

# A Guide To The Main Benefits

COVER OPTIONS	Comprehensive or third party, fire & theft cover is available.
BONUS PROTECTION	This policy provides cover for: 2 unlimited claims in a 3 year period without affecting your No Claim Bonus. If you have a third claim your bonus entitlement will be stepped back by two years. Fire and Theft claims do not affect your no claims bonus.
WINDSCREEN COVER	Unlimited Windscreen cover applies automatically to Comprehensive cover. For an additional premium you can purchase this benefit under third party, fire & theft..
BREAKDOWN ASSISTANCE COVER	Automatically provides cover for mechanical or electrical breakdown at the roadside or in your driveway. If your car breaks down more than 30km from your home address we will provide either up to €150 to complete your journey, or a free courtesy car for up to 48 hours & return journey to the car when repaired or B&B accommodation up to a maximum of €150 (€35 per person). For breakdown assistance contact 1800 77 99 99.
MOTOR CLAIMS NOTIFICATION AND EMERGENCY SERVICE	Accident/Fire - Free courtesy car for a maximum of 5 days once an Allianz approved repairer is used. The damaged car will be towed to an agreed repairer & free over night accommodation is provided where necessary. Theft - Replacement car immediately provided up to a maximum of two weeks.
DRIVING OTHER CARS	Comprehensive cover for you (the policyholder only) to drive other cars is included as standard provided: you have a full 5 year no claims bonus and; the car being driven is valued no more than €40,000 and up to 2500cc and; the car is not owned, registered, hired or leased by you or your employer or business partner and; the car is being driven in the Republic of Ireland and; you have the car owners permission to drive the car. Otherwise cover is restricted to third party only.
OPEN DRIVING	Open driving from aged 25 to 70 is provided as standard with a full or provision licence. Drivers under 25 or over 70 must be named on the policy
POLICY EXCESS FOR OWN DAMAGE	Standard excess is €250 for full licences and €375 for permit licence holders. These limits can be increased as an option or if imposed by Allianz.
NO BLAME CLAIMS	No excess applies to 'no blame' claims
TRAILER COVER	Third party liability is automatically included for coupled or uncoupled trailers used in connection with the car as described in the policy.
FIRE BRIGADE CHARGES	Cover up to €1,000 applies
CAR KEYS, KEY CARDS, DOOR LOCKS	Cover up to €1,000 applies
PERSONAL ACCIDENT	Applies to comprehensive cover only and extends to the driver or occupants of the car – limit is €12,700.
RUGS, CLOTHING & PERSONAL EFFECTS	Covered if stolen from the locked boot of the car - limit €500.

## IMPORTANT NOTE:

This guide is only a summary of some of the benefits and covers of the policy. For full terms, conditions and exclusions you must consult the policy document.

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