

Policy wording

Crusader Assistance (issuing agent)

This is your Vehicle Glass Indemnity Policy. It contains details of cover, conditions and exclusions relating to each Insured Person and is the basis on which all claims will be settled.

The insurance policy is underwritten by Inter Partner Assistance S.A., Direktion für Deutschland (a member of the AXA Global Group), which is a branch office of Inter Partner Assistance SA, which is a Belgium registered Insurer (Registration No 487). It has been arranged by:

Strategic Insurance Services Limited,
46-48 East Smithfield, London E1W 1AW

who are authorised and regulated by the Financial Services Authority – FSA Firm Ref. No. 307133.

In consideration of the payment in full by the Insured(s) of the premium, the Underwriters (hereinafter referred to as the Insurers) shall indemnify the Insured(s) as named on this document as per the terms, clauses and conditions of this policy wording.

The information You have supplied forms part of the contract of insurance with Us. Your policy is evidence of that contract.

The Financial Services Authority (FSA)

The FSA is the independent Watchdog that regulates financial services. It requires us to give you this document. Use this information to decide if our services are right for you.

Law

All claims hereunder shall be governed by the laws of England & Wales whose courts alone shall have jurisdiction in any dispute arising under this insurance.

Cover Provided

Breakage of vehicle windscreen or vehicle glass or damage to the windscreen, which is sufficient to cause the vehicle to fail a Department of Transport M.O.T. test. This insurance is subject to a minimum of £50 (maximum £100) excess on each and every claim in: It is the full responsibility of the insured to pay the first £50 or £100 of each claim.

The maximum amount payable under this policy, (which is subject to the appropriate premium having been paid), is £300 in any one policy period.

- Option A. In the event that our recommended glass supplier is called out, to respond and replace the windscreen and or vehicle glass we will settle your claim directly with recommended vehicle glass replacement company and the excess applicable will be £50.00 otherwise;
- Option B. If you chose to use an alternative replacement windscreen company You will pay all costs incurred for the replacement and we will reimburse you this amount minus the £100 excess.

Geographical Limit

This Policy is available to residents of the United Kingdom, defined as Great Britain and Northern Ireland.

Definitions

Any word or expression to which a specific meaning has been attached will bear the same meaning throughout this policy.

“You and Yours” ~ means the person whose name appears at the top of Your Certificate of Insurance.

“We/Us/Our” ~ means Inter Partner Assistance German Branch.

“Period of Insurance” ~ means the period for which We have accepted the premium as stated in your Policy Document.

“Car Insurance Policy” – “Car Insurer”~ means an authorised UK Motor Car Insurer Your Certificate of Insurance.

“Lead Named Driver” ~ means the Drivers who appears as the lead name on Your Certificate of Insurance.

“Certificate of Insurance” ~ this forms part of Your Policy Document and contains the name of the Policy Holder and gives details of the cover provided by this Policy.

“Waived or Reimbursed” ~ means where a third party has already made good which is the first amount of any claim, shown in the schedule under own damage of your UK Motor Vehicle Insurance Policy.

“Vehicle” ~ means a motor vehicle (not being an invalid carriage) which is constructed for the carriage of passengers and their effects and is adapted to carry not more than seven passengers and does not exceed 3.5 tonnes, of which You are the owner or which You are authorised to drive.

“In one policy period” ~ means you can have more than one claim in any one 12 month period of

insurance so long as the claims don't exceed £300 of which you are responsible for the first £50 or £100 of each claim which ever applicable.

"Claim or Loss" ~ means when this insurance policy responds to breakage or damage to the insured's vehicles windscreen or vehicle glass.

"Reimbursement" ~ means that in the event that you choose not to use the services of the appointed vehicle windscreen and vehicle glass replacement company that you will have to pay for the glass at the time that the replacement takes place and you will have to apply for the costs (less excess) of said replacement to our claims handling office as detailed below.

'M.O.T. Failure' ~ means that because of damage to the windscreen that an M.O.T. certificate cannot be granted. (An M.O.T certificate that confirms that at the time of the test your vehicle met, as far as can be reasonably determined without dismantling, the minimum acceptable environmental and road safety standards required by law. It does not mean that the vehicle is roadworthy for the life of the certificate and is not a substitute for regular maintenance).

"Trigger" ~ means that this policy will respond to a claim being notified.

