## **TURNER INSURANCE**

## Liberty Seguros Z11 Car Insurance cover

- Full European Breakdown for vehicle and passengers with 0 kmtr cover (they will come to your home), no kmtr. limit for towing in Spain, Portugal, France and Andorra
- Worldwide basic travel assistance cover for policy holder and occupants
- Unlimited windscreen and windows cover with no excess per claim
- Legal Defense
- Cover for any driver over 25 with more than 2 years experience (unless named drivers only is chosen)
- Unlimited medical cover for driver and all occupants, 30.000€ cover in the event of death or invalidity per occupant
- Cover in the event of an unjust road traffic fine
- Free choice of garages for repairs or designated garages that will collect and deliver your car
- In the event of a total loss (fire & theft and fully comp policies only) the company will pay claims based on the following scales:

First 2 years, full replacement value as new

2<sup>nd</sup> to 3<sup>rd</sup> year 80% of value as new

3<sup>rd</sup> to 4<sup>th</sup> year 70% of the value as new

More than 4 years, current total loss value increased by 30%

- Liability cover as stipulated by Spanish law and increased by 50.000.000€
- Liability cover for items transported by the vehicle
- Liability cover for towing trailers up to 750 kg
- All factory fitted accessories included as standard for no extra costs

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