Allianz 🕕

My Electric Car Insurance package details

Coverage provided	Comfort	Plus	Extra	Max	Coverage definitions Download more details
Motor Third Party Liability	\checkmark	\checkmark	~	~	(MTPL) Mandatory insurance which covers the damage you caused to others with your insured vehicle.
Legal Support	~	~	~	~	Includes advice via hotline and/or court representation in case of a legal dispute following a car accident.
Roadside Assistance (Base)	~	~	~	~	Includes immediate assistance (e.g. towing to nearest repair shop, mobility service) in case of an accident and/or vehicle malfunction. Electric car only: Recovery to the nearest chargepoint if you run out of charge.
Personal Accident (Base)	~	\checkmark	~	~	Covers driver in case of death and/or permanent disability caused by a car accident.
Natural Catastrophes	×	~	~	~	Covers damage, destruction or loss of vehicle due to e.g. wind, hail, landslide, flood, earthquake.
Fire, Explosion, Implosion	×	~	~	~	Covers damage, destruction or loss of vehicle as a consequence of fire, explosion or implosion.Electric car only:Image: Colspan="2">Of the reging equipment coverage in case of fire (charging cables, wall boxes, adaptors).Image: Colspan="2">Battery coverage in case of fire.
Animal Collision	×	~	~	~	Covers damage caused by collision with an animal.
Roadside Assistance (Extended)	×	~	~	~	Includes Roadside Assistance (Base) + extended immediate assistance scope (e.g. car rental, hotel accommodation, return home) in case of an accident and/or vehicle malfunction.
Personal Accident (Extended)	×	~	~	~	Covers driver and passengers in case of death and/or permanent disability caused by a car accident.
Theft	×	×	~	~	Covers theft of entire vehicle, vehicle components, belongings inside the vehicle and damage/destruction caused by break-in and/or unauthorized use of the vehicle.Electric car only:Image: Colspan="2">Charging equipment coverage in case of theft (charging cables, wall boxes, adaptors).Image: Colspan="2">Battery coverage in case of theft.
Vandalism	×	×	~	~	Covers damages resulting from vandalism, i.e. destroying or damaging of insured vehicle by known or unknown person.
Glass	×	×	~	~	Covers repair or replacement, in case of damages, i.e. cracks or fragmentations to windshield and other glass components.
Own damage (MOD)	×	×	×	~	Covers damage as a result of crashing into unmoving (e.g. wall, stationary vehicle) and/or moving object (e.g. car, person)Electric car only:ImageCharging equipment coverage in case of accidental damage (charging cables, wall boxes, adaptors).ImageBattery coverage in case of accidental damage.
Gap Insurance	×	×	×	~	Guarantees payment of initial purchase price in case of a total loss or theft. Applicable for vehicles which are up to 6 months old from the date of signing the insurance policy and is valid for the next 24 months.

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