



MOTOR INSURANCE

PERSONALISED SERVICE
BECAUSE EVERYONE IS DIFFERENT



elmoinsurance.com

BECAUSE WE BELIEVE LITTLE THINGS MAKE A BIG DIFFERENCE

Elmo Insurance is a respected company linked to global and financially strong reinsurers.

Through a commitment to financial strength, quality underwriting, experienced qualified staff and a personalised service, we will ensure that the expectations of our shareholders, reinsurers, customers and staff are fully met. This commitment also ensures that the company contributes to the economy and insurance market in Malta.

Motor Insurance is designed to offer you great value and quality cover. It protects your vehicle, your legal liability towards your passengers, pedestrians and other people's property.

With over 50 years experience in the motor insurance business, you can rest assured that Elmo Insurance's dedicated and friendly staff will handle your claims efficiently and promptly.

Elmo Insurance offers three different levels of cover:

Comprehensive Cover

Liability to others and accidental loss of or damage to your vehicle

Third Party Fire & Theft Cover

Liability to others and loss of or damage to your vehicle caused by fire, lightning or explosion, theft or attempted theft

Third Party Only Cover

Liability to others only



Call us now on
2343 0000



Or e-mail us
motor@elmoinsurance.com

MOTOR INSURANCE

SUMMARY OF COVER	COMPREHENSIVE COVER	THIRD PARTY FIRE & THEFT COVER	THIRD PARTY ONLY COVER
Third Party Liability Legal liability for death or bodily injury to other persons up to a limit of €6,070,000	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Legal Liability for damage to third party property up to a limit of €1,220,000	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Accidental Damage to your vehicle by fire & theft	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Accidental Damage to your motor vehicle	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Applicable only to Private Cars:			
Windscreen Damage and Glass Cover up to €500	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Loss of Keys up to €750	<input checked="" type="checkbox"/>	Optional	<input type="checkbox"/>
Child Car Seat up to €150 (Private Cars)	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Personal Belongings up to €300	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Medical Expenses up to €250 (Private Cars)	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Personal Accident Cover up to €10,000	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Hiring of alternative vehicle	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
No Excess on Third Party damages for drivers over 21 years	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Third Party cover to EU countries	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
30 days free own damage extension to EU countries (Private Cars)	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	
Own damage extension (Commercial Vehicles)	Optional	Optional	
Legal Assistance fees and expenses up to €1,200	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Non-Claim Discount	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Removal and protection of your vehicle following an accident	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Damages arising from flood, storm and tempest (Excluding motorcycles and vehicles for hire and reward)	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Voluntary increase in standard excess	Optional	<input type="checkbox"/>	<input type="checkbox"/>
Deletion of fire and theft excess	Optional	Optional	<input type="checkbox"/>
Free Roadside Assistance	Applicable to private cars	Optional	Optional
Free valuation of your vehicle	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>

Full terms & conditions are available in the Motor Insurance Policy Document

Call us on **2343 0000** | Email us on **motor@elmoinsurance.com**

WHAT WE OFFER

CUSTOMER CARE

Our customer comes first. As a company we focus on training our members of staff to be professional in their dealings, to assist and advise clients according to their needs.

OUR OFFICES

Head office is in Ta' Xbiex, however we also offer our services through a well-supported branch network and several tied insurance intermediaries in different areas of Malta and Gozo, with convenient extended opening hours.

BUY AND RENEW YOUR INSURANCE POLICY ONLINE

You may buy or renew your motor insurance policy online from the comfort of your home. Visit our website elmoinsurance.com

ROADSIDE ASSISTANCE

This service is offered on a twenty-four hour, seven days a week basis, covering the geographical area of Malta & Gozo.

COMPREHENSIVE PRIVATE CAR INSURANCE

With every Private Comprehensive Car Insurance policy, we offer a limit of three roadside assistance calls free of charge.

THIRD PARTY FIRE & THEFT AND THIRD PARTY ONLY CAR INSURANCE

Special discounted rates apply to the standard roadside assistance fees.

ROAD LICENCE

We can renew your road licence free of charge together with your insurance policy.

TRANSFER OF OWNERSHIP

We can now effect the Transfer of Ownership when purchasing a private vehicle as long as it is insured through Elmo Insurance.

SAVE MONEY ON YOUR INSURANCE PREMIUM

We offer advantageous benefits and competitive premiums on all our insurance products. You may even be entitled to additional discounts as follows:

PRIVATE CARS AND COMMERCIAL VEHICLES

- Only driver
- When insuring more than one car with Elmo Insurance, a 10% discount is applicable to the insurance premium.

PRIVATE CARS

- If driving is restricted to two named persons
- 10% discount is applicable to any drivers over 36 years of age.
- 20% discount is applicable to any drivers over 50 years of age.

NEW VEHICLES AND NEWLY REGISTERED VEHICLES

A 15% discount is applicable to **New** private cars and a 7.5% discount to **Newly Registered** imported cars.

MULTI PRODUCT DISCOUNT

By opting to bundle your insurance policies, you would benefit from our multi product discounts on your home, boat and health insurance.

CONTACT US ON 2343 0000 TO FIND OUT MORE

OR VISIT OUR WEBSITE ELMOINSURANCE.COM
FOR A QUOTATION





Elmo Insurance provides its full services throughout a well supported branch network with convenient extended opening hours.

B'KARA BRANCH
Naxxar Road
B'Kara BKR 9044
2343 0322

COSPICUA BRANCH
48 Bormla Gate
Cospicua BML 2062
2343 0301

PAOLA BRANCH
Paola Square
Paola PLA 1261
2343 0306

QORMI BRANCH
St. Bartholomeo Street
Qormi QRM 2187
2343 0311

RABAT BRANCH
23A Saqqajja Square
Rabat RBT 1192
2343 0332

ST. PAUL'S BAY BRANCH
612 Mosta Road
St. Paul's Bay SPB 3112
2343 0310

VALLETTA BRANCH
Cassar & Cooper
54 South Street
Valletta VLT 1103
2343 0316

ŻEBBUĠ BRANCH
Mdina Road
Żebbuġ ZBG 9017
2343 0326/7

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