

PATRONA

UNDERWRITING

Summary of Patrona Features, Policy Cover and Benefits

Flexi Car 4 Star Comprehensive



Effective for renewals and new business from 1st April 2016

✓ Breakdown Assistance	Covered for cars up to 12 years old	
✓ Courtesy Car following an Accident or Loss	Covered	Up to 5 days
✓ Third Party Driving of Other Cars extension	Covered	Limits apply when outside Rep. of Ireland
✓ EU Third Party Only Cover (excluding DOC use)	Covered	Up to 45 days
✓ EU Full Policy Cover (excluding DOC use)	Covered	Up to 30 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 Car Replacement	Not Covered	
✓ Personal belongings	Covered	Up to €250
○ Open Driving (25 – 75, Full Irish or EU Licence)	Optional	
✓ Policyholder Accidental Death Benefit	Covered for ages up to 75	€50,000
✓ Replacement Locks	Covered	Up to €500
✓ 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.

Issue date: 23/05/2016

4 Star Flexi Car Summary 2016_04A(V2)

Patrona Underwriting Limited is regulated by the Central Bank of Ireland