

Motor Windscreen Insurance

Insurance Product Information Document

Product: Windscreen

Your policy is arranged and administered by Policy Excess Insure Limited trading as Nova Direct on behalf of Financial & Legal Insurance Company Limited. Policy Excess Insure Limited are authorised and regulated by the Financial Conduct Authority under firm reference number 836031. Registered in England and Wales under Company No. 10706852.

The insurance provided by this policy is underwritten by Financial & Legal Insurance Company Limited, who are authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority under firm reference number 202915. Registered in England and Wales under company number 03034220.

This document provides a summary of the key information relating to this Windscreen and Windows insurance policy and should be read in conjunction with your Policy Wording, Policy Schedule and proposal form or statement of fact to ensure you understand the full terms and conditions that apply. [WISL14DWS0921 (1)]

What is this type of insurance?

Windscreen Cover - This insurance provides cover for the vehicle specified by you in respect of breakage of windows or windscreen glass and damage to the windscreen which is sufficient to cause the vehicle to fail a Department of Transport MOT test.



What is insured?

- ✓ Damage to the windscreen or window glass of the insured vehicle up to the sum of £500 in total after the deduction of any excess as stated on the policy schedule.



What is not insured?

- ✗ In the first year of the policy there is no cover for the first 14 days of the policy
- ✗ A £85 excess applies to claims for the replacement of windscreen or window glass (this excess does not apply to repairs).
- ✗ The maximum amount payable in any one year of insurance is £500 after the deduction of any excess.
- ✗ The maximum amount payable if you do not deal directly with our approved supplier will be limited to £100 per claim after the payment of the excess.
- ✗ £100 per claim after the payment of the excess.
- ✗ This policy excludes the recalibration costs of any safety assist systems or equipment as a result of glass replacement to the insured vehicle. This includes but is not limited to the following systems. ADAS, ADC, AEB, LDV or SLR.



Are there any restrictions on cover?

- ! The vehicle may be owned or leased by you and registered in your name or your company's name. For a claim to be valid under this insurance, repairs/replacements must be carried out by our authorized repairer only, who can be contacted on 0800 1694 677.
- ! No claims will be considered if reported more than 30 days after the expiry of this insurance regardless of the date on which the damage occurred.
- ! The Policy, the Policy Schedule, proof of identity must be produced when making a claim.
- ! Cover applies only within England, Wales, or Scotland.
- ! Within 7 days of cover starting you, must provide us with photographic evidence that your windscreen and side windows are in a good state of repair with no damage, should you fail to do this, the maximum we will contribute towards your windscreen claim will be restricted to £75 after the deduction of the excess. Any additional payments required will be your responsibility to pay directly to the appointed repairer.



How to make a claim

In the first instance call our authorized repairer on **0800 169 4677**



Where am I covered?

✓ Cover only applies within England, Scotland and Wales.



What are my obligations?

- At the start of the policy you must give complete and accurate answers to any questions we may ask you
- Premiums must be paid on time
- If you need to make a claim you must provide us with full details as soon as possible
- At renewal, you must let us know of any changes including any damage sustained to the insured vehicle.



When and how do I pay?

Payment will be required when you take the policy out, or by instalment if your insurance intermediary can arrange this for you.



When does the cover start and end?

Cover lasts for one year and the dates of cover are specified in your Policy Schedule.



How do I cancel the contract?

- You may cancel your insurance contract at any time by contacting your insurance intermediary.
- You have the right to cancel at any time throughout the duration of your policy and you **MUST** return the current Policy & Policy Schedule before the cancellation can be effected. Beyond the 14-day reflection period your cancellation will not be entitled to any refund. Please refer to your policy document for full details.