



# MOTOR INSURANCE

**PERSONALISED SERVICE**  
BECAUSE EVERYONE IS DIFFERENT

  
**Elmo**  
INSURANCE

[elmoinsurance.com](https://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**

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

#### **Third Party Fire & Theft**

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

#### **Third Party Only**

Liability to others only




































Call us now on  
**2343 0000**



Or e-mail us  
**[motor@elmoinsurance.com](mailto:motor@elmoinsurance.com)**

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SUMMARY OF COVER PRIVATE MOTOR INSURANCE	COMPREHENSIVE	THIRD PARTY FIRE & THEFT	THIRD PARTY ONLY
Accidental Loss or Damage of own motor vehicle			
Accidental Loss or Damage by Fire and/or Theft of own vehicle			
Damages arising from flood, storm, tempest, riots, strikes and civil commotion			
Legal liability for death or bodily injury to other persons up to a limit of €5,000,000			
Legal liability for damage to third party property up to a limit of €1,000,000			
Personal Accident cover up to €5,000			
Windscreen Damage up to €250			
Cover for factory fitted in-car entertainment equipment up to €350			
Legal Assistance : fees and expenses up to €1,200			
Up to 65% Non-Claim Discount			
No Excess on Third Party damages			
Medical Expenses paid if you, any authorized driver or passenger are injured in a motor vehicle accident up to €150			
Gap Insurance Cover			
Free 30 day own damage EU extension			
Free Third Party automatic cover EU extension			
Free roadside assistance			
Free valuation of your vehicle			
Hiring of alternative vehicle			

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

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

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# ENHANCING OUR COMPREHENSIVE MOTOR INSURANCE

## FREE ROADSIDE ASSISTANCE

24/7 roadside assistance and breakdown service around Malta & Gozo (This service is also available at special rates for vehicles insured on Third Party Fire & Theft and Third Party basis)

## FREE GAP INSURANCE COVER

In the unfortunate event your vehicle is declared a total loss, your insurer will normally pay up to the market value of the vehicle.

On Comprehensive Cover, GAP Insurance will pay 10% over and above the insurer's total loss settlement, putting you in a better position to purchase a replacement vehicle.

GAP Cover may, at an additional charge, be topped up by 15% and we shall then pay 25% of the total loss settlement following accidental damage and 15% only in the event of fire and theft.

## iCAR INSURANCE

Buy and Renew your motor vehicle insurance online from the comfort of your home.

Visit our web site [elmoinsurance.com](http://elmoinsurance.com)

## ROAD LICENCE

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

## BENEFIT FROM OUR GREAT DISCOUNTS

**20% DISCOUNT**  
on new comprehensive private vehicles

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**10% DISCOUNT**  
on newly registered comprehensive private imported vehicles

## COMPETITIVE PREMIUM ON

Third Party Fire & Theft and Third Party Cover

## MULTI PRODUCT DISCOUNT

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

Contact us on **23430000** for a quotation on your home, boat, health, travel and business insurance or visit our website [elmoinsurance.com](http://elmoinsurance.com)

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## OTHER DISCOUNTS

- Restricted driver or two named drivers
- More than one car insured with Elmo Insurance





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

**ZEBBUG BRANCH**  
Mdina Road  
Zebbug ZBG 9017  
2343 0326/7

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Elmo Insurance Ltd. is authorised to carry on general insurance business and is regulated by the Malta Financial Services Authority