

# Windscreen Repair Insurance

## Insurance Product Information Document

**Company:** Arc Legal Assistance Ltd is authorised and regulated by the Financial Conduct Authority. Arc Legal's Firm Reference Number is 305958

**Product:** Windscreen Protect

This document summarises the key features of your insurance policy. It is not tailored to individual needs and so may not provide all the information relevant to your cover requirements. Complete pre-contractual and contractual information is provided in other documents.

### What is this type of insurance?

The type of insurance that you will be provided with is **Windscreen Repair Insurance**. We will repair, or replace if required, your windscreen if it is broken or damaged. There is an excess of £100 should the windscreen need replacing and you use our recommended supplier. The excess is £150 if you do not use our recommended supplier.



#### What is insured?

You will be covered for a maximum of £500 towards the cost of:

✓ **A Windscreen Replacement Following:**

- **Broken Glass:** The breakage of your vehicles windows or windscreen glass.
- **Damaged Glass:** Damage to your vehicles windscreen that would be sufficient to cause it to fail the MOT test.

OR

✓ **A Windscreen Repair Following:**

- **Damaged Glass:** Damage to your vehicles windscreen that would be sufficient to cause it to fail the MOT test.



#### What is not insured?

You will not be covered for:

- ✗ **Your Excess:** The first £100 of any cost to replace a windscreen if you use our chosen supplier. If you choose not to use our chosen supplier we will not provide cover for the first £150 of the replacement windscreen cost.
- ✗ **Damage to:** Sunroofs, Panoramic Windscreens, Glass Sections of Folding or Removable Roofs, Winding Mechanisms, Lights, Reflectors or Interior Glass
- ✗ **Off road use:** Any claim arising from the use of your vehicle driven on any racetrack, circuit or prepared course.
- ✗ **Competition use:** Any claim arising from the use of your vehicle for pace-making, racing, speed testing, rallies or competitions of any kind.



#### Are there any restrictions on cover?

- ! £500 is the maximum we will pay during the period of insurance.
- ! We will not pay any claims which occur prior to, or within the first 30 days of the start date of this policy.
- ! You must be the lead name on the motor insurance policy for cover to apply.



#### Where am I covered?

- You are covered for claims which arise within the United Kingdom only.



#### What are my obligations?

- You are required to pay any relevant excess direct to the service provider that replaces your windscreen.
- You must maintain a Motor insurance policy at all times during the period of insurance of this policy.
- If you choose not to use our recommended supplier you will be required to pay all costs and submit the invoice to us for reimbursement.



#### When and how do I pay?

You can pay for your insurance in one lump sum with a debit / credit card or in monthly instalments by direct debit. If you pay by instalments, a credit charge will be applied.



### **When does the cover start and end?**

Your cover will start and end at the time and date stated in your main insurance policy schedule. Your policy may be renewed and payment taken unless you contact us to stop it before the renewal date. We will contact you before your renewal date and before taking payment to confirm your renewal terms.



### **How do I cancel the policy?**

You can cancel the policy at any time by calling or writing to your insurance broker using the contact details stated in their Terms of Business. More information about your cancellation rights, applicable administration charges and the reasons we can cancel the policy are included with your policy documents.