

# Policy Expert Windscreen Insurance

## Insurance product information document



Company: Uris Group Limited Product: Windscreen Insurance

Uris Group Limited is authorised and regulated by the Financial Conduct Authority. Firm Reference Number 307332

This document provides a summary of the key information relating to this insurance policy. Complete pre-contractual and contractual information on the product is provided in the full policy documentation.

### What is this type of insurance?

This is a Windscreen insurance policy which during the period of insurance will provide cover for the replacement or repair of broken windows or windscreen glass in the insured vehicle.



#### What is insured?

- ✓ The cost of replacing broken windows or windscreen glass in the insured vehicle up to a maximum of £300 during the period of insurance.
- ✓ The cost of repairing damage to the windscreen, sufficient to fail an MOT test, up to a maximum of £300 during the period of insurance.



#### What is not insured?

- ✗ Sunroofs, panoramic windscreens, glass sections of folding or removable roofs, winding mechanisms, lights, reflectors or interior glass.
- ✗ Any claim where the insured vehicle is being used for pace making, racing, speed testing or reliability trials, hiring or whilst the insured vehicle is being used and/or driven on any racetrack or circuit or any other prepared course.
- ✗ Loss of use of the insured vehicle or any indirect loss whatsoever.
- ✗ Damage to the insured vehicle windscreen or glass which occurs prior to or within the first 30 days of the first period of insurance.
- ✗ Any damage where you have not taken precautions to protect the insured vehicle from malicious or accidental damage.



#### Are there any restrictions on cover?

- ! The maximum claim limit of £300 during the period of cover.
- ! We will not pay the first £50 of each and every claim where you use our recommended glass replacement provider.
- ! We will not pay the first £100 of each and every claim where you do not use our recommended glass replacement provider.



## Where am I covered?

- ✓ UK, Channel Islands and Isle of Man.



## What are my obligations?

- At the start of the contract the information you provide must be true and complete to the best of your knowledge and belief and you must tell us if anything changes later.
- You must provide complete and accurate answers to any questions asked.
- You must pay the premium on time.
- If you need to make a claim you must inform us as soon as possible and follow the claims procedure and provide, at your own expense, all the information requested.
- You must not act in a fraudulent way or make a claim for any loss or damage that you caused deliberately or was caused with your knowledge.
- You must, at our cost, help us to take legal action against anyone or help us defend any legal action if we ask you to.



## When and how do I pay?

You can usually pay your premium as a one-off payment or in monthly instalments. You will need to contact your insurance broker for full details.



## When does the cover start and end?

This policy will run concurrently with your motor insurance policy for a maximum of 12 months from the start date shown on your schedule, unless it is cancelled by us or you before then. If your motor insurance policy is cancelled all cover under this policy will also end.

Before the end date we'll write to you to let you know whether we can offer to renew your policy for another year. Provided we offer renewal, your policy will renew automatically unless you tell us otherwise.



## How do I cancel the contract?

If you decide to cancel your Windscreen Insurance policy, you must contact your insurance broker.

### Your right to cancel in the cooling off period

If this is within the first 14 days from the day of purchase or the day on which you receive your policy documentation, whichever is the later ('cooling off period'), you will be entitled to a full refund of the premium as long as you have not made a claim and do not intend to make a claim on the policy.

### Your right to cancel after the cooling off period

After the first 14 days no refund of premium will be payable.