



hedgehog

**Windscreen cover
policy wording**

How to make a claim

If **you** want to make a claim on the policy please read this policy document to check that the cause of the claim is covered and follow the instructions below:

If you wish to use the recommended glass repair/replacement provider

- Contact the **claims administrator** on **01384 884 112** or via the online claim portal <https://windscreen-claims.legalim.co.uk> as soon as possible;
- The **claims administrator** 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 **excess** and payment must be made to the recommended glass repair/replacement provider at the same time the glass is repaired/replaced;
- **We** will pay the remainder of the recommended glass repair/replacement providers invoice to them directly.

In the event that you do not use the recommended glass repair/replacement provider

- Contact the **claims administrator** on **01384 884112** or via the online claim portal <https://windscreen-claims.legalim.co.uk> as soon as possible;
- The **claims administrator** 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;
- 5. **You** must submit the repairers receipted invoice to the claims department at: LIM Group Claims Department, 1-2 Hagley Court North, The Waterfront, Brierley Hill DY5 1XF or via email to windscreenclaims@limemergency.co.uk;
- **We** will provide reimbursement of the repair/replacement costs less the **excess**.

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:
 - Take over the defence or settlement of any claim;
 - Start legal action to get compensation from anyone else; and/or
 - 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 by contacting **your** insurance Broker.

- 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
 - 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.
 - **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.

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

Questions or complaints about the handling of your claim

Email: claims@limemergency.co.uk;

Telephone: 01384 884 080;

Post: LIMemergency, 1, Hagley Court North, the Waterfront, Brierley Hill, West Midlands, DY5 1XF.

If **you** remain dissatisfied after the **claims 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

Web: 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.

Legal and regulatory information

Premiums and claims – your rights

Please note that once **you** have paid **your** premium to Hedgehog Insurance **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.

Arc Legal Assistance Ltd Privacy Notice

Privacy and Data Protection Notice

(For the purpose of this Privacy and Data Protection Notice only, 'we' means Arc Legal Assistance and the **Insurer**).

Data Protection

We will keep your personal information safe and private. There are laws that protect **your** privacy and **we** follow them carefully. Under the laws, **we** are the company responsible for handling **your** information (Data Controller). Here is a simple explanation of how **we** use **your** personal information. For more information visit AmTrust's website at <https://amtrustinternational.com/dpn> or Arc's website at www.arclegal.co.uk

What we do with your personal information

We might need to use the information **we** have about **you** for different reasons.

For example, **we** might need it:

- to run through **our** computerised system to decide if **we** can offer **you** this insurance.
- to help **you** if **you** have any queries or want to make a claim.
- to provide **you** with information, products or services if **you** ask **us** to.
- for research or statistics.

We will need it:

- to provide this insurance.
- to contact **you** to ask if **you** want to renew it.
- to protect both **you** and **us** against fraud and money laundering.
- to comply with the law and any regulations that apply.

There are some types of personal information that are extremely private/ sensitive and important such as information about **your** health or any criminal convictions **you** might have. **We** might need this kind of information to decide if **we** can offer **you** this insurance or to help **you** with a claim. **We** will only use this information for these specific reasons and in line with regulatory conditions.

We might need to share **your** information with other companies or people who provide a service to **us**, or to **you** on **our** behalf. They include companies that are part of **our** group, people **we** work with, insurance brokers, our agents, reinsurers, credit agencies, medical professionals, insurance reference bureaus, fraud detection agencies, regulatory authorities and anyone else **we** might need to share it with by law. **We** will only share **your** information with them if **we** need to and if it is allowed by law.

Sometimes **we** might need to send **your** information to another country outside of the UK and the EEA (European Economic Area) so that it can be processed, (stored etc). **We** currently send it to the USA and Israel. **We** make sure that **your** information is always kept safely and treated in line with the law and this notice.

You can tell us if you do not want **us** to use **your** information for marketing. **You** can also ask **us** to provide **you** with the information **we** have about **you** and, if there are any mistakes or updates, **you** can ask **us** to correct them. **You** can also ask **us** to delete **your** information (although there are some things **we** cannot delete). **You** can also ask **us** to give **your** information to someone else involved in **your** insurance. If **you** think **we** did something wrong with **your** information, **you** can complain to the local data protection authority.

We will not keep **your** information longer than **we** need to. **We** will usually keep it for 10 years after **your** insurance ends unless **we** have to keep it longer for other business or regulatory reasons

If **you** have any questions about how **we** use **your** information, **you** can contact **our** Data Protection Officer.

Legal Insurance Management Ltd Privacy Notice

Legal Insurance Management Ltd (LIM) needs to collect and store personal data about its clients, insurance claims, suppliers and other users of LIMs facilities to allow it to maintain its core operations and meet its customers requirements effectively. The provision of this personal data is necessary for LIM to administer **your** insurance policy and meet **our** contractual requirements under the policy.

It is important to LIM that you are clear on what information **we** collect and why **we** collect it. **You** can withdraw **your** consent at any point by notifying LIM, however if **you** have an on-going claim this may affect continued cover under **your** policy. Should **your** data need updating, this can also be done at any point by contacting LIM.

To view **our** full privacy notice, **you** can go to <https://www.legalim.co.uk/policyholder-privacy-notice> or request a copy by emailing **us** at dataprotection@legalim.co.uk. Alternatively, **you** can write to **us** at: Data Protection, Legal Insurance Management Ltd, 1 Hagley Court North, Brierley Hill, West Midlands DY5 1XF.

Financial Services Compensation Scheme

AmTrust Specialty Limited is covered by the Financial Services Compensation Scheme (FSCS). **You** may be entitled to compensation from the scheme in the unlikely event that AmTrust Specialty Limited cannot meet its financial responsibilities. The FSCS will meet 90% of **your** claim, without any upper limit. **You** can obtain further information about compensation scheme arrangements from the FSCS at www.fscs.org.uk.

Definitions

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

Administrator

URJS Group Limited at 1st Floor, Premier House, Carolina Court, Doncaster, South Yorkshire, DN4 5RA.

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 insurance 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**.

Territorial limits

United Kingdom.

United Kingdom

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

We/Us/Our/Insurer

Arc Legal Assistance Limited on behalf of AmTrust Specialty Limited.

You/Your

The person named as the policy holder in the **private car insurance policy** and their husband, wife, civil partner or partner who lives at the same address.