"New Vehicle Policy in Force" ~ means a policy in the 1st year of cover with an 'agent' of Crusader Assistance.

General Conditions Applicable to This Policy

You must comply with the following conditions to have the full protection of Your policy.

- The vehicle glass indemnity policy can only be taken out at the same time as the vehicle insured under this policy.
- The insurance applies only to the Vehicle as identified in your UK motor vehicle policy.
- In event that the original identified vehicle is changed or replaced during the period of insurance the revised motor policy certificate must match that of the windscreen Protect that was originally issued.
- In the event you no longer need this insurance after the 14 day cooling off period, no refund of the annual premium is made.
- In the event that you use our recommended vehicle glass replacement company you will be responsible for the first £50 of each and every loss.
- In the event that the insured vehicle fails an MOT because of windscreen damage you will be responsible for the first £50 of each and every loss.

- In the event that you don't use our recommended vehicle glass replacement company you will be responsible for the first £100 of each and every loss.

What is Not Covered (exclusions)

We will not pay a claim under any of the policies:

- If the Insured Vehicle is being used for pace making, racing, speed testing or reliability trials or hiring.
- Loss of use of the Insured Vehicle or any consequential loss whatsoever.
- In the event that your car suffers damage to the windscreen or vehicle glass within 30 days of a new vehicle policy in force.
- In the event that your car fails its MOT through windscreen damage (chip) within 60 days of a new vehicle policy in force.
- Any claim notified to Us after 31 days following the replacement of the vehicle's windscreen and or vehicle glass.
- Any contribution or deduction from the settlement of Your claim against Your Car Insurance Policy other than the stated Policy terms and conditions, for which you have been made liable.
- Any liability You accept by agreement or contract, unless You would have been liable anyway.
- Any loss that occurs whilst Your car is being used and or driven on any racetrack or circuit or any other prepared course.
- The first £50 or £100 each and every loss which ever applicable

Conditions Applicable

Other Insurance –

- If You were covered by any other Insurance for the Excess payable following the incident, which resulted in a valid claim under this Policy, We will only pay Our share of the claim.
- Reasonable Precautions - You must take reasonable steps to keep Your car in a safe condition and protected from damage including malicious damage.
- Fraudulent Claims - If You make a claim under this Policy that is false or fraudulent in any way, the Policy is void and any claim will not be paid.
- Car Insurance - You must maintain at all times during the period of this Policy a Vehicle Insurance Policy issued by a UK registered and authorised Car Insurer to You in respect of Your car.

Using the Recommended Glass Replacement Supplier

If you wish to use the recommended glass replacement supplier please call 0844 848 2861 and the telephone agent will take your details. The agent will arrange for the glass replacement supplier to call you so that a suitable place and time can be arranged for the windscreen damage / glass replacement to be dealt with. The agent will confirm to you that you will be responsible for the first £50 and this payment must be made to the recommended glass replacement company at the same time the glass is replaced.

If You Do Not Use the Recommended Glass Replacement Supplier

In the event that you do not use the recommended glass replacement supplier for the replace of your vehicle windscreen and / or vehicle glass and you wish to make a claim under your current vehicle glass indemnity Policy, you should call the Crusader Assistance Helpline on 0844 848 2861 as soon as possible (and in any event within 31 days) following the replacement of the said vehicle windscreen or vehicle glass. You must give us any information or help that we ask for. A claim form will be sent to you and you should follow the instructions on how to complete and what supporting documentation will be required to successfully complete your claim notification.

When you have fully completed, signed and dated the claim form you should return it with all supporting documentation - as outlined below - to:

AXA Assistance Claims Centre Limited
PO Box 36400, London EC3N 1ZQ,
Tel: 0845 271 2467

Email: axa.claims@axa-assistance-claims.com

Supporting Documentation Required;

- o Copy of your Windscreen Replacement Reimbursement Certificate.
- o Copy of the Certificate of Motor Insurance issued by your Car Insurer.
- o A copy of the Invoice from the Vehicle Glass Replacement Company

Please Note that - failure to follow these steps may jeopardise the reimbursement of your costs

General Notice

Your Sales Confirmation email is accompanied by your Certificate of Insurance/full Policy Wording and by the Policy Summary. The fully Policy Wording can also be downloaded from our website:

http://www.crusaderassistance.co.uk/crusader_downloads.htm

Data Protection

Crusader Assistance are Data Protection registered, Registration No. Z5709140 and we do not provide our list of clients to any outside source.

