



EXPATRIATE MOTOR INSURANCE



SAMMY THOMAS
Insurance Brokers
We insure your tranquility



CAR INSURANCE DESIGNED TO MEET ALL YOUR NEEDS



Why pay more when you can pay less?

There are many products on the market, but few that can offer an extraordinary service, that really does make a difference.



Here at SAMMY THOMAS Insurance Brokers, we can offer you a comprehensive motor insurance especially designed for international clients who are seeking that little bit extra from their policy.

A flexible product that can be adapted to each individual. In addition to the usual basic cover, various complementary benefits can also be added, depending on the insured person's interests.

Around the clock roadside assistance right from your doorstep with the guarantee of arrival within the hour, wherever your location.

Increased cover for third party liabilities includes both compulsory and voluntary cover, including damage or injury to third parties by towing a trailer or a caravan up to 750 kg; also public liability for pedestrians or amateur cyclists.

We insure both English & Foreign cars.



Our motor insurance gives automatic cover for anyone over 25 years, who has held a driving licence for more than two years.

We also offer the possibility of insuring young drivers.

Assistance does not stop at the roadside either we also cover for legal assistance with help dealing with fines; translation; and appeals against traffic violations or other offences.

OUR EXPATRIATE POLICY GIVES UP TO 65% NO CLAIMS BONUS AND BONUS PROTECTION AT NO EXTRA CHARGE.

CAR INSURANCE DESIGNED TO MEET ALL YOUR NEEDS



ACCESSORIES

Non-standard vehicle accessories are covered at no extra charge.



24/7 ROAD RECOVERY FROM 0 KM



Fully comprehensive policies available with or without excess.
Our excess starts from as little as 90€. One of the lowest on the market.

WE INSURE HIGH POWERED SPORT CARS



ACCIDENTS AND PERSONAL INJURIES

In the case of an accident, there is special cover for the driver, up to 115.000€ for accidental death & disability. There is also an option of including a monthly income of 450€ in case of total disability. All passengers are automatically covered by the third party liabilities compulsory and voluntary cover.

In case of death due to an accident, 3000 € will be paid in advance towards burial costs.

A replacement (courtesy) vehicle is provided in case of an accident, fire or theft, including the repair of all incurred damage.

To make life more convenient, you also have the opportunity to use the garage of your choice to repair your vehicle. Should the vehicle be a write-off or lost due to theft, you will be indemnified for the cost of renovation, plus an extra 30% for vehicles over 4 years old!

24 hour breakdown service from 0 km

Around the clock service right from your doorstep, with unlimited mileage throughout Spain, Portugal, France and Andorra. So don't worry about which garage your vehicle will be repaired at....you can decide! If travