

## Summary of Patrona Features, Policy Cover and Benefits

### Flexi Van 1 Star Third Party Only

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

✘ Breakdown Assistance	Not Covered	
✘ Courtesy Van following an Accident or Loss	Not Covered	
✘ Third Party Driving of Other Vans extension up to 2,540 kg	Not Covered	
✔ EU Third Party Only Cover (excluding DOV use)	Covered	
✘ EU Full Policy Cover (excluding DOV use)	Not Covered	
✘ Fire Brigade Charges	Not Covered	
✘ No Claims Discount Protection	Not Covered	
✔ Medical Expenses	Covered	Up to €250
✔ Motor Legal Expenses	Covered	
✘ New Van Replacement	Not Covered	
✘ Open Driving	Not Available	
✔ Policyholder Accidental Benefit	Covered for ages up to 75	€5,000
✘ Replacement Locks	Not Covered	
✔ Third Party Property Damage Limit of Indemnity	Covered	€6,500,000
✔ Trailer Cover Attached and Detached	Covered	Third Party Only
✘ Windscreen	Not covered	

**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.**