

## **Summary of Patrona Features, Policy Cover and Benefits**

## Flexi Car 5 Star Comprehensive

## Effective for renewals and new business from 1<sup>st</sup> April 2016

Breakdown Assistance	Covered for cars up to 12 years old	
<ul> <li>Courtesy Car following an Accident or Loss</li> </ul>	Covered	Up to 7 days
<ul> <li>Comprehensive Driving of Other Cars</li> </ul>		Limits apply when outside Rep. of Ireland
<ul> <li>EU Third Party Only Cover (excluding DOC use)</li> </ul>	Covered	
<ul> <li>EU Full Policy Cover (excluding DOC use)</li> </ul>	Covered for up to 60 days	Up to 60 days per year
<ul> <li>Fire Brigade Charges</li> </ul>	Covered	Up to €1,500
<ul> <li>No Claims Discount Protection</li> </ul>	Full protection up to 2 claims in 3 yrs	
<ul> <li>Medical Expenses</li> </ul>	Covered	Up to €250
<ul> <li>Motor Legal Expenses</li> </ul>	Covered	
<ul> <li>New Car Replacement</li> </ul>	Covered	Cars less than 1 year old
• Open Driving (25 – 75, Full Irish or EU Licence)	Optional	
Policyholder Accidental Death Benefit	Covered for ages up to 75	€100,000
<ul> <li>Replacement Locks</li> </ul>	Covered	Up to €750
<ul> <li>Third Party Property Damage Limit of Indemnity</li> </ul>	Covered	€30,000,000
Trailer Cover Attached and Detached	Covered	Third Party Only
✓ Windscreen	Covered	Maximum €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.

Issue date: 23/05/2016

5 Star Flexi Car Summary 2016\_04A(V2)

Patrona Underwriting Limited is regulated by the Central Bank of Ireland