

Atlas

Motoring Policy

Summary of cover



People you can trust

Our motor policy offers 3 levels of insurance:

- Comprehensive
- Third party fire & theft
- Third party only

Cover includes the following liability limits following a motor accident in Malta as well as in all EU countries:

- Death/Injury to other people including passengers, paying up to €5,000,000
- Damage to property, paying up to €1,000,000

We offer high quality insurance coverage to all our clients, with advantageous premium on certain policies for Careful drivers – offering up to 65% No Claim Discount

- Driving restriction to named drivers on private cars
- Multiple vehicles insured
- Limited mileage
- Higher policy excess options for comprehensive cover
- Prestige option for classic and vintage cars, motorcycles and commercial vehicles

Comprehensive Cover for Private Cars also covers your car for accidental and malicious damage, fire, theft, floods and storms together with many benefits as shown in the table of cover/benefits

Third Party Fire & Theft cover for Private Cars also covers your car for fire and theft together with the benefits shown in the table of cover/benefits

| Cover/Benefits - Applicable to private cars and standard commercial vehicles | Comprehensive | Third Party Fire & Theft | Third Party Only |
|--|---------------|--------------------------|------------------|
| Legal liability throughout the EU up to the limits required by Law | ✓ | ✓ | ✓ |
| Authorised legal expenses | ✓ | ✓ | ✓ |
| Standard Excess of €50 | ✓ | ✓ | ✓ |
| Fire and/or theft of own vehicle | ✓ | ✓ | |
| Vehicle audio equipment included as part of the accessories of the vehicle | ✓ | ✓ | |
| Accidental/malicious damage to own vehicle | ✓ | | |
| Optional increase in Excess to €100 for a discount | ✓ | | |
| Optional increase in Excess to €200 for a discount | ✓ | | |

Please note that Comprehensive cover for commercial vehicles does not cover Convulsion of Nature (Floods, earthquake, hailstorms etc) but there is the option to buy this cover

| Cover / Benefits - Applicable only to private cars | Comprehensive | Third Party Fire & Theft | Third Party Only |
|--|---------------|--------------------------|------------------|
| OPTIONAL removal of standard €50 excess at a nominal charge | ✓ | ✓ | ✓ |
| FREE 24/7 Atlas Road Assist for Comprehensive cars OPTIONAL for Third party & Third party fire & theft cover * | ✓ | ✓ | ✓ |
| FREE Gap Cover for the first year up to 110% of the purchase price | ✓ | ✓ | |
| OPTIONAL Gap Cover for cars up to 5 years old | ✓ | ✓ | |
| €250 free Courtesy Car following total loss by fire or theft | ✓ | ✓ | |
| No additional charge up to 30 days when travelling in the EU (own damage and / or fire & theft cover) | ✓ | ✓ | |
| Child seat cover up to €125 following an accident/fire/attempted theft | ✓ | ✓ | |
| Loss of keys up to €500 | ✓ | ✓ | |
| Legal Assistance for uninsured losses up to €1,000 | ✓ | ✓ | |
| Accidental damage to windscreen and windows up to €500 | ✓ | | |
| Personal effects up to €250 | ✓ | | |
| Personal accident and medical expenses to all passengers | ✓ | | |
| €100 free Courtesy Car with maximum NCD (even while awaiting parts if the car cannot be driven) | ✓ | | |
| OPTIONAL higher Courtesy Car Limits of €250, €350 or €475 (also while awaiting parts if the car cannot be driven) | ✓ | | |
| OPTIONAL Protection of 4 th and 5 th year No Claim Discount | ✓ | | |

(* Atlas Road Assist is also free for Comprehensive motor cycles and may be purchased for Commercial vehicles up to 3.5 tons and other motor cycles

There will be no effect on your No Claim Discount when making a claim (as per the cover shown in the table above)

- If the accident is not your fault;
- If you have 65% (maximum no claim discount) on Private Comprehensive & Third Party Fire & Theft cover;
- for accident damage to windscreen and windows;
- for Child seat cover up to €125 (claimed in conjunction with accidental/fire damage);
- for loss of Keys;
- for Purchase Price Gap (claimed in conjunction with own damage/written off vehicles);
- for Medical Expenses;
- for Personal Accident;
- for Emergency Treatment.

For more information call us on 8007 3434 or visit atlas.com.mt

Head Office 47-50 Ta' Xbiex Seafront 23 43 53 63 insure@atlas.com.mt

Ta' Xbiex Abate Rigord Street 21 322 600

Paola Regional Office 87-89 Valletta Road 21 668 669 paola@atlas.com.mt

Birkirkara 1 Psaila Street 21 49 20 00 bkara@atlas.com.mt

Bormla 55 Gavino Gulia Square 21 800 880 bormla@atlas.com.mt

Luqa Skyparks Business Centre Malta International Airport 21 68 68 68 skyparks@atlas.com.mt

Mosta 94 Constitution Street 21 422 082 mosta@atlas.com.mt

Qormi Pavi Shopping Complex Manwel Dimech Street 21 444 010 qormi@atlas.com.mt

Rabat Vjal il-Haddiem 21 450 555 rabat@atlas.com.mt

San Gwann Naxxar Road c/w Bernardette Street 21 380 020 sangwann@atlas.com.mt

St Paul's Bay 2 Toni Bajada Street 21 578 000 stpaulsbay@atlas.com.mt