



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 designated states*:

- 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 all designated states*	✓	✓	✓
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 or €200 for a discount	✓		

Standard Commercial Vehicles	Comprehensive	Third Party Fire & Theft	Third Party Only
Free liability cover while towing a trailer up to 4 metres long*	✓	✓	✓
OPTIONAL 24/7 Atlas RoadAssist (vehicles up to 3.5 tons)	✓	✓	✓
Recovery of commercial vehicle following an accident/attempted theft/theft - limit of €350	✓	✓	
OPTIONAL Hiring of a commercial vehicle following an accident	✓		

(*) longer trailers are to be disclosed and an additional charge applies

Private motorcycles	Comprehensive	Third Party Fire & Theft	Third Party Only
Legal liability to others throughout all designated states*	✓	✓	✓
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 designated states up to €350 and additional accomodation up to €125 for motorcycles up to 15 years old	✓	✓	✓
Fire and/or theft of own motorcycle	✓	✓	
No additional charge up to 30 days when travelling in any designated state* (own damage and/or fire/theft cover)	✓	✓	
Recovery of your motorcycle following an accident in Malta	✓	✓	
Accidental/malicious damage to own motorcycle	✓		

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 designated states* (own damage and / or fire & theft cover)	✓	✓	
Electric car benefit (up to €20,000 for damage following a short-circuit/ up to €1,000 for drive battery scrappage/decontamination costs)	✓	✓	
Child seat up to €125 following an accident/fire/attempted theft	✓	✓	
Loss of keys up to €750	✓	✓	
Legal assistance for uninsured losses up to €1,000	✓	✓	
Recovery of private car following an accident in Malta and in designated states* (limits €200 in Malta and up to €2,500 outside Malta)	✓	✓	
Loss due to riots and strikes in Malta	✓		
Accidental damage to windscreen and windows up to €1,000	✓		
Personal effects up to €250	✓		
Personal accident and medical expenses to all passengers	✓		
Compensation for unexpired licence fee following the car being written off	✓		
Refund excess and no effect on no claim discount if the third party is uninsured and you are not at fault	✓		
€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	✓		

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% (6 years+ 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 medical expenses, personal accident and emergency treatment.

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

Higher policy excesses apply for drivers aged 18 to 24

*Designated states are members of the EEA, the UK, Switzerland, Andorra and San Marino

Intermediary



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