

Summary of Benefits – AIG Deluxe

To assist you in selecting the right level of cover, below is a list of some of the benefits provided with your AIG Deluxe car insurance policy.

Great Value & Discounts	Comprehensive	Third Party Fire & Theft
No Claims Discount of up to 55% Up to 55% off your premium in No Claims Discount.	Yes	Yes
Full No-Discount Protection Full NCD Protection, which means you get to keep your NCD even if you make a claim, is included if you are three years claim free.	Optional	Optional
Step-Back No-Claims Discount This means you will only lose part of your NCD in the event of a claim.	Yes	Yes
Rugs, Coats and Luggage cover up to €150 Protect your rugs, coats and luggage up to €150.	Yes	Yes
Windscreen Cover €650 Our Windscreen cover takes the hassle out of getting your damaged vehicle glass fixed through our approved repairer.	Yes	Yes
Temporary Replacement Car Get a replacement rental car in the event of an accident (subject to a limit of €200 and available only through our approved repairer network).	Yes	Yes
New for Old Replacement Car If your car is written off or stolen and not recovered within a year of registration as new, we'll give you a brand new one.	Yes	Yes
Driving Other Cars Enjoy third party cover while driving other private cars.	Yes	Yes
Foreign Travel Cover You are covered to drive your car anywhere in the EU for up to 30 days free of charge.	Yes	Yes
Policy Excess Your standard policy excess (the amount you pay in the event of a claim) is €250.	Yes	Yes
Personal Accident If you are involved in an accident, be entitled to personal accident benefits.	Optional	Optional
Breakdown Assist 24 hour breakdown assistance giving you full emergency breakdown assistance service anywhere in the Republic of Ireland and the UK.	Optional	Optional

Please note that this is only a guide and does not include all the details on policy cover, limits and terms and conditions. Please refer to the policy document for full details of your policy cover. Please also note that each cover can however, be varied by subsequent endorsements.

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Summary of Benefits – AIG Auto Lite

To assist you in selecting the right level of cover, below is a list of some of the benefits provided with your AIG Auto Lite car insurance policy.

Great Value & Discounts	Comprehensive	Third Party Fire & Theft
Rugs, Coats and Luggage cover up to €150 Protect your rugs, coats and luggage up to €150.	Yes	Yes
Windscreen Cover €650 Our Windscreen cover takes the hassle out of getting your damaged vehicle glass fixed through our approved repairer.	Optional	Optional
Temporary Replacement Car Get a replacement rental car in the event of an accident (subject to a limit of €200 and available only through our approved repairer network).	Yes	Yes
New for Old Replacement Car If your car is written off or stolen and not recovered within a year of registration as new, we'll give you a brand new one.	Yes	Yes
Driving Other Cars Enjoy third party cover while driving other private cars.	Yes	Yes
Foreign Travel Cover You are covered to drive your car anywhere in the EU for up to 30 days free of charge.	Yes	Yes
Policy Excess Your standard policy excess (the amount you pay in the event of a claim) is €500. If you wish you can increase the amount you pay by choosing a voluntary excess.	Yes	Yes
Personal Accident If you are involved in an accident, be entitled to personal accident benefits.	Optional	Optional
Breakdown Assist 24 hour breakdown assistance giving you full emergency breakdown assistance service anywhere in the Republic of Ireland and the UK.	Optional	Optional

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