



the photographs suitable for colour balance when printing. This she continued to do even after the fire. It was for her efforts that she was awarded the President's Trophy just before the fateful fire. The cup was one of the few surviving pieces from their living room where it had stood on the grand piano and was found under the remains of it. After a professional clean up you would never know what it had been through.

I hope this corrects our whoopsie!! However, Linda will be joining Freda in the Cotswolds as navigator as Dot has had a once in a lifetime invitation to a special event in The Orkneys.

Dear Editor

Apology for Absence

For those members who wondered why we did not make the 10th Birthday weekend, it was because David was on the French Island of Reunion in the Indian Ocean. A message was sent from there to our Chairman "from absent friends" wishing the club well on such an important day and best wishes to all. However as the Chairman says afterwards it was a very busy day for all concerned. The message could not be passed on to those attending the dinner.

Anne is recovering well from her earlier problems and we hope to join you sometime.

David & Anne Gray, Wilts.

Editorial note—we had so many good wishes from absent friends & some from non-members

that it was impossible to relay them all at dinner.

Dear Editor,

Windscreen Insurance Claim

A chipped screen in Feb 2004 prompted a need for repair before MOT. Consultation of insurance booklet from AXA insurance, provided by Robins Row, advised contact with Autoglass whereby the repair is free and not subject to £50 excess as it is for a replacement windscreen. So contact was made and repair completed. Details of my insurance taken by Autoglass to support their claim for recovery costs

Autoglass later write to me that my insurance cover has not been recognised by the insurer and I must pay up at wholesale rate of £52.88.

Autoglass are sent copies of:-

Extract from AXA insurance booklet (see above).. Renewal invitation from Robins Row Dec 2003. Cherished Car Insurance acceptance of insurance including ref to AXA and Insurance certificate.

May 04 Autoglass inform me that resubmitted invoice to Insurer (with documents above for £52.88 has been rejected again as no trace of policy on their records.

Contact Robins Row. Told that when a problem contact should first be with RR who would not use Autoglass. But AXA say!! But major concern was that my insurers were denying my insurance existed but RR assured m

that I was covered as they had a copy of my insurance certificate. The very one I sent to Autoglass and forwarded to the Insurers and was rejected by them.

Robins Row were very helpful taking over the problem and contacted all parties and assured me on 25th May that all was in hand. I do have insurance cover and the insurers will now pay my account.

04/06/04 an invoice is received from Autoglass for £83.43, retail price for repair. The insurers have again declined payment as no trace of policy.

18/06/04 A further demand from Autoglass for payment in 14 days.

22/06/04 RR agree to pay the invoice and let me off the hook and they will recover from insurers. Thankyou RR.

So beware you members. Contact RR, if you use them, before following AXA advice. Better still do not get a chipped windscreen!!

David Gray 36-27, Wilts.

From Robins Row :- "For Clients who are covered for road risks, windscreen cover is unlimited, with claims subject to £50 excess. (If a windscreen/window is repaired, no excess applies). In the event of windscreen/window breakage/damage, contact should be made for direct billing with either: Auto Windscreens on 0800 919700, National Windscreens on 0800 622122 or Autoglass on 0800 363636 in the first instance. If they are unable to complete repairs

an account should be submitted to Robins Row Ltd to be forwarded to the appropriate Insurer for settlement after deduction of excess."

Dear Editor,

Cherished Car Underwriting Agency Valuation Certificate.

Like many members with this insurance I have an agreed fixed annual car value. This is an important cover for a classic car. In Dec 03 I received an insurance renewal request from Robins Row which included the previously agreed valuation. I accepted the insurance quote with the valuation and sent a cheque for the premium requested.

As late as March 04 I received a Valuation Certificate for a lower value than in the original quotation and for which the premium then quoted had been paid.

This set the hares running!! Robins Row took my complaint on board but after querying with the insurers they accepted that the lower revised valuation was acceptable as it had been correctly calculated. The calculations were not though available.

However both RR and Cherished Insurance had neglected to consider the law of contract. Offer, acceptance and consideration.

I renewing I accepted the insurance offered, including valuation, and paid the premium quoted. My cheque was cashed. At that moment a contract existed.

The insurers were not entitled to revise the terms of an agreed contract without the agreement of the other party. This they eventually agreed and