

Summary of cover - Private Car Policy

To make it easy to select the cover that suits you, we have provided a quick comparison chart allowing you to see exactly how our four levels of cover compare.

Standard Cover	COMPREHENSIVE MOTOR PLUS	COMPREHENSIVE	THIRD PARTY FIRE & THEFT	THIRD PARTY ONLY
Loss of or Damage to your vehicle	✓	✓		
Any accident, loss or damage which is caused by or is a result of strike, riot, or civil commotion	✓	✓		
Loss or damage to the vehicle arising out of flood, typhoon, hurricane, cyclone or other convulsion of nature	✓	✓		
Damage to the vehicle caused by fire or theft	✓	✓	✓	
Removal and Protection up to €125	✓	✓		
No deduction for depreciation if a newly registered private car is declared a 'total loss' during the first 12 months	✓	✓		
Authorisation of Minor Repairs up to €125	✓	✓		
Legal liability to other people, including passengers, following an accident involving the motor vehicle	✓	✓	✓	✓
Legal expenses (with our consent) for your defence in a civil case in connection with a traffic accident involving the vehicle	✓	✓	✓	✓
Personal Accident benefit of €2,500 (refer to Comprehensive Motor Plus section for additional benefit)*		✓		
Medical Expenses up to €200	✓	✓		
Emergency treatment (No loss of NCD)	✓	✓		
NEW Maximum No Claims Discount increased to 65%	✓	✓	✓	
NEW Protected No Claim Discount for free - applies on the 6th claims free year	✓	✓		
Breakage of windscreen up to €300 (No loss of NCD)	✓	✓		
Same Cover will apply when your car is being serviced at a Motor Repairer	✓	✓	✓	✓
Continental Use Compulsory Insurance Requirements (Third Party cover only)	✓	✓	✓	✓
Replacement locks up to €700	✓	✓	✓	
Factory fitted radio/entertainment equipment (up to €350)	✓	✓	✓	
COMPREHENSIVE MOTOR PLUS SECTION OFFERS THE FOLLOWING EXTRA COVER FOR AN ADDITIONAL PREMIUM - APPLICABLE TO DRIVERS AGED 21 YEARS OR OVER				
Hire of a replacement car while your car is being repaired following a motoring accident up to a max of €250 or €350	✓			
Reduction of 'Own damage' excess	✓			
*Double Personal Accident benefit to €5,000	✓			
If only one claim is made on radio/entertainment equipment (up to €350), the No Claims Discount will not be effected	✓			
Personal effects up to €125	✓			
NEW 1 free 15 day European Green Card cover	✓			
NEW Replacement of Child Seat if car is involved in an accident	✓			
NEW 24 hour Roadside Assistance Cover	✓			
NEW Assistance and advice in the recovery of uninsured losses	✓			
NEW Reduction of €55 'Third Party damage' excess	✓			
OPTIONAL EXTRA COVER AT AN ADDITIONAL PREMIUM				
Radio/Entertainment Equipment extension up to €350 (if not factory fitted)	✓	✓	✓	
Trailer extension	✓	✓	✓	✓
NEW Assistance Cover including 24 hour Roadside Assistance Service, assistance and advice in the recovery of uninsured losses and reduction of Third Party Excess by €55. This cover is automatically included with the Motor Plus extension on the Comprehensive policy		✓	✓	✓

This is only a very brief description of the benefits available. It is the policy which is the legal document that defines the insurance in precise terms. If you wish to see a specimen policy, please ask us, our Tied Intermediaries or visit our website www.gasamamo.com.