



**Hedgehog**

**HEDGEHOG  
WINDSCREEN COVER  
POLICY WORDING**

## Who is the Insurer?

This insurance is arranged by Hedgehog and underwritten by UK General Insurance Ltd on behalf of Watford Insurance Company Europe Limited. Watford Insurance Company Europe Limited is a Gibraltar based insurance company with its registered office at; P O Box 1338, First Floor, Grand Ocean Plaza, Ocean Village, Gibraltar.

UK General Insurance Limited is authorised and regulated by the Financial Conduct Authority. Firm Reference Number 310101. You can check our details on the Financial Services Register <https://register.fca.org.uk/>.

Watford Insurance Company Europe Limited is authorised and regulated by the Gibraltar Financial Services Commission under incorporation number 112869. This can be checked by visiting the Gibraltar FSC website at <https://www.fsc.gi/>.

As an insurance company authorised in Gibraltar, Watford Insurance Company Europe Limited is permitted under the Financial Services and Markets Act 2000 (Gibraltar) Order 2001 to conduct business in the United Kingdom under FCA reference 714197. You can check this by visiting the Financial Services Register on the FCA website at [[https://register.fca.org.uk](https://register.fca.org.uk/)](<https://register.fca.org.uk/>).

Hedgehog Limited is the intermediary offering products and services from various insurers to meet Your needs and is authorised and regulated by the Gibraltar Financial Services Commission (permission number 23626), and subject to limited regulation by the Financial Conduct Authority under firm reference 845706. Hedgehog Limited is registered in Gibraltar (Company Number: 115412).

## Certification of cover

This policy document combined with **Your Optional Extras Policy Schedule** certifies that this insurance has been effected between **You** and **Us**. In return for payment of the premium, **We** agree to insure **You** in accordance with the terms and conditions contained in and endorsed on these documents.

## Important

Please keep this policy document, together with **Your Optional Extras Policy Schedule**, in a safe place so **You** can read it again if **You** need to. **You** can only take out this insurance if **You** have bought a **Private Car Policy** with Hedgehog. If **Your** Hedgehog **Private Car Policy** is cancelled for any reason, this policy will also be cancelled.

## Who administers Your Policy?

**We** have appointed URIS Group Limited to administer **Your** policy and Davies Group Limited to handle claims. URIS Group Limited is authorised and regulated by the Financial Conduct Authority number 307332. Registered office: Quay Point, Lakeside Boulevard, Doncaster, DN4 5PL.

## Language

- **You** will notice that some words throughout this document are shown in **bold** type. These words are listed and defined in the 'Definitions' section at the end of this document.
- Please contact **Us** on [www.hedgehoginsurance.com](http://www.hedgehoginsurance.com) if **You** would like a copy of these terms and conditions in another format such as in large print, braille or audio file. Please check that the information contained in this policy meets **Your** requirements. If it does not, please contact Hedgehog at [www.hedgehoginsurance.com](http://www.hedgehoginsurance.com).

## What does the policy cover and what will it pay out?

### Events

During the **Period of Insurance** and within the **Territorial Limits** this policy will cover the **Insured Vehicle** in the event of:

- Breakage of windows or windscreen glass; or
- Damage to the windscreen, which would be sufficient to cause the **Insured Vehicle** to fail a Department of Transport M.O.T. test.

### Benefits

- The cost of replacing broken windows or windscreen glass in the **Insured Vehicle**. Note that **You** are responsible for payment of the **Excess**.
- The cost of repairing damage to the windscreen. There is no **Excess** in this case.

Please note that **You** are responsible for the payment of the **Excess** and the maximum amount payable by the **Insurer** is £500 for all claims in any one **Period of Insurance**.

## What is not covered?

The policy will not pay out for the following:

- Sunroofs, panoramic windscreens, glass sections of folding or removable roofs, winding mechanisms, lights, reflectors or interior glass;
- Any claim where the **Insured Vehicle** is used for pace making, racing, speed testing or reliability trials, hiring or whilst The **Insured Vehicle** is being used and/or driven on any racetrack or circuit or any other prepared course;
- Loss of use of the **Insured Vehicle** or any Indirect Loss whatsoever;
- Damage to the **Insured Vehicle** windscreen or glass which occurs prior to or within the first 30 days of the first **Period of Insurance**;
- Any damage where **You** have not taken precautions to protect the **Insured Vehicle** from malicious or accidental damage e.g. driving to the recommended speed limit on a road with loose chippings;
- Any direct or indirect consequence of war, civil war, invasion, acts of foreign enemies (whether war be declared or not), rebellion, revolution, insurrection, military or usurped power, or confiscation, nationalisation, requisition, destruction of or damage to property by or under the order of any government, local or public authority;
- Any direct or indirect consequence of:
  - Irradiation, or contamination by nuclear material;
  - The radioactive, toxic, explosive or other hazardous or contaminating properties of any radioactive matter; or
  - Any device or weapon which employs atomic or nuclear fission or fusion or other comparable reaction or radioactive force or matter.
- Any direct or indirect consequence of terrorism as defined by the Terrorism Act 2000 and any amending or substituting legislation;
- Any consequence, howsoever caused, including but not limited to **Computer Virus** in **Electronic Data** being lost, destroyed, distorted, altered, or otherwise corrupted; or

- Notwithstanding any other provision herein, **your** policy does not cover any actual or alleged loss, damage, liability, injury, sickness, cost or expense, regardless of any other cause contributing concurrently or in any sequence, in any way caused by or resulting directly or indirectly:
  - (a) infectious or contagious disease;
  - (b) any fear or threat of (a) above; or
  - (c) any action taken to minimise or prevent the impact of (a) above.
 Infectious or contagious disease means any disease capable of being transmitted from an infected person, animal or species to another person, animal or species by any means..

## Conditions and limitations

The following conditions apply to **Your** policy:

### Consumer Insurance (Disclosure and Representations) Act 2012

This requires **You** to be truthful and take care to give accurate and complete answers to any questions Hedgehog ask **You** when **You** purchase the policy, if **You** wish to make any changes to it during the **Period of Insurance**, or if **You** make a claim. If **You** fail to do so it may invalidate **Your** policy.

Note that if a claim under this policy is known by **You** to be false in any way, the claim will not be paid and **Your** policy will be made void with no refund of premium. **We** may also inform other insurers and the appropriate law enforcement authorities.

### Transferring Your Interest in the Policy

**You** cannot transfer **Your** interest in the policy to anyone else.

### False/Fraudulent Claims

If **you** or anyone acting on **Your** behalf makes a claim under this policy and know the claim is false or fraudulent in any way, the cover will be void, the claim will not be paid and all monies received by **You** shall be immediately repaid. **We** may also share this information with other insurers and with the appropriate law enforcement authorities.

### Existing and deliberate damage

Cover only applies to events that happen during the **Period of Insurance**. Any event caused by anything that occurred before the **Period of Insurance** will not be covered. Also loss or damage caused deliberately by **You** or any member of **Your** household will not be covered.

### Wear and tear, maintenance and gradually operating causes

Cover is restricted to sudden failure of parts, so gradual deterioration caused by wear and tear, or by environmental factors such as rust, mildew or corrosion, are not covered.

The cover does not extend to damage caused by maintenance or cleaning of any kind.

## How to make a claim

### Option 1 - If You wish to use the recommended glass repair/replacement provider

- Read this policy document to check that the cause of the claim is covered;
- Contact the **Administrator** on **0333 043 8674** as soon as possible;
- They will record details of **Your** claim and will arrange for the glass repair/replacement provider to contact **You** in order to arrange for the broken or damaged glass to be repaired or replaced;
- **You** will be responsible for the first £70.00 (the **Excess**) and payment must be made to the recommended glass replacement provider at the same time the glass is replaced. If the glass is repaired there will be no **Excess** to pay; and

- **We** will pay the remainder of the recommended glass repair/replacement provider's invoice to them directly.

**Option 2 – In the event that You do not use the recommended glass repair/replacement provider**

- Read this policy document to check that the cause of the claim is covered;
- Contact the **Administrator** on **0333 043 8674** as soon as possible;
- They will record details of **Your** claim and will confirm whether **You** may instruct a glass repair/replacement provider of **Your** choice;
- It will be **Your** responsibility to arrange for repairs to be carried out;
- When the repair or replacement work has been completed it will be **Your** responsibility to pay the provider the full cost of the replacement or repair;
- **You** must submit the repairer's receipted invoice to the claims department at:

Niche Claims  
PO Box 1392  
Preston  
PR2 0XE

- **We** will provide reimbursement of the replacement costs less the £100.00 **Excess**. If the glass is repaired **We** will provide full reimbursement of the repair cost.

Please note that failure to follow these steps may jeopardise the reimbursement of Your costs.

