Flexi Car Benefits

From 01/01/2018



	Comprehensive			Third Party	Third Party Fire and Theft	
Benefit	€100 standard* excess	€250 standard* excess 4 Star	€500 standard* excess 3 Star		2 Star	1 star
	5 Star			2 Star +		
Breakdown Assistance 1800 806 800	max age 12 years	max age 12 years	max age 12 years	max age 12 years	×	×
Courtesy Car	up to 7 days	up to 5 days	×	×	×	×
Driving of other Cars	Comprehensive max value €60,000	Third Party Only	Third Party Only	Third Party Only	Third Party Only	×
EU - Policy Cover Match	up to 60 days	up to 45 days	up to 30 days	up to 45 days	×	×
Fire Brigade Charges	up to €1,500	up to €750	• up to €325	up to €750	up to €325	×
Medical Expenses	up to €250	up to €250	• up to €250	up to €250	up to €250	up to €250
Motor Legal Expenses	•	•	•	•	•	•
New Car Replacement	U.S.	×	×	×	×	×
No Claims Discount Protection Level	Full protection	Step Back Protection	×	Full protection	Step Back Protection	×
Open Driving	Age 25-75 Full Irish or Eu Licence	Age 25-75 Full Irish or Eu Licence	Age 25-75 Full Irish or Eu Licence	Age 25-75 Full Irish or Eu Licence	Age 25-75 Full Irish or Eu Licence	×
Personal Belongings	• up to €350	up to €250	×	up to €250	×	×
Policyholder Accidental Death Benefit	● €75,000	●	● •€25,000	€ 50,000	●	●
Replacement locks	●	●	×	●	×	×
Windscreen Cover	Max €500 & 2 Claims per year	Max €500 & 2 Claims per year	Max €500 & 2 Claims per year	O Max €500 & 2 Claims per year	Max €500 & 2 Claims per year	×
Key: ● Incl	uded as standard	o Available as an option		× Not available and no included		

^{*} Additional Excesses may apply based on age or experience or for not using an approved repairer

Contact: Personal Lines Department Email: flexicar@patrona.ie or Tel: 053 91 80300