ZURICH

New and enhanced Car Insurance benefits



New and **enhanced** Car Insurance benefits

At Zurich, we strive to provide your customers with the right level of cover, excellent service and at a competitive price. Having their car insured with Zurich gives your customers peace of mind that should the worst happen, they're protected.

Our Car Insurance offers your customers exceptional benefits at a competitive price and all backed by our excellent claims service – 99% of claims paid**.

We've reviewed our covers and made some exciting enhancements to our products. We've created a new Comprehensive offering called Zurich Car Plus which has higher limits of cover.*

Key features and benefits[1]

Third Party Fire & Theft

- No Claims Discount Stepback Protection - 2 year stepback
- New Breakdown Assistance - roadside breakdown cover in Ireland and Northern Ireland
- New Personal Accident Protection - Death: € 30,000, Loss of Sight: €10,000, Loss of Hand or Foot: €10,000
- New New Car Replacement - 12 months, subject to a maximum mileage of 24,000km
- New Medical Expenses - up to €200 per person
- Fire Brigade Charges - up to €2,000
- Foreign Travel Cover - 30 days
- New Replacement of Locks - up to €800
- New Electric Car Charging Cable - up to €400
- New Electric Car Wall Charger - up to €750
- Driving Other Cars - Third Party Only

Comprehensive

- Windscreen Cover - unlimited cover when approved repairer used
- No Claims Discount Stepback Protection - 2 year stepback
- Breakdown Assistance - roadside breakdown cover in Ireland and Northern Ireland
- New Homestart Assistance - breakdown from home address
- Personal Accident Protection - Death: €30,000, Loss of Sight: €10,000, Loss of Hand or Foot: €10,000
- Personal Belongings Protection - up to €550
- New New Car Replacement – 12 months, subject to a maximum mileage of 24,000km
- Medical Expenses - up to €200 per person
- Fire Brigade Charges - up to €2,000
- Foreign Travel Cover - 30 days
- Replacement of Locks - up to €800
- New Electric Car Charging Cable - up to €400
- New Electric Car Wall Charger - up to €750
- Driving Other Cars - Third Party Only



Zurich Car Plus

- Windscreen Cover - unlimited when approved repairer used
- No Claims Discount Stepback Protection - 2 year stepback
- Breakdown Assistance - roadside breakdown cover in Ireland and Northern Ireland
- New Homestart Assistance - breakdown from home address
- Personal Accident Protection - Death: €30,000, Loss of Sight: €10,000, Loss of Hand or Foot: €10,000
- **Enhanced** Personal Belongings Protection - €1,000
- **Enhanced** New Car Replacement - 24 months, subject to a maximum mileage of 35,000km
- Medical Expenses - up to €200 per person
- Fire Brigade Charges - up to €2,000
- **Enhanced** Foreign Travel Cover - 60 days
- Replacement of Locks - up to €800
- Electric Car Charging Cable - up to €400
- Electric Car Wall Charger - up to €750
- **Enhanced** Driving Other Cars - - Comprehensive cover up to €60,000
- **Enhanced** Mishap Insurance - featuring Key Protection and Misfuelling Insurance
  a) €200 for locksmith, max. €1,500 per year
  b) €250 per incident, max. €500 per year

Optional Covers

- Windscreen Protection - unlimited cover when approved repairer used (TPFT)
- Full No Claims Discount Protection - 2 claims in 3 years before stepback
- Legal Expenses Protection - €130,000 limit

Why choose Zurich?

- ✓ Excellent claims services – 99% of claims paid.**
- ✓ Over 70 years' experience of providing car insurance in Ireland.
- ✓ Local support - customer service experts based in Wexford.
- ✓ Excellent financial strength – Standard and Poor's AA rating.[2]
- ✓ Leading global insurer – operating in over 200 countries and territories.

*This is subject to eligibility criteria.

**From January to December 2025, on average we paid out on 99% of motor, home, van, farm and windscreen insurance claims.

[1]This is a summary of some of the main covers and extensions (standard and optional) provided as part of our Car Insurance policy. For full benefits, terms, conditions and limitations of cover please contact our Broker Team or speak to your Business Development Executive. A copy of our Zurich Car Insurance policy document is available upon request.

[2]Zurich Insurance Europe AG is owned by Zurich Insurance Company Limited, which has an internationally recognised financial strength rating of AA/stable.

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Zurich Insurance Europe AG is authorised by the Federal Financial Supervisory Authority (BaFin) in Germany and is regulated by the Central Bank of Ireland for consumer protection rules.

Intended for distribution within the Republic of Ireland.
Terms, conditions and standard underwriting criteria may apply. Not all benefits apply to all policies.

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