

Coverage provided	Comfort	Plus	Extra	Max	Coverage definitions	<a href="#">Download the Benefits Guide</a>
<b>MTPL insurance</b>	✓	✓	✓	✓	Offers financial protection in case you cause a damage to a third party when driving your vehicle.	
<b>Direct Settlement (Optional)</b>	✓	✓	✓	✓	Can only be purchased together with the MTPL policy. It allows you to recover your loss under your MTPL policy from Allianz-Tiriac in case of an accident caused by a third party that is MTPL insured.	
<b>Legal Support</b>	✓	✓	✓	✓	Covers legal support expenses to protect your legal interests in case of a car accident involving the insured vehicle for MTPL.	
<b>Roadside Assistance (basic coverage)</b>	✓	✓	✓	✓	Provides (basic) roadside assistance consisting of the car repair at the accident site, as well as the vehicle towing and storage.  <b>Electric car only:</b> Recovery to the nearest chargepoint if you run out of charge.	
<b>Personal Accident (basic coverage)</b>	✓	✓	✓	✓	Covers the vehicle driver in case of death and/or disability if involved in an accident, while driving the car.	
<b>Natural Phenomena</b>	✗	✓	✓	✓	Covers damage due to natural phenomena such as: flood, storm, hurricane, earthquake, landslide or landfall, torrential rain, hail, lightning, weight of snow or ice.	
<b>Fire, Explosion</b>	✗	✓	✓	✓	Covers the vehicle damage caused by fire or explosion.  <b>Electric car only:</b> Charging equipment coverage in case of fire (charging cables, wall boxes, adaptors). Battery coverage in case of fire.	
<b>Damage caused by animals</b>	✗	✓	✓	✓	Covers damage caused by collision with an animal or by an animal's gnawing, biting, tearing, scratching or from entering / remaining inside the motor compartment.	
<b>Roadside Assistance (extended coverage)</b>	✗	✓	✓	✓	Offers additional roadside assistance services: repairs, towing, fuel delivery, transportation and/or accommodation for persons etc.	
<b>Personal Accident (extended coverage)</b>	✗	✓	✓	✓	Provides the same coverages as the basic package, with higher indemnity limits.	
<b>Theft</b>	✗	✗	✓	✓	Covers damage due to theft of the vehicle or vehicle components, as well as damage / destruction caused by breaking into the vehicle.  <b>Electric car only:</b> Charging equipment coverage in case of theft (charging cables, wall boxes, adaptors). Battery coverage in case of theft.	
<b>Vandalism</b>	✗	✗	✓	✓	Covers damages resulting from vandalism, meaning destruction of or damage to the insured vehicle caused by unknown persons.	
<b>Glass</b>	✗	✗	✓	✓	Covers expenses incurred to repair or replace elements damaged as a result of accidental events causing damage exclusively to windscreen or glass components.	
<b>Collision, scratching and other risks</b>	✗	✗	✗	✓	Covers damage as a result of collision, scratches, rollover, fall of the vehicle or objects on the vehicle.  <b>Electric car only:</b> Charging equipment coverage in case of accidental damage (charging cables, wall boxes, adaptors). Battery coverage in case of accidental damage.	
<b>GAP Insurance</b>	✗	✗	✗	✓	Following the occurrence of a total loss due to an insured event, Allianz-Tiriac will grant indemnities based on the replacement value, as per the acquisition invoice.	