

## Summary of Patrona Features, Policy Cover and Benefits

### Flexi Car 3 Star Comprehensive

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

✓ Breakdown Assistance	Covered for cars up to 12 years old	
✗ Courtesy Car following an Accident or Loss	Not Covered	
✓ Third Party Driving of Other Cars extension	Covered	Limits apply when outside Rep. of Ireland
✓ EU Third Party Only Cover (excluding DOC use)	Covered	
✓ EU Full Policy Cover (excluding DOC use)	Covered	Up to 30 days per year
✓ Fire Brigade Charges	Covered	Up to €325
✗ No Claims Discount Protection	Not covered	
✓ Medical Expenses	Covered	Up to €250
✓ Motor Legal Expenses	Covered	
✗ New Car Replacement	Not Covered	
○ Open Driving (25 – 75, Full Irish or EU Licence)	Optional	
✗ Personal Belongings	Not Covered	
✓ Policyholder Accidental Death Benefit	Covered for ages up to 75	€25,000
✗ 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	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.**