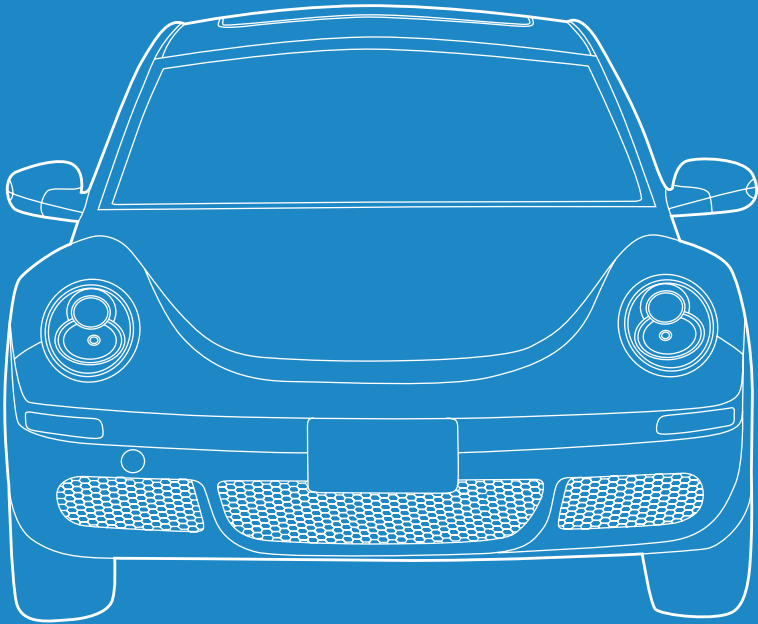


Windscreen Cover Insurance Policy



In the event of a claim please call:

0800 587 2971



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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.

About your insurer

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

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 14th 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 14th 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 2971. 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 £500 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.

Customer care

About our service

We, Trinity Lane Insurance Company Limited, are authorised by the Gibraltar Financial Services Commission to provide general insurance.

We want to provide you with a high-quality service at all times. If you want to make a complaint about your insurance, or us, please contact the insurance broker who arranged the insurance for you.

If you are still not satisfied after contacting your broker, you should write to:

General Manager
Trinity Lane Insurance Company Limited
First Floor
Grand Ocean Plaza
Ocean Village
Gibraltar.
Phone: 00350 200 74570

When you do this, please quote your policy number shown on your schedule of insurance document as it will help us deal with your complaint quickly.

If we cannot settle the complaint to your satisfaction, you can contact:

The Financial Ombudsman Service
Customer Contact Division
Exchange Tower
E14 9SR.
Phone: 0800 023 4 567
Email: complaint.info@financial-ombudsman.org.uk

We are bound by the Financial Ombudsman's decision, but you are not. Following the complaints procedure does not affect your right to take legal action.

If your complaint relates to a claim, please see the 'How to make a claim' section.

Financial Services Compensation Scheme (FSCS)

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 will pay 90% of the claim for non-compulsory insurance (insurance you do not need by law). For compulsory classes of insurance (insurance you need to have, such as motor insurance), the FSCS will pay the claim in full. You can get more information about the compensation scheme arrangements from the FSCS website at www.fscs.org.uk.

We are authorised and regulated by the Gibraltar Financial Services Commission to carry on general insurance business in the UK.

Trinity Lane Insurance Company Limited is registered in Gibraltar. Registered office: First Floor, Grand Ocean Plaza, Ocean Village, Gibraltar.

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.

CLAIMSLINE 0800 587 2971

Privacy statement

We are committed to protecting the privacy of your personal data in accordance with current data protection legislation, in particular the General Data Protection Regulation (GDPR). As joint data controllers of your data we operate in cooperation with your insurance broker. Any data protection queries or concerns should be directed in the first instance to your broker.

Your Data

Data provided to your broker will be shared with us on the basis of contractual requirement, namely for the purposes of providing insurance cover and for claims handling. Your data may be shared with other companies such as affinity partners, brokers, agents, third party administrators, reinsurers, other insurance intermediaries, insurance reference bureaus, credit agencies, medical service providers, fraud detection agencies, loss adjusters, solicitors/barristers, accountants, regulatory authorities, and as may be required by law.

We will not use your data for any marketing purposes.

We may disclose your personal data to destinations outside the European Economic Area ("EEA"). Where we transfer your personal data outside of the EEA, we will ensure that it is treated securely and in accordance with the Legislation.

Data Retention

In accordance with our legal requirements we will retain your data for a period of at least six years after your policy has lapsed. In certain circumstances we may be required to retain your data for a period exceeding six years for the purpose of claims handling.

Your Rights

Under the General Data Protection Regulation (GDPR) you have the right to access or obtain copies of the personal information held about you by us.

A response to your request will be provided to you within one month of us receiving a valid request. If you wish to exercise this right against our partners you will need to write to them directly. In accordance with the GDPR, we will not charge for this information in most cases.

You have the right to request that we correct any inaccuracies in the personal information held about you. Please contact your broker if your personal information needs updating.

You have a right to submit a complaint to the Information Commissioner if you believe we have not complied with our obligations under the GDPR.

<https://ico.org.uk/global/contact-us/>

You have the right to have your data transmitted directly to another data controller where technically feasible.

You have the right to restrict data processing, where this does not conflict with our contractual obligations, where;

- You contest the accuracy of the personal data we hold
- The processing is unlawful and you oppose the erasure of your data
- We no longer need the data for processing, but the data is required by you for the establishment, exercise or defence of legal claims
- You have objected to the processing of your data pending the verification of whether the legitimate grounds for processing override your objection

You have the right to object to the automated processing of your data including, but not limited to, profiling. This excludes where the processing is necessary for entering into a contract, or the performance of our contractual obligations.

Useful Numbers

For Household, Car, Van, Caravan and
Motorhome insurance call **0800 369 8590**

For Motorbike insurance call **0800 089 2000**

In the event of a claim call:
0800 587 2971



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