

# Windscreen Insurance

## Insurance Product Information Document

Company: Direct Group

Direct Group Limited is authorised and regulated by the Financial Conduct Authority. Firm Reference Number 307332

Product: Hedgehog Windscreen Cover

The information provided in this document is a summary of the key features and exclusions of the policy and does not form part of the contract between us. Complete pre-contract and contractual information about the product can be found in the policy wording provided by your insurance broker.

### What is this type of insurance?

This is a Windscreen insurance policy which during the period of insurance will provide cover for the replacement or repair of broken windows or windscreen glass in the insured vehicle.



#### What is insured?

- ✓ The cost of replacing broken windows or windscreen glass in the insured vehicle up to a maximum of £500 during the period of insurance
- ✓ The cost of repairing damage to the windscreen, sufficient to fail an MOT test, up to a maximum of £500 during the period of insurance.
- ✓ For glass repairs there is no excess.



#### What is not insured?

- ✗ Sunroofs, panoramic windscreens, glass sections of folding or removable roofs, winding mechanisms, lights, reflectors or interior glass.
- ✗ Any claim where the insured vehicle is being used for pace making, racing, speed testing or reliability trials, hiring or whilst the insured vehicle is being used and/or driven on any racetrack or circuit or any other prepared course.
- ✗ Loss of use of the insured vehicle or any indirect loss whatsoever.
- ✗ Damage to the insured vehicle windscreen or glass which occurs prior to or within the first 30 days of the first period of insurance.
- ✗ Any damage where you have not taken precautions to protect the insured vehicle from malicious or accidental damage.



#### Are there any restrictions on cover?

- ! The maximum claim limit of £500 during the period of cover.
- ! We will not pay the first £70 of each and every claim where you use our recommended glass replacement provider.
- ! We will not pay the first £100 of each and every claim where you do not use our recommended glass replacement provider.



## Where am I covered?

- ✓ The United Kingdom, The United Kingdom, Channel Islands and Isle of Man.



## What are my obligations?

- At the start of the contract the information you provide must be true and complete to the best of your knowledge and belief and you must tell us if anything changes later.
- You must provide complete and accurate answers to any questions asked.
- You must pay the premium on time.
- If you need to make a claim you must inform us as soon as possible and follow the claims procedure and provide, at your own expense, all the information requested.
- You must not act in a fraudulent way or make a claim for any loss or damage that you caused deliberately or was caused with your knowledge.
- You must, at our cost, help us to take legal action against anyone or help us defend any legal action if we ask you to.



## When and how do I pay?

You can usually pay your premium as a one-off payment or in monthly instalments. You will need to contact your broker for full details.



## When does the cover start and end?

This cover lasts for one year and the dates of cover are specified on your Hedgehog Optional Extras Policy Schedule. Your policy may be renewed and payment taken unless you contact us to stop it before the renewal date. We'll contact you before your renewal date and before taking payment to confirm your renewal terms.



## How do I cancel the contract?

You can cancel your policy at [www.hedgehoginsurance.com](http://www.hedgehoginsurance.com)