*You* are required by the provisions of the Consumer Insurance (Disclosure and Representations) Act 2012 to take care to supply accurate and complete answers to all questions and to make sure that all information supplied to *Us* is true and correct. *You* must tell *Us* of any changes to the answers *You* have given as soon as possible. Failure to advise *Us* of a change to *Your* answers may mean that *Your* Policy is invalid and that it does not operate in the event of a claim.

*You* must contact *Your* insurance broker or agent immediately in the event that there is a change to *Your* circumstances, as follows:

1. *You* change *Your* address;
2. *You* are convicted of a criminal offence or receive a police caution;
3. *You* have insurance refused, declined, cancelled or terms applied by another insurance provider.

## Data Protection Act 1998

Please note that any information provided to *Us* will be processed by *Us* and *Our* agents in compliance with the provisions of the Data Protection Act 1998, for the purpose of providing insurance and handling claims, if any, which may necessitate providing such information to third parties. *We* may also send the information in confidence for process to other companies acting on their instructions including those located outside the European Economic Area, some of which may not have equivalent Data Protection laws.

*We* may obtain information about *You* from credit reference agencies, fraud prevention agencies and similar organisations to enable *Us* to check *Your* credit status and identity.

These agencies will record *Our* enquiries, which may be seen by other companies who make their own credit enquiries. *We* may also check *Your* details with fraud prevention agencies. If *You* provide false or inaccurate information and *We* suspect fraud, *We* will record *Our* concerns. *We* and other organisations may use these records to help make decisions on insurance proposals and claims, prevent fraud, recover debt and check *Your* identity to prevent money laundering.

Under Data Protection legislation, *You* can ask Motorplus Limited in writing for a copy of certain personal records held about *You*. Please write to: Motorplus, Kircam House, Whiffler Road, Norwich, NR3 2AL. A charge of £10 will be made.

Motorplus Limited trading as ULR Additions is authorised and regulated by the Financial Conduct Authority.

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