

PATRONA

UNDERWRITING

Summary of Patrona Features, Policy Cover and Benefits

Flexi Van 4 Star Comprehensive



Effective for new business and renewals from 1st April 2016

✓ Breakdown Assistance	Covered for vans up to 10 years old	
✓ Courtesy Van following an Accident or Loss	Covered	Up to 7 days
✓ Third Party Driving of Other Vans extension up to 2,540 kg	Covered if policyholder is a person	Limits apply when outside Rep. of Ireland
✓ EU Third Party Only Cover (excluding DOV use)	Covered	
✓ EU Full Policy Cover (excluding DOV use)	Covered	Up to 45 days per year
✓ Fire Brigade Charges	Covered	Up to €750
✓ No Claims Discount Protection	Step back protection for one claim	
✓ Medical Expenses	Covered	Up to €250
✓ Motor Legal Expenses	Covered	
✗ New Van Replacement	Not Covered	
○ Open Driving (25 – 75, Full Irish or EU Licence)	Optional	
✓ Policyholder Accidental Benefit	Covered for ages up to 75	€50,000
✓ Replacement Locks	Covered	Up to €500
✓ Third Party Property Damage Limit of Indemnity	Covered	€6,500,000
✓ 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.

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4 Star Flexi Van Summary 2016_04A(V2)

Patrona Underwriting Limited is regulated by the Central Bank of Ireland