**Claims conditions**

Please note that the following conditions apply to **Your** claim and **We** may cancel the policy, refuse to deal with **Your** claim, or reduce the amount of the claims payment if **You** ignore them:

- **Process**  
In the event of any incident which may give rise to a claim, **You** must follow the claims procedure detailed in this policy and **You** must give the **Administrator**, at **Your** own expense, all the information **We** or they ask for about the claim e.g. invoices.
- **We** have the right, at **Our** expense and in **Your** name, to:
  - o Take over the defence or settlement of any claim;
  - o Start legal action to get compensation from anyone else; and/or
  - o Start legal action to get back from anyone else any payments that have already been made.

At **Our** cost, **You** must also help **Us** to take legal action against anyone or help **Us** defend any legal action if **We** ask **You** to.

**Cancelling your policy**

If **You** decide that for any reason, this policy does not meet **Your** insurance needs **You** have the right to cancel it. **You** can cancel your Policy at [www.hedgehoginsurance.com](http://www.hedgehoginsurance.com).

- If **you** decide to cancel within the first 14 days from the day of purchase or the day on which **You** receive **Your** policy documentation, whichever is the later ('cooling off period'), **You** will be entitled to a full refund of the premium as long as **You** have not made a claim and do not intend to make a claim.
- After the first 14 days no refund of premium will be payable.

- **Insurer's** right to cancel
  - o This policy runs concurrently with **Your Car Insurance Policy**. If **Your Private Car Policy** is cancelled for any reason this policy will also be cancelled.
  - o **We** may cancel **Your** policy, but only if there is a valid reason for doing so. Valid reasons include (but are not limited to):
- Fraud;
- Non-payment of premium; and/or
- Threatening and abusive behaviour against **Our** staff or the **Administrator's** staff.

Where **We** have cancelled **Your** policy no refund of premium would be made.

### Customer service & complaints

This complaints procedure does not affect **Your** legal rights.

- **Questions or complaints about the sale of Your policy**  
If **You** have a question or concern, or **You** wish to make a complaint about how **Your** policy was sold to **You** (including the information **You** were given before **You** bought the policy), or about the general service **You** received, please visit [www.hedgehoginsurance.com](http://www.hedgehoginsurance.com).

If **You** remain dissatisfied **You** may refer the matter directly to the Financial Ombudsman Service (contact details are given below).

- **Questions or complaints about Your policy or the handling of Your claim**  
The aim is to provide **You** with a high quality service at all times. Every effort will always be made to resolve any enquiry or problem that **You** may have.

If **You** have any questions or concerns about **Your** policy or the handling of a claim **You** should, in the first instance, contact:

Email: [specialistclaims@davies-group.com](mailto:specialistclaims@davies-group.com)  
 Phone: **0333 043 8674**  
 Post: Niche Claims  
 PO Box 1392  
 Preston  
 PR2 0XE

If **You** remain dissatisfied after the **Administrator** has considered **Your** complaint, **You** may have the right to refer **Your** complaint to the Financial Ombudsman Service. The address is:

The Financial Ombudsman Service  
 Exchange Tower  
 Harbour Exchange Square  
 London  
 E14 9SR

Telephone Number: **0800 0234 567** from a landline or **0300 1239 123** from a mobile.

E-mail: [complaint.info@financial-ombudsman.org.uk](mailto:complaint.info@financial-ombudsman.org.uk)

Web: [www.financial-ombudsman.org.uk](http://www.financial-ombudsman.org.uk)

Further details will be provided at the appropriate stage of the complaints process. None of the above affects **Your** statutory rights.

## Online Dispute Resolution Portal

If **you** have purchased the insurance policy online, **you** may also raise your complaint via the Online Dispute Resolution Portal at <http://ec.europa.eu/consumers/odr/>. This will forward **your** complaint to the correct Alternative Dispute Resolution scheme. For insurance complaints in the UK this is the Financial Ombudsman Service. However, this may be a slower route for handling your complaint than if **you** contact the Financial Ombudsman Service directly.

## Legal and regulatory information

### Premiums and claims – Your rights

Please note that once **You** have paid **Your** premium to Hedgehog **We** treat it as having been received by **Us**.

### The law & legal proceedings applicable to this insurance

Unless some other law is agreed in writing, this policy is governed by English law. If there is a dispute, it will only be dealt with in the courts of England or of the country within the United Kingdom in which **Your** main residence is situated.

