

Euro Insurances DAC

Glass Cover

Valid From 1.1.2020

The Glass Cover is an additional complementary cover to the Comprehensive Insurance and subject to the Group Insurance Agreement made by Euro Insurances DAC ("**Agreement**"). These terms are an essential part of the Agreement.

The definitions made in the general terms ("**General Terms**") attached to the Agreement shall apply in these terms, unless otherwise defined herein.

1 AREA OF VALIDITY OF THE COVER

The Glass Cover has the same area of validity as defined in the Agreement for the Comprehensive Insurance.

2 OBJECT OF THE COVER

The objects of the Glass Cover are vehicles which are under the Agreement and have the Glass Cover added to the Comprehensive Insurance.

The Glass Cover is valid only for passenger cars and vans registered for private use.

The Glass Cover cannot be added to insurance issued for yellow license plate for test use.

3 THE INSURED

The Insured include the owner and holder of the vehicle. The owner has always first priority for the compensation over the holder of the vehicle.

4 COVERED COSTS

4.1 General

The Glass Cover compensates the window of the Insured vehicle if it is broken by a direct and unexpected impact

coming from the outside of the vehicle. A window refers to the windscreen, side windows and back window.

A compensation may be paid for the repair or renewal of window.

4.2 Deductible

In case the window is repaired without renewing it, deductible is 0 €.

In case the window is renewed, deductible is the same amount as in the collision cover, unless otherwise agreed in the Agreement.

4.3 Restrictions

The Glass Cover does not compensate repair of the window in case:

- The window is in such a condition determined by an authority, organization responsible for inspections or the financing company owning the vehicle, that the window must be replaced entirely instead of repair;
- There are more than three separate points of impact to be repaired; or
- The renewal of the window is more economical.

The Glass Cover does not cover a damage which is compensated under any other cover. Same limitations apply as in the Collision Cover.