



Claims signposting

Vehicle glass

Making claims clear





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At AXA, we want to make dealing with us simple and trouble free, so you can get back on your feet as soon as possible after a loss.

We know the last thing you need when you make a claim is to find any surprises in your policy conditions or get tied up in legal language.

We've put this guide together to explain our approach to vehicle glass damage claims and how you benefit from using our approved suppliers for repairs.



Vehicle glass

If your windscreen or windows are damaged, you'll need to have the glass repaired or replaced as soon as possible to continue using your vehicle safely.



Are you covered?

Windscreen and window damage is insured as standard under most of our comprehensive motor policies

If the damage is repairable

Depending on the extent of the damage and its location, the windscreen may be repairable. If so, you won't normally have to pay the policy excess.

If the glass needs to be replaced

Where a window or windscreen needs to be replaced you will have to pay an excess. This means that you will have to contribute towards the cost. Your policy documents will show you how much you need to pay. Business customers who are VAT registered will also need to pay the VAT.



Why you should use our preferred suppliers

Saving cost and time

To help keep premiums down for all our customers, we have negotiated preferential terms with our preferred windscreen suppliers. These suppliers help keep costs down and speed up the claims process by:

- Quickly checking that the vehicle is insured with us and has windscreen cover
- Billing us centrally for all repairs so our customers do not need to pay the whole cost up front
- Collecting the excess from you directly, along with VAT if you need to pay it
- Offering a low fixed cost for most car and van replacement windscreens, with discounts for any glass that does not qualify for the fixed price.

These services can reduce delays and save you money when you come to make a claim. If you're a motor fleet customer, you'll also see a benefit in your claims experience at the end of the year.

No limit on your cover

There is no policy limit on claims for the cost of repair or replacement when you use an approved supplier. If you use a non-approved company, the most we will pay is £100 for any replacement or £50 for any repair after the deduction of your windscreen excess.

Lifetime guarantee

Our supplier provides a lifetime guarantee that covers parts and workmanship for as long as you own your vehicle.



Why you should use our preferred suppliers



Original equipment standards

Our suppliers only use glass manufactured to “Original Equipment Manufacturer” (OEM) standards. This is sourced from the same manufacturers that supplied the original equipment for your vehicle. Generally, the glass will be branded with the glass manufacturer’s logo rather than the vehicle manufacturer’s, but this will not affect the warranty on your vehicle.

If you prefer that your replacement glass has the original manufacturer’s logo please contact us. Our preferred suppliers can normally provide these parts on request, but you’ll need to pay the difference in cost. This enables us to be fair to all our customers.

Calibrating vehicle systems

Features like Lane Departure Warning and Autonomous Emergency Braking rely on cameras and sensors to work as intended. Fitting new replacement glass could affect this. Our approved supplier calibrates these features at the same appointment as your windscreen replacement.



Get in touch

If you have any questions about this document, please get in touch with your usual AXA contact or your insurance broker.





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