



InterCounty

Insurance

A trading style of Brian Thornhill & Son (Insurance Brokers)

MOTOR WINDSCREEN INSURANCE POLICY

DEFINITIONS

The following will always have these meanings.

we/our/us

Millburn Insurance Company Limited

you/your/yourself

The person(s) shown in the Schedule as the Insured

accidental, accidentally

Damage caused by forcible, visible, violent or external means.

ABOUT YOUR POLICY

Please read this document carefully, including the section on how to make a claim, to make sure **you** know what **you** are and are not covered for and what **you** need to do if **you** need to make a claim.

If this insurance does not meet with **your** approval, **you** have 14 days from the date cover commences, to advise **your** insurance intermediary with whom **you** purchased this insurance that **you** wish to cancel **your** policy. **We** will require **you** to return the Policy and Schedule and provided **you** have not made a claim **we** will refund **you** the full premium **you** have paid.

Please keep **your** Policy and Schedule in a safe place so they may be easily referred to should **you** need to.

We have relied upon the information which **you** have provided to **us** on **your** Proposal Form/Statement of Fact. If **you** have given **us** incorrect information **you** may invalidate **your** cover or prejudice any potential claim.

Subject to **you** having paid the premium or having agreed to pay the premium plus any applied fee, **we** agree to provide the Insurance described in this Policy and Schedule effective from the date of inception of this insurance contract.

The policy wording and schedule is a contract between **you** and **us** and should be read as one contract. The contract is based upon the information **you** have provided on the proposal form and or the statement of fact. In the absence of prior agreement by **us** this policy will be subject to English Law, however both parties are free to choose an alternative subject to mutual agreement.

What is Covered

- **We** will pay up to the amount of the policy limit detailed on the above schedule for replacement of **your** windscreen (or side or rear windows where cover taken) caused by malicious damage, accidental damage, theft or attempted theft.
- Cover is only provided for incidents occurring during the dates shown in **your** policy schedule.

What is Not Covered

- Damage to any part of a glass or plastic sun roof, roof panel or foldable roof, or removable hood or glass from a convertible/cabriolet vehicle.
- Loss of use of your vehicle.
- Any extra costs resulting from parts for your vehicle not being easily available in the United Kingdom.
- The amount of the policy excess detailed in the above policy schedule.
- VAT – if you are registered.
- Any claim in excess of £100.00 unless our approved windscreen supplier (detailed below) is used.

Policy Conditions

- Unless otherwise agreed, this policy will apply to only the countries covered by **your** Motor Insurance policy as standard and will not cover non-European Union countries irrespective of whether your Motor Insurance Policy covers them.
- **We** reserve the right to take proceedings in **your** name at **our** expense to recover any payment made under this policy.
- It is **your** responsibility to take reasonable steps to ensure **your** vehicle is in a safe and good condition and protected from damage.
- **We** can cancel this Policy by giving **you** at least 7 days notice by recorded delivery letter to **your** last known address. If **we** choose to take this option **you** will be entitled to a pro-rata return of the premium **you** have paid, less a nominal administration charge, in respect of the unexpired period of the Policy. This is subject to there being no claims pending or paid under the policy and no incidents having occurred which may give rise to a claim but which have not yet been reported to us.
- **You** can cancel this policy by giving **us** notice in writing and returning the schedule. There will be no return of premium payable.
- If **you** make a claim under this policy knowing the claim to be false or fraudulent in any way, the policy will be null and void and any claim will not be paid. **We** will also reserve the right to recover any loss through the law courts.

Complaints Procedure

We hope **you** will never have cause to complain as **our** aim is to provide a first-class service, however, if **you** feel **you** have cause to make a complaint, **you** should put this in writing in the first instance, sending it to **your** broker who arranged this policy for **you**.

If **you** are not satisfied with the way a complaint has been dealt with **you** should then write to the complaints and advisory department at Eastman Underwriting Agency Limited, who are the administrative agent for the insurers at the following address:-

Eastman Underwriting Agency Limited
167 London Road North
LOWESTOFT
Suffolk
NR32 1HG

If **you** are still not satisfied with the way the complaint has been dealt with **you** should then write to the complaints and advisory department at Millburn Insurance Company Limited whose address is:-

Millburn Insurance Company Limited
Coppergate House
16 Brune Street
London
E1 7NJ

Claims Procedure

You must notify Brian Thornhill & Son Insurance Brokers, telephone number **0800 881 8841**, as soon as practicably possible of any claim or potential claim under this Policy. **We** will not make any payment for costs incurred before the claim is notified. **We** will not make any payment for claims notified later than 30 days after the incident occurred.

Brian Thornhill & Son Insurance Brokers will issue the necessary claim form for completion and if requested offer any further guidance **you** require in respect of the claim.

The completed claim form and all supporting documents should be returned to:-

Brian Thornhill & Son Insurance Brokers
704 Huddersfield Road
Ravensthorpe
DEWSBURY
West Yorkshire
WF13 3HU



24 Hour Windscreen/Glass Helpline

Telephone: 0870 850 4440