



# Car Insurance Summary of Benefits

The Policy is Underwritten by AIG Europe Limited

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AIG Europe Limited

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AIG Europe Limited is authorised by the Prudential Regulation Authority of the United Kingdom, and is regulated by the Central Bank of Ireland for conduct of business rules.

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## Summary of Benefits – AIG Deluxe

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

Great Value Cover	Comprehensive
<b>Breakdown Assist</b> 24 hour breakdown assistance giving you full emergency breakdown assistance service anywhere in the Republic of Ireland and the UK.	✓
<b>Unlimited Windscreen Cover*</b> Peace of mind that any damaged glass can be repaired by our Approved repairers. Unlimited* if Approved repairer used. Limit of €225 applies if not.	✓
<b>Full No-Discount Protection</b> 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 (Additional charge)
<b>Step-Back No-Claims Discount</b> You will only lose part of your NCD in the event of a Claim	✓
<b>Driving Other Cars</b> Enjoy third party cover while driving other private cars.	✓
<b>Personal Accident</b> If you are involved in an accident you will be entitled to personal accident benefits for any injuries.	✓
<b>Temporary Replacement Car - €200*</b> 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).	✓
<b>Replacement Locks - €500*</b> Damaged locks can be repaired subject to a limit of €500.	✓

Great Value Cover	Comprehensive
<b>New for Old Replacement Car</b> 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.	✓
<b>Foreign Travel Cover</b> You are covered to drive your car anywhere in the EU for up to 45 days free of charge.	✓
<b>Personal Belongings Cover - €300*</b> Limit of €300 for items within your vehicle	✓
<b>Fire Brigade Charges - Up to €1500</b> Cover of up to €1500	✓
<b>Medical Expenses - Up to €150</b>	✓

Key Policy Features	Comprehensive
<b>No Claims Discount - Up to 65%</b> Earn up to 65% off your premium in No Claims Discount	✓
<b>Policy Excess</b> Your standard policy excess (the amount you pay in the event of a claim) is €300.	✓

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 your 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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