### Data protection

**Our** data controller registration number issued by the Information Commissioner's Officer is Z7739575.

This privacy notice is relevant to anyone who uses **our** services, including policyholders, prospective policyholders, and any other individuals insured under a policy.

**We** are dedicated to being transparent about what **we** do with the information that **we** collect about **you**. **We** process **your** personal data in accordance with the relevant data protection legislation.

### Why do we process your data?

The provision of your personal data is necessary for **us** to administer **your** insurance policy and meet **our** contractual requirements under the policy. **You** do not have to provide us with **your** personal data, but **we** may not be able to proceed appropriately or handle any claims if **you** decide not to do so.

### What information do we collect about you?

Where **you** have purchased an insurance policy through hedgehog, **you** will be aware of the information that **you** gave to them when taking out the insurance. Hedgehog will pass **your** information to **us** so that **we** can administer **your** insurance policy.

For specific types of insurance policies, for example when offering **you** a travel insurance policy, **we** may process some special categories of **your** personal data, such as information about **your** health.

**We** have a legitimate interest to collect this data as **we** are required to use this information as part of **your** insurance quotation or insurance policy with **us**. **We** may also process the data where it is necessary for a legal obligation, or as part of the establishment or defence of a legal claim.

## Our full privacy notice

This notice explains the most important aspects of how **We** use **Your** data. **You** can get more information about this by viewing our full privacy notice online at <http://ukgeneral.com/privacy-notice> or request a copy by emailing **Us** at [dataprotection@ukgeneral.co.uk](mailto:dataprotection@ukgeneral.co.uk).

Alternatively, **You** can write to **Us** at: Data Protection, UK General Insurance Ltd, Cast House, Old Mill Business Park, Gibraltar Island Road, Leeds, LS10 1RJ.

## Watford Insurance Company Europe Limited Information Notice

Personal Data provided in connection with this policy will be used and processed in line with the Privacy Policy. A copy of this is available at <https://www.watfordre.com/privacy-policy/>

## Financial Services Compensation Scheme

If Watford Insurance Company Europe Limited cannot meet their obligations, **you** may be entitled to compensation from the Financial Services Compensation Scheme (FSCS).

**You** can obtain further information about compensation scheme arrangements from the FSCS at [www.fscs.org.uk](http://www.fscs.org.uk).

## Definition

Certain words throughout this document are defined words and are shown in **bold**. These are listed and defined below.

### Administrator

URIS Group Limited at Quay Point, Lakeside Boulevard, Doncaster, South Yorkshire, DN4 5PL.

### Computer Virus

A set of corrupting, harmful, or otherwise unauthorised instructions or code, whether these have been introduced maliciously or otherwise, and multiply themselves through a computer system or network of whatsoever nature.

### Electronic Data

Facts, concepts and information stored to form useable data for communications, interpretations, or processing by electronic or electromechanical data processing or other electronically controlled hardware, software and other coded instructions for the processing and manipulation of data, or the direction and manipulation of such hardware.

### Excess

- £70 each and every claim if **You** use **Our** recommended glass replacement provider; or
  - £100 each and every claim if **You** do not use **Our** recommended glass replacement provider.
- There is no **Excess** payable if **Your** windscreen or glass is repaired rather than replaced.

### Indirect Loss

Any loss or cost that is not directly caused by the event that led to **Your** claim, for example, any loss of earnings.

### Insured Vehicle

Any vehicle which **You** are insured to drive under the **Private Car Policy**.



**Optional Extras Policy Schedule**

The document which forms part of the **Private Car Policy** contract alongside which **You** have bought this policy. It contains **Your** name and address and details of the **Insured Vehicle**

**Period of Insurance**

This policy will run concurrently with **Your Private Car Policy** for a maximum of 12 months. If **You** arranged this policy after the start date of **Your Private Car Policy** cover will be provided from the date **You** bought it and will end on the expiry date of **Your Private Car Policy** as detailed on **Your** Optional Extras Policy Schedule.

**Private Car Policy**

The **Private Car Policy** that has been issued to **You** for the **Insured Vehicle** by Hedgehog.

**Territorial Limits**

**United Kingdom.**

**United Kingdom**

England, Scotland, Wales, Northern Ireland, the Channel Islands and the Isle of Man.

**We/Us/Our/Insurer**

UK General Insurance Ltd on behalf of Watford Insurance Company Europe Limited.

**You/Your**

The person named as the policy holder in the **Private Car Policy** and their husband, wife, civil partner or partner who lives at the same address.