

PRIVATE CAR

SUMMARY OF BENEFITS



GasanMamo

INSURANCE

We're always there



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 three levels of cover compare.

STANDARD COVER	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	✓	✓ (For Fire & Theft Claims only)	
Taxi cover following a motor accident up to €50	✓		
If your brand new vehicle is a total loss in the first 12 months of purchase we will pay you the equivalent to the cost of such car but not exceeding your estimate of the vehicle's value by more than 10%	✓	✓ (For Fire & Theft Claims only)	
Authorisation of Minor Repairs up to €125	✓	✓ (For Fire & Theft Claims only)	
Damage to your vehicle caused by a traceable uninsured vehicle/driver (No loss of NCD)	✓	✓ (For Fire & Theft Claims only)	
Your Liability to others as per legislation	✓	✓	✓
Trailer extension cover whilst attached to your car (Third Party Cover Only)	✓	✓	✓



STANDARD COVER	COMPREHENSIVE	THIRD PARTY FIRE & THEFT	THIRD PARTY ONLY
Trailer extension (Own Damage)	 (At an additional cost)	 (At an additional cost for Fire & Theft Claims only)	
Personal Accident benefit up to €8000 (limit of €16000 in the aggregate)		 (If Roadside Assistance is purchased)	 (If Roadside Assistance is purchased)
Emergency treatment (No loss of NCD)			
While your car is being serviced at a Motor Repairer - Same cover will apply			
Protected No Claim Discount for free - applies on the 5th and over claims free year for drivers aged 25 years or over			
Protected No Claim Discount - applies on the 3rd and 4th claims free year for drivers aged 25 years or over	 (At an additional cost)	 (At an additional cost)	
If you take your car abroad for short trips (Third Party Cover Only)			
Temporary extension of Territorial Limits: Upon request - 30 day Non consecutive EU Green Card/s including Removal and Protection up to €2500 whilst driving abroad and Overnight Accommodation and Transport Costs following an accident up to €500	 (Free)	 (Free)	
Roadside Assistance cover while your car is abroad up to €350	 (Free)	 (At an additional cost)	 (At an additional cost)
Replacement locks up to €700 (No loss of NCD)		 (If Roadside Assistance is purchased)	
Breakage of glass up to €1000 (No loss of NCD)			
Medical Expenses up to €500		 (If Roadside Assistance is purchased)	 (If Roadside Assistance is purchased)



STANDARD COVER	COMPREHENSIVE	THIRD PARTY FIRE & THEFT	THIRD PARTY ONLY
Hire of alternative car following a motoring accident up to €250 (applicable for drivers aged 21 years or over)	✓		
Hire of alternative car following a motoring accident up to €350 (applicable for drivers aged 21 years or over)	✓ (At an additional cost)		
Factory fitted Radio/Entertainment equipment (up to €600)	✓	✓	
Radio/Entertainment Equipment extension up to €600 (if not factory fitted)	✓ (At an additional cost)	✓ (At an additional cost)	
Protected No Claim Discount on the first theft claim of Radio/Entertainment equipment (up to €350)	✓	✓ (If Roadside Assistance is purchased)	
Personal effects up to €350 (€100 in respect of any one item)	✓		
Replacement of Child Seat if car is involved in an accident up to €300	✓		
Legal expenses for uninsured losses (Limit of €1000 applicable for Comprehensive and Third Party Fire & Theft cover whilst limit of €250 for Third Party Only cover if Road Side Assistance is purchased)	✓	✓	✓ (If Roadside Assistance is purchased)
24 hour Roadside Assistance Cover (as per Terms and Conditions)	✓ (Free)	✓ (At an additional cost)	✓ (At an additional cost)
Reduction of €50 'Third Party damage' excess - applicable to all drivers	✓	✓ (If Roadside Assistance is purchased)	✓ (If Roadside Assistance is purchased)
Gap cover	✓ (At an additional cost)	✓ (At an additional cost)	

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 Intermediaries or visit our website www.gasanmamo.com



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GasamMamo Insurance is authorised by the MFSA