

Markerstudy Windscreen & Windows Insurance

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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.

What is Markerstudy Windscreen & Windows Insurance?

Markerstudy Windscreen & Windows Insurance is a policy underwritten by Markerstudy Insurance Company Ltd.

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.

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.

Markerstudy Insurance Company Ltd, Authorised Insurers, registered in Gibraltar (No. 78789) with registered office address at Montagu Pavilion, 8-10 Queensway, Gibraltar.

Markerstudy Insurance Company Ltd is an authorised insurance company licensed and based in Gibraltar and is regulated by the Gibraltar Financial Services Commission and subject to a limited regulation by the Financial Services Authority in respect of underwriting business in the UK (FSA Register Number 206322).

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?

At Markerstudy we are dedicated to delivering a first class level of service to all policyholders. However, we accept that things can occasionally go wrong and would rather be told about any concerns you have so that we can take steps to make sure the service you receive meets your expectations in the future.

If a dispute regarding your policy or claim does arise, and it cannot be resolved by reference to your insurance intermediary/broker please contact:
Complaints Handling, Markerstudy Ltd, PO Box 420, Tunbridge Wells, Kent TN2 9LT
Tel: 0844 874 0633
Email: complaints@markerstudy.com

We will always confirm receipt of your complaint within five working days and do our best to resolve the problem within four weeks. If we are unable to do so, we will let you know when the answer may be expected. If we have not resolved the matter within eight weeks, you can refer the matter to the Financial Ombudsman Service.

Standard Features

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Features and Benefits	Significant Exclusions or Limitations
<p>All policies are issued for a 12 month period.</p>	<p>In the first year of the policy there is no cover for the first 28 days of the policy unless the vehicle is first inspected at the nominated inspection centre.</p> <p>Please refer to you Policy Schedule for the dates cover is operative.</p>
	<p>A £60 excess applies to claims for the replacement of windscreen or window glass (this excess does not apply to repairs).</p>
	<p>The maximum amount payable in any one year of insurance is £300 after the deduction of any excess.</p>
	<p>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.</p>
	<p>The vehicle must be owned by you and registered in your name. For full policy cover, repairs/replacements must be carried out by our authorized repairer only, who can be contacted on 0800 1694 677.</p>
	<p>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.</p>