

# Product Comparison

## AIG Direct and Revolut Standard Car Insurance Products

This product comparison document outlines the difference in cover levels between the AIG Direct and Revolut Standard car insurance products. The policy schedule sets out the details of your insurance cover. Please refer to the AIG Direct Car Insurance policy wording for the full policy terms and conditions.

Policy Cover Sections	AIG Direct Standard	Revolut Standard	Effect on Cover
<b>Accidental Damage</b>	Comprehensive Cover Only	Comprehensive Cover Only	No Change
<b>Legal Liability to others for: Death or Bodily Injury Damage to Third Party Property</b>	Unlimited Up to €30million	Unlimited Up to €30million	No Change
<b>Fire, lightning and explosion</b>	Covered	Covered	No Change
<b>Theft and/or attempted Theft</b>	Covered	Covered	No Change
<b>Malicious Damage</b>	Covered	Covered	No Change
<b>Vehicle Lost, Stolen or Damaged</b>	Covered	Covered	No Change
<b>Courtesy car / Temporary Replacement car</b>	Up to 7 days or up to the value of €200 in the event of a claim	Up to 5 days or up to the value of €200 in the event of a claim	No Change
<b>Towage and Storage</b>	Comprehensive Cover Only – Up to €300	Comprehensive Cover Only – Up to €300	No Change
<b>New Car Replacement within 12 months of first registration</b>	Covered	Covered	No Change
<b>In-car entertainment, communication and navigational equipment</b>	Comprehensive Cover Only – Up to €750	Comprehensive Cover Only – Up to €750	No Change
<b>Replacement locks</b>	Comprehensive Cover Only – Up to €500	Up to €500	Reduction – Not available on TPFT
<b>Personal Accident Cover</b>	Comprehensive Cover Only - Up to €15,000	Comprehensive Cover Only - Up to €15,000	No Change
<b>Personal Belongings Cover</b>	Up to €400	Comprehensive Cover Only - Up to €500	Reduction
<b>Step-back No Claims Bonus Protection</b>	Covered	Covered	No Change
<b>Full No Claims Bonus Protection</b>	Optional	Optional	No Change
<b>Medical Expenses</b>	Comprehensive Cover Only - Up to €200 per person	Comprehensive Cover Only - Up to €150 per person	Improvement
<b>Fire Brigade Charges</b>	Up to €1,500	Up to €1,500	No Change
<b>Foreign Travel</b>	Up to 60 days	Up to 90 days	Reduction
<b>Car Sharing</b>	Covered	Covered	No Change
<b>Breakdown Assistance</b>	Covered	Optional	Improvement
<b>Windscreen Cover</b>	Comprehensive Cover Only: > Unlimited with approved repairer > Up to €225 if repair/replacement is not carried out by our approved glass replacement company	> Unlimited with approved repairer > Up to €225 if repair/replacement is not carried out by our approved glass replacement company	Reduction – Not available on TPFT
<b>Standard Excess Options</b>	€300	€125, €300, €600	Reduction
<b>Voluntary Excess Options</b>	€150, €300, €450, €600, €750	Not Available	Improvement



AIG Europe S.A. is an insurance undertaking registered with R.C.S. Luxembourg. Company registration number B 218806. AIG Europe S.A. has its head office at 35 D Avenue J.F. Kennedy, L-1855, Luxembourg. Directors: C Feipel (LU), A Goodall (UK), D Manzetti (LU), P Della Rosa (LU), J Presber (LU)  
AIG Europe S.A., Ireland Branch has its registered office at 30 North Wall Quay, International Financial Services Centre, Dublin 1, D01 R8H7.  
Branch registration number 908876. VAT number 3580476UH. AIG Europe S.A. is authorised by the Ministère des Finances and supervised by the Commissariat aux Assurances in Luxembourg, and is regulated by the Central Bank of Ireland for consumer protection rules.