

Protecting
your journey. **Elmo.**



MOTOR INSURANCE

Elmo
INSURANCE



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 € 6,450,000 per accident.	<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 € 1,300,000 per accident.	<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	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Personal Belongings up to € 300 (€ 150 any one item)	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Medical Expenses up to € 250	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Personal Accident Cover up to: <ul style="list-style-type: none"> € 5,000 to any one person following any one accident during the Policy Period. if more than one person is injured the maximum We will pay for any one accident is € 10,000 during the Policy Period. 	<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"/>	<input type="checkbox"/>
Own damage extension (Commercial Vehicles)	Optional	Optional	<input type="checkbox"/>
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"/>	Applicable for Fire & Theft Cover only	<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 The Full terms and conditions of roadside assistance may be viewed here .	Applicable to Private Cars and Optional to Commercial Vehicles	Optional	Optional
Free valuation of your vehicle	<input checked="" type="checkbox"/>	Applicable for Fire & Theft Cover only	<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](#).

ROADSIDE ASSISTANCE

With every Comprehensive Private Car Insurance policy, we offer a limit of three (3) roadside assistance calls **free of charge**.

Special subsidised membership fees, apply for Private Third-Party Fire & Theft and Third Party Only car insurance policies, Commercial vehicles and Motorcycles.

This service is offered on a twenty-four (24) hour, seven (7) days a week basis, covering the geographical area of:

- Malta, Gozo and Europe (applicable to Private Cars)
- Malta and Gozo (applicable to Commercial Vehicles).

The full terms and conditions of Roadside assistance may be viewed [here](#). Please read them carefully.

Upon your request we can provide you with a printed version of the roadside assistance terms and conditions.

We offer advantageous benefits and competitive premiums on all our insurance products.

Benefit from special rates when insuring Private vehicles:

- Yourself Only
- You and a named driver
- Any driver over 36 years
- Any driver over 50 years
- More than one car

Additional discounts apply for New Private cars and Newly Registered private imported cars.

Benefit from special rates when insuring Commercial vehicles:

- Yourself Only
- More than one car

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.

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

**Your protection.
Our priority.**





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

HEAD OFFICE

Abate Rigoard Street
Ta' Xbiex XBX 1111
2343 0000

B'KARA BRANCH

218 Naxxar Road
B'Kara BKR 9044
2343 0322

COSPICUA BRANCH

48 Bormla Gate
Cospicua BML 2062
2343 0301

MELLIEHA BRANCH

160A Main Street
Mellieha MLH 2315
2343 0308

PAOLA BRANCH

Antoine De Paule 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

Elmo Insurance Ltd, Abate Rigord Street, Ta' Xbiex, XBX 1111, Malta
T: 2343 0000 | motor@elmoinsurance.com | elmoinsurance.com

