

## Euro Insurances DAC Glass Breakage Cover

Valid From 1.1.2020

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

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

The Glass Breakage 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 Breakage Cover compensates the Insured if the window of the Insured vehicle 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.

Compensation may be paid for the repair or replacement of the window.

#### 4.2 Deductible

In cases where the window is repaired without replacement, the deductible is 0 €.

In cases where the window is replaced, the deductible is the same as shown in the collision cover, unless otherwise specified in the Agreement.

#### 4.3 Restrictions

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

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

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