Additional Terms and Conditions (ATC) of Motor Vehicle Insurance

Valid from January 2012

Enhanced glass cover - Waiver of the excess for replacement of glass

Fully-comprehensive insurance

The following shall apply by way of supplement or amendment to the General Terms and Conditions:

- The following vehicle parts made from glass, plexiglas or similar hard materials shall also be insured: headlights, auxiliary headlights, fog lights, indicators, reflectors, reversing lights, mirrors and number plate lights, including glow or gas discharge lamps.
- no excess shall be applied in the event of the replacement of the front, side or rear windscreens or sunroof or any other of the above-mentioned parts.

SMAZ091D 1