

## Summary of Patrona Features, Policy Cover and Benefits

### Flexi Van 3 Star Comprehensive



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

✘ Breakdown Assistance	Not Covered	
✘ Courtesy Van following an Accident or Loss	Not Covered	
✔ Third Party Driving of Other Vans extension up to 2,540 kg	Covered if policyholder is a person	Limits apply when outside Rep. of Ireland
✔ EU Third Party Only Cover (excluding DOV use)	Covered	
✔ EU Full Policy Cover (excluding DOV 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 Van Replacement	Not Covered	
○ Open Driving (25 – 75, Full Irish or EU Licence)	Optional	
✔ Policyholder Accidental Death Benefit	Covered for ages up to 75	€25,000
✘ Replacement Locks	Not Covered	
✔ Third Party Property Damage Limit of Indemnity	Covered	€6,500,000
✔ 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.**

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3 Star Flexi Van Summary 2016\_04A(V2)

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