



# Atlas Motor *Insurance*

Summary of Cover

People you can *trust*

[atlas.com.mt](https://atlas.com.mt)



## 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 €6,450,000
- Damage to property, paying up to €1,300,000.

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*	✓	✓	✓
<b>OPTIONAL</b> 24/7 RoadAssist (vehicles up to 3.5 tons)	✓	✓	✓
Recovery of commercial vehicle following an accident/attempted theft/theft - limit of €350	✓	✓	
<b>OPTIONAL</b> 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 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 RoadAssist for comprehensive cover <b>OPTIONAL</b> for third party & third party fire & theft cover *	✓	✓	✓
Legal assistance for uninsured losses up to €1,000	✓	✓	✓
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	✓	✓	
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)	✓		
<b>OPTIONAL</b> higher Courtesy Car Limits of €250, €350 or €475 (also while awaiting parts if the car cannot be driven)	✓		
<b>OPTIONAL</b> Protection of 4 <sup>th</sup> and 5 <sup>th</sup> 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

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



## Our Offices

### Head Office

48-50 Ta' Xbiex Seafront  
2343 5363 | insure@atlas.com.mt

### Naxxar

13 St George's Street  
2343 5800 | naxxar@atlas.com.mt

### Paola

87-89 Vjal Kristu Re  
2343 5810 | paola@atlas.com.mt

### Rabat

267 Vjal il-Haddiem  
2343 5806 | rabat@atlas.com.mt

### Birkirkara

1 Mannarino Street  
2343 5804 | bkara@atlas.com.mt

### San Ġwann

Naxxar Road c/w Bernardette Street  
2343 5803 | sangwann@atlas.com.mt

### Bormla

55 Gavino Gulia Square  
2343 5807 | bormla@atlas.com.mt

### St Paul's Bay

2 Toni Bajada Street  
2343 5801 | stpaulsbay@atlas.com.mt

### Luqa

Skyparks Business Centre MIA  
2343 5808 | skyparks@atlas.com.mt

### Żebbuġ

148 Vjal il-Helsien  
2343 5805 | zebbug@atlas.com.mt

### Mosta

Constitution Street  
2343 5802 | mosta@atlas.com.mt

Atlas Insurance PCC Limited is a cell company authorised under the Insurance Business Act 1998 to carry on general insurance business and is regulated by the Malta Financial Services Authority. The non-cellular assets of the company may be used to meet losses incurred by the cells in excess of their assets.

Intermediary