

# PATRONA

## UNDERWRITING

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

#### Flexi Car 1 Star Third Party Only

Effective for renewals and new business from 1/4/2016

✘ Breakdown Assistance	Not Covered	
✘ Courtesy Car following an Accident or Loss	Not Covered	
✘ Third Party Driving of Other Cars extension	Not Covered	
✔ EU Third Party Only Cover (excluding DOC 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	Not Covered	
✘ New Car Replacement	Not Covered	
✘ Open Driving	Not Available	
✘ Personal Belongings	Not covered	
✔ Policyholder Accidental Death Benefit	Covered for ages up to 75	€5,000
✘ Replacement Locks	Not Covered	
✔ Third Party Property Damage Limit of Indemnity	Covered	€30,000,000
✔ 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.**

Issue date: 15/03/2016

1 Star Flexi Car Summary 2016\_04A(V1)

**Patrona Underwriting Limited is regulated by the Central Bank of Ireland.**