

This document is a summary of cover highlighting the main features and benefits as well as the general conditions and exclusions of this policy. Full terms and conditions can be found in the policy wording. You will also receive a policy schedule showing the specific details of your policy and the cover(s) you have selected. Please take some time to read the policy documents when you receive them. It is important that you tell us as soon as possible if any of the information is incorrect.

What is this type of insurance?

This windscreen insurance policy provides cover for the named policyholder up to a maximum of £500 in any one period of insurance in respect of the repair or replacement of windows and windscreen glass.



What is insured?

This windscreen insurance policy provide the following cover within the territorial limits in respect of the vehicle noted on your certificate of motor insurance:

- ✓ breakage of windows or windscreen glass; or
- ✓ damage to the windscreen.



What is not insured?

- ✗ an excess of £50 applies in respect of every claim for glass replacement if our recommended glass replacement provider is used, or £100 if you do not use our recommended glass replacement provider;
- ✗ damage to the windscreen or window glass which occurs prior to or within 30 days of the start date of this policy, unless comparable insurance was previously in place and cover continues uninterrupted;
- ✗ any claim arising from the failure of your vehicle to pass its MOT test due to damage to the windscreen or window glass within 60 days of the inception date of the policy;
- ✗ claims in respect of sunroofs, panoramic windscreens, or the glass sections of folding or removable roofs;
- ✗ claims in respect of commercial vehicles;
- ✗ damage occurring outside the territorial limits;
- ✗ claims occurring when the vehicle is being used for racing, pace making, speed testing or on any racetrack or circuit.



Are there any restrictions on cover?

- ! The vehicle must be used and kept within the territorial limits;
- ! You must hold a valid motor insurance policy issued by a motor insurer authorised in the UK in respect of your vehicle at all times during the period of this windscreen insurance policy;
- ! You must take reasonable precautions to protect your vehicle from malicious or accidental damage;
- ! If your windscreen is repaired rather than being replaced, there will be no excess to pay.



Where am I covered?

You are covered in respect of Motor Claims that occur within the United Kingdom, Channel Islands and the Isle of Man.



What are my obligations?

You must provide full and accurate information to all questions asked. Your answers must be true to the best of your knowledge and belief. Your answers will form part of the statement of facts on which your policy will be based. If you become aware that information you have given us is inaccurate or has changed, you must inform us as soon as possible. Failure to do this may invalidate your policy and claims may not be paid.



When and how do I pay?

The company from whom you have purchased this insurance will advise you the methods by which you can pay your premium.



When does the cover start and end?

Your cover will start and end on the dates stated in your policy documents.



How do I cancel the contract?

If you decide that for any reason, this policy does not meet your insurance needs then please return it within 14 days from the date of purchase or the day on which you receive your policy documentation, whichever is the later. On the condition that no claims have been made or are pending, the premium will be refunded in full. If you wish to cancel after the 14 day cooling off period, please contact the organisation from whom you bought your policy.

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