

# Flexi Car Benefits

from 1/2/18

# PATRONA

UNDERWRITING

Benefit	Comprehensive			Third Party Fire & Theft	Third Party Only	
	€100 standard* excess <b>5 Star</b>	€250 standard* excess <b>4 Star</b>	€500 standard* excess <b>3 Star</b>	<b>2 Star +</b>	<b>2 Star</b>	<b>1 Star</b>
<b>Breakdown Assistance</b> ☎ 1800 806 800	● max age 12 years	● max age 12 years	● max age 12 years	● max age 12 years	✗	✗
<b>Courtesy Car</b>	● up to 7 days	● up to 5 days	✗	✗	✗	✗
<b>Driving of other Cars</b>	Comprehensive max value €60,000	Third Party Only	Third Party Only	Third Party Only	Third Party Only	✗
<b>EU - Policy Cover Match</b>	● up to 60 days	● up to 45 days	● up to 30 days	● up to 45 days	✗	✗
<b>Fire Brigade Charges</b>	● up to €1,500	● up to €750	● up to €325	● up to €750	● up to €325	✗
<b>Medical Expenses</b>	● up to €250	● up to €250	● up to €250	● up to €250	● up to €250	● up to €250
<b>Motor Legal Expenses</b>	●	●	●	●	●	●
<b>New Car Replacement</b>	●	✗	✗	✗	✗	✗
<b>No Claims Discount Protection Level</b>	Full Protection	Step Back Protection	✗	Full Protection	Step Back Protection	✗
<b>Open Driving</b>	○ 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	✗
<b>Personal Belongings</b>	● up to €350	● up to €250	✗	● up to €250	✗	✗
<b>Policyholder Accidental Death Benefit</b>	● €75,000	● €50,000	● €25,000	● €50,000	● €10,000	● €5,000
<b>Replacement locks</b>	● up to €750	● up to €500	✗	● up to €500	✗	✗
<b>Windscreen Cover</b> ☎ 1890 809 804	● Max €500 & 2 claims per year	● Max €500 & 2 claims per year	● Max €500 & 2 claims per year	○ Max €500 & 2 claims per year	○ Max €500 & 2 claims per year	✗

**Key:** ● Included as standard ○ Available as an option ✗ Not available and not 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](mailto:flexicar@patrona.ie) or Tel: 053 91 80300**

NEW

**PATRONA**  
UNDERWRITING

You can trust in our service

Contact the EVOLVE Team on

Email: [evolve@patrona.ie](mailto:evolve@patrona.ie)  
or Tel: 053 91 80300

## Introducing EVOLVE CAR & VAN

- the bespoke underwriting service designed for hard to place risks

### Designed for:

- Car and van proposers returning from abroad
- Private cars in a company name
- Proposers with an open claim
- Proposers who own a limited mileage second car

