



## COVERS Car Insurance ZURICH GRUPOXANDRA

### Compulsory Public Liability

Up to legally established limits

**Voluntary Public Liability** Supplements compulsory PL limits up to 50,000,000 euro

- Fall of luggage/objects/goods
- Trailers and/or caravans weighting less than 750 kg
- Actions of occupants of the vehicle
- Driving by minor child Up to 120,000 euro
- Occasional driving of other vehicles without CPL Car or van weighing less than 3,500 kg

### Legal defence

- Legal defence and posting bonds
- Claims for damages
- Claims for defective repairs Cars only
- Free appointment of lawyers and court representatives Up to 3.000 euro
- Dealing with traffic offences
- Cost of compulsory course for loss of all points on licence Annual limit 500 euro
- Information service

#### With the Legal Protection Pack:

- Defence in adversarial administrative legal proceedings Offences with fines of more than 300 euro and for traffic offences which entail withdrawal of driving licence
- Partial points recovery course Annual limit 200 euro

### Accidents

- Death benefit
- Total or partial permanent disability benefit
- Medical/medicines cover Unlimited 1 year

#### With the Valuation Pack:

- Double sum insured
- Extension of cover to driving other vehicles (Including as pedestrian and cyclist)
- Cost of adapting vehicle in the event of permanent disability Up to 3.000 euro
- Medical/medicines cover Unlimited 2 years

### Assistance

- Recovery and towing of vehicle
- Return of vehicle
- Custody expenses
- Services for the insured if vehicle is immobilised
- Sending spare parts
- Advance for bail bond abroad
- Legal defence fees abroad
- Special services for the insured
- Changing wheels in the event of a puncture
- Sending petrol



With the Assistance Pack:

- Double sums in all covers
- Replacement vehicle Repair taking longer than 15 hours, maximum 14 days

**Breakage of windows**

Includes hailstone damage

**Theft**

- Total loss until vehicle is two years old, 100% value as new
- Partial damage caused by theft or attempted theft 100% of cost of repair
- Theft of accessories must be declared

With the Valuation Pack:

- Total loss 100% value as new. Until the vehicle is three years old. From the fourth year, enhanced value.
- Theft of luggage on trip Up to 300 euro

**Vehicle damage and fire**

Includes Extension of Cover

- Total loss until vehicle is two years old, 100% value as new
- Partial damage 100% of cost of repair
- Accessories must be declared

With the Valuation Pack:

- Total loss until vehicle is three years old, 100% value as new. From fourth year, enhanced value.

**Free choice of repair shops**

**Driving Licence Withdrawal Subsidy**

**Extension of Covers**

- Total loss, damage due to hailstones, snow or flooding until vehicle is two years old, 100% value as new
- Total loss, falling of objects from spaceships/similar until vehicle is two years old, 100% value as new
- Total loss due to sonic waves until vehicle is two years old, 100% value as new
- Partial damage in above cases 100% of appraisal value

With the Valuation Pack:

- Total loss due to above cases until vehicle is three years old, 100% value as new. From fourth year, enhanced value.

**Public Liability for Load**