

Markerstudy Windscreen & Windows Insurance

keyfacts®

This is a Policy Summary only and does not contain the full terms and conditions of the contract. Full terms can be found in the Policy Wording, a copy of which is available on request.

Who are my 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 (Number 206322).

What does Markerstudy Windscreen & Windows Insurance cover me for?

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 happens if I take out cover and then change my mind?

The policy provides you with a 14 day reflection period to decide whether you wish to continue for the full policy year. This is subject to certain terms, including a pro-rata time on risk charge and/or a relevant administration fee. Full details are shown in the full policy wording which is available on request.

However, 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.

To exercise your right to cancel please contact Windscreen Insurance Services Ltd.

How do I notify a claim under my Markerstudy Windscreen & Windows Policy?

A free telephone call to the number shown below is all that is required to ensure your claim is handled quickly and smoothly. This number is open 24 hours a day, 365 days a year.

0800 1694 677

How do I make a complaint about my Markerstudy Windscreen & Windows Policy?

If matters cannot be resolved by the nominated supplier representative at your nearest depot you should make contact with the Customer Care Department at Windscreen Insurance Services Limited (Tel 0344 800 026). If you remain dissatisfied you may refer your complaint to our UK service providers at Markerstudy Customer Relations, PO Box 727, Chesterfield S40 9LH, Tel: 0344 705 0633 or e-mail: complaints@markerstudy.com. You will need to quote your policy number.

Our aim is to get it right, first time and every time. If we make a mistake we will try to put it right promptly. Our UK service providers will always confirm receipt of your complaint within five working days and do their best to resolve the problem within 4 weeks. If they are unable to do so, they will let you know when the answer may be expected.

In the event that our UK service providers have not resolved matters within 8 weeks of you writing to them the problem can be referred to the Financial Ombudsman Service. You may go directly to the Financial Ombudsman Service when you first make your complaint, but the Ombudsman will only review your complaint at this stage with our consent. However, we are still required to follow the procedure as stated in full in the policy booklet.

If you have received a final response but are dissatisfied, you have the right of referral to the Financial Ombudsman Service within six months of the date of your final response letter. You may only refer to the Ombudsman beyond this time limit if we have provided our consent.

Whilst we and our UK service providers are bound by the decision of the Financial Ombudsman Service, you are not. Following the complaints procedure above does not affect your right to take legal action.

Standard Features

This is a summary only – full terms can be found in the Policy Wording – a copy is available on request.

Features and Benefits	Significant Exclusions or Limitations
All policies are issued for a 12 month period.	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. Please refer to you Policy Schedule for the dates cover is operative.
	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.
	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 .
	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.
	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.

Would I receive compensation if Markerstudy Insurance Company were unable to meet its liabilities?

In the event that Markerstudy Insurance Company is unable to pay a claim you may be entitled to compensation from the Financial Services Compensation Scheme. We can provide full details on request.