Cooling-Off Period

Your policy contains a "cooling-off" period of 14 days. If this Policy does not meet with your needs, your premium will be refunded as long no incident likely to give rise to a claim has occurred, and you do not intend to make a claim.

Financial Services Compensation Scheme (FSCS)

Crusader Assistance & Strategic Insurance Services Ltd are covered by the FSCS. You may be entitled to compensation from the scheme if Crusader Assistance & Strategic Insurance Services Ltd cannot meet our obligations. This depends on the type of business and the circumstances of the claim. Insurance advising and arranging is covered for 100% of the first £2,000 and 90% of the remainder of the claim, without any upper limit. Further information about compensation scheme arrangements is available from the FSCS.

Inter Partner Assistance S.A. Direktion fur Deutschland is a branch office of Inter Partner Assistance S.A. which is a Belgium registered Insurer, and is not part of a Compensation scheme in the event of it becoming insolvent.

Complaints

We aim to give customers a high standard of service at all times. If you are unhappy with the service provided for any reason or have cause for complaint you should initially contact the Underwriting Agent, Strategic Insurance Services Ltd, or the Issuing Agent, Crusader Assistance at the addresses shown below. Should you not be satisfied, you should seek further satisfaction from the Car Insurance Company, Inter Partner Assistance S.A., Direktion fur Deutschland, at the address shown below.

If you make a complaint, your right to legal action against us is not affected.

If you have a complaint about the quality of service or products provided by Inter Partner Assistance S.A., Direktion fur Deutschland, you may contact the supervisory authority for the Belgian financial sector, the Banking, Finance and Insurance Commission, at the address below.

- o Step One - Should you not be satisfied with the quality of service you have received from Crusader Assistance or Strategic Insurance Services Ltd (as opposed to complaints about the products provided by Inter Partner Assistance S.A., Direktion für Deutschland) you can, if you wish, refer the matter to the Financial Ombudsman Service, at the address below.
- o Step Two – if You are still unhappy:
If Your complaint is one of the few that cannot be resolved by this stage please write to The Quality Manager, Inter Partner Assistance Irish Branch, PO Box 57325, London E1W 1XX or email: customer.support@AXA-travel-insurance.com
- o Step Three – Beyond Inter Partner Assistance:
If We have given You Our final response and You are still dissatisfied You may refer Your case to the Financial Ombudsman Service (Ombudsman). The FOS is an independent body that arbitrate on complaints about general insurance products. It will only consider complaints after We have provided You with written confirmation that Our internal complaints procedure has been exhausted.

The Ombudsman can be contacted at:
Insurance Division, Financial Ombudsman Service.
South Quay Plaza, 183 Marsh Wall, London, E14 9SR
Telephone: 0845 080 1800, or fax: 020 7964 1001

Please note that You have six months from the date of Our final response in which to refer Your complaint to the Ombudsman.

Referral to the FOS will not affect Your right to take legal action against Us.

Underwriting Agent
Chief Executive Officer, Strategic Insurance Services Ltd, 46 – 48 East Smithfield, London, E1W 1AW.
Telephone: + 44 (0) 845 345 6611

Issuing Agent
Managing Director, Crusader Assistance, 2nd Floor UK, House 82, Heath Road, Twickenham, Middlesex TW1 4BW Telephone: +44 (0)20 8744 4020
A trading name of Crusader Uninsured Loss Recovery Services Ltd. Authorised and regulated by the Financial Services Authority.

Vehicle Glass Indemnity Insurance Company (the insurer)
Managing Director, Inter Partner Assistance S.A.,

Direktion für Deutschland, Bahnhofstrasse 19, D-82166 Grafelfing, Germany.

Banking, Finance And Insurance Commission
Rue du Congres 12-14, 1000 Brussels, Belgium.
Telephone: + 32 (0) 222 0521

FINANCIAL OMBUDSMAN SERVICE
Insurance Division, South Quay Plaza, 183 Marsh Wall, London E14 9SR. Telephone: +44 (0) 20 7964 1000.

if you wish to make
a claim call :

0844 848 2861

 Crusader Assistance

www.crusaderassistance.co.uk