

PATRONA

UNDERWRITING

Summary of Patrona Features, Policy Cover and Benefits

Flexi Car 2 Star Third Party, Fire & Theft



Effective for renewals and new business from 1st April 2016

✘ Breakdown Assistance	Not Covered	
✘ Courtesy car following an Accident or Loss	Not Covered	
✓ Third Party Driving of Other Cars extension	Covered	Limits apply when outside Rep. of Ireland
✓ EU Third Party Only Cover (excluding DOC use)	Covered	
✘ EU Full Policy Cover (excluding DOV use)	Not Covered	
✓ Fire Brigade Charges	Covered	Up to €325
✓ No Claims Discount Protection	Step Back Protection for one claim	
✓ Medical Expenses	Covered	Up to €250
✓ Motor Legal Expenses	Covered	
✘ New Car Replacement	Not Covered	
✘ Personal Belongings	Not Covered	
○ Open Driving (25 – 75, Full Irish or EU Licence)	Optional	
✓ Policyholder Accidental Death Benefit	Covered for ages up to 75	€10,000
✘ Replacement Locks	Not Covered	
✓ Third Party Property Damage Limit of Indemnity	Covered	€30,000,000
✓ Trailer Cover Attached and Detached	Covered	Third Party Only
○ Windscreen	Optional	Max €500 / 2 claims per year

Important Note – For full Terms, Conditions & Exclusions you must consult the Policy Document. We operate an approved windscreen supplier and a nationwide panel of approved repairers.

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2 Star Flexi Car Summary 2016_04A(V2)

Patrona Underwriting Limited is regulated by the Central Bank of Ireland