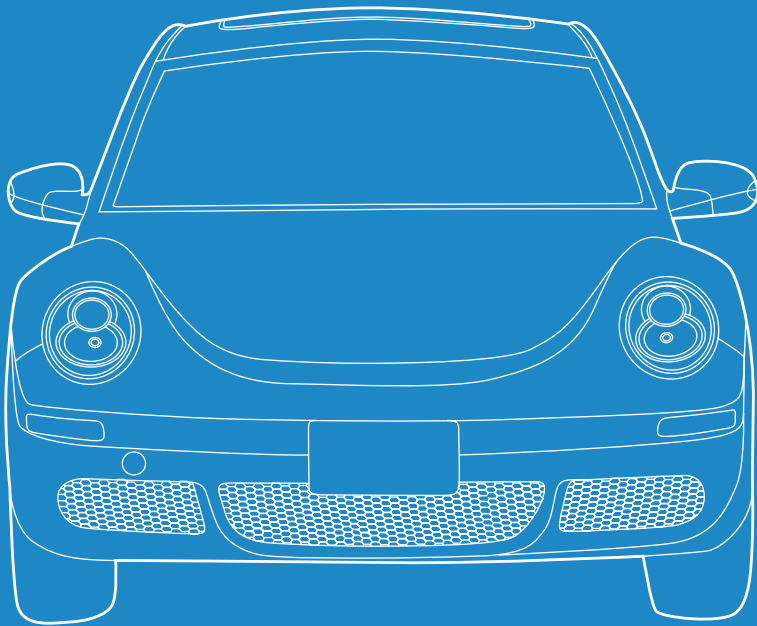


Windscreen Cover Insurance Policy



Adrian Flux Insurance Services

East Winch Hall, East Winch, King's Lynn, Norfolk PE32 1HN

In the event of a claim please call: **0800 587 2971**

Customer Service: **0844 888 5544**

or visit our website: **adrianflux.co.uk**

Authorised and regulated by the Financial Conduct Authority



Cover Applicable

This insurance is between you (the Insured) and Trinity Lane Insurance Company Limited (the Company). Trinity Lane Insurance Company Limited will insure you during the period of this Insurance against:

- a** Breakage of windscreen glass or windows; and
- b** Damage to the windscreen, where the damage is sufficient to cause the vehicle to fail a Department of Transport M.O.T. test.

This cover is only applicable to the vehicle identified on the current Policy Schedule and is subject to a £75 excess: You must pay the first £75 of the cost of any replacement window or windscreen glass. This excess does not apply if your Windscreen or glass is repaired rather than replaced.

The policy is only valid if the full premium has been paid.

Conditions:

The insurance is subject to the following Conditions:

- a** The insurance applies only to the vehicle identified on the current Policy Schedule whilst it is in your ownership.
- b** This policy must be bought in conjunction with your motor policy. Cover is in force from the 28th day after your application for cover. Unless The Company agree otherwise this policy will only run in the first year of insurance, until the expiry date of your motor insurance policy.
- c** You must use our nominated supplier to carry out repairs / replacements in order for a claim to be valid. The nominated supplier may at its own option repair, reinstate or replace windscreen or window glass. If you do not use the nominated supplier we will only make a maximum payment of £100, after the deduction of the excess.
- d** You may be requested to provide your vehicle to The Company for inspection prior to the 28th day after you have applied for cover. Upon inspection of the vehicle, The Company can make a decision as to whether to provide cover. If there is any damage to the glass prior to the 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 the same work. If the vehicle does not pass the inspection and you do not wish to pay for the repair or replacement yourself, you may cancel the policy and receive a full refund.
- e** Once a policy is issued, there is a period of 14 days (the 'Cooling Off' period) during which you may change your mind about continuing with the application for insurance. This is regardless of whether cover has commenced. If you write to us and return both this Policy and your Policy Schedule within the 'Cooling Off' period we will allow you a return of premium. If you cancel your policy outside of the 'Cooling Off' period we will not allow any return of premium.
- f** If you need to make a claim on the policy you will need to produce your Policy Schedule, this Policy, proof of your identity and your vehicle registration document. you must report any damage that is likely to result in a claim as soon as possible. you can do this by telephoning the claims line on 0800 587 2976. You will not be authorised to claim for any incidents reported more than 30 days after the policy has finished, regardless of the date that the damage occurred.
- g** The Company's liability in any one insurance year will be limited to £300 after the deduction of any excess.
- h** The substitution of vehicles may be permitted, 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 section (e) above).
- i** You must be a permanent resident in the British Islands (England, Scotland, Wales, Northern Ireland, the Isle of Man or the Channel Islands)
- j** Unless the Company has agreed otherwise in writing, cover is subject to English law.
- k** If the premium is not paid the policy will be invalid.

Complaints

If you have a dispute that you cannot resolve with the nominated supplier directly, please contact our customer service team on 00356 22 489 100.

If you are not satisfied with the response please write to the Customer Services Co-ordinator at:

Trinity Lane Insurance Company Limited
Aviation Park
Civil Aviation Avenue
Luqa LQA 9023
Malta.

Phone: 00356 22 489 100

In the unlikely event that the complaint is still not resolved to your satisfaction after following these procedures, you may refer your complaint to the;

Financial Ombudsman Service,
South Quay Plaza,
183 Marsh Wall,
London, E14 9SR.
Telephone number: 0845 080 1800.

Please note you have six months from the date of our final response in which to refer your complaint to the Financial Ombudsman. Whilst we are bound by the decision of the FOS, you are not. Following the complaints procedure does not affect your right to take legal action.

About your Insurer and Intermediary

Cover is arranged through Trinity Lane Insurance Company Limited who are authorised and regulated by the Malta Financial Services (MFSA).

Adrian Flux Insurance is authorised and regulated by the Financial Conduct Authority (reference number 307071) for the sale and administration of general insurance products in the United Kingdom and throughout the members of the European Economic Area (EEA).

The Financial Services Compensation Scheme

As we are members of the Financial Services Compensation Scheme (FSCS), you may be entitled to compensation from the scheme if we cannot meet our liabilities under this insurance. This depends on the type of business and the circumstances of the claim. The FSCS provides 90% compensation for claims arising out of non-compulsory insurance. You can get more information about compensation scheme arrangements from the FSCS website at www.fscs.org.uk.

Data Protection Act 1998

The data supplied by you will be treated in confidence and will become part of the personalised data held by us. Your personal data will not be disclosed except where permitted by law, or where it is necessary to administer your policy effectively. We may disclose the data you have supplied to other third parties such as other insurers.

Please keep this document in a safe place.

We recommend that you ensure that the claimsline number is stored in your vehicle and on your mobile device.

Useful Numbers

For Household Insurance call **0808 077 2266**

For Car Insurance call **0800 369 8590**

For Van Insurance call **0800 369 8590**

For Caravan Insurance call **0800 369 8590**

For Motorhome Insurance call **0800 369 8590**

For Motorbike Insurance call **0800 089 2000**

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