



People you can trust

Atlas Motor Insurance

Get to know the Atlas Motor policy

A Summary of Your Insurance Options

Our motor policy offers 3 levels of insurance:

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

This 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 €6,070,000
- Damage to property, paying up to €1,220,000.

We offer high quality insurance coverage to all our clients with advantageous premiums for:

- 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
- More than 5 years claim free experience

Comprehensive Cover for Private Cars and Commercial vehicles also covers your vehicle 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.

Private cars and standard commercial vehicles	Comprehensive	Third Party Fire & Theft	Third Party Only
Legal liability to others throughout the EU according to legal requirements	✓	✓	✓
Authorised legal expenses	✓	✓	✓
Fire and/or theft of own vehicle	✓	✓	
FREE Vehicle audio equipment included as part of the accessories of the vehicle	✓	✓	
Accidental/malicious damage to own vehicle	✓		
Loss due to flood, hurricane, earthquake and others	✓		
Optional increase in Excess to €100 for a discount	✓		
Optional increase in Excess to €200 for a discount	✓		

Standard Policy Excess (drivers over 25)	Comprehensive	Third Party Fire & Theft	Third Party Only
Private Cars	€50*	€50	No Excess
Commercial Vehicles	€50	€50	€50
Private Motorcycles	€100	€100	€50

*May be waived at an additional premium

Private cars only	Comprehensive	Third Party Fire & Theft	Third Party Only
FREE 24/7 Atlas RoadAssist for comprehensive cover 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	✓	✓	
FREE €250 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 up to €125 following an accident/fire/attempted theft	✓	✓	
Loss of keys up to €500	✓	✓	
Legal assistance for uninsured losses up to €1,000	✓	✓	
Loss due to riots and strikes	✓		
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 65% (5th and 6th year) 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 may also be purchased for Commercial vehicles up to 3.5 tons

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.

Private motorcycles	Comprehensive	Third Party Fire & Theft	Third Party Only
Legal liability to others throughout the EU according to legal requirements	✓	✓	✓
Authorised legal expenses	✓	✓	✓
FREE 24/7 Atlas RoadAssist for comprehensive cover OPTIONAL for third party and third party fire & theft cover	✓	✓	✓
Free Roadside Assistance in the EU up to €350 and additional accomodation up to €125 for motorcycles up to 15 years old	✓	✓	✓
Varied excesses in accordance with cubic capacity of motorcycle ranging from €50 to €200	✓	✓	✓
Fire and/or theft of own motorcycle	✓	✓	
No additional charge up to 30 days when travelling in the EU (own damage and/or fire/theft cover)	✓	✓	
Accidental/malicious damage to own motorcycle	✓		

Intermediary



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Calls may be recorded for security and training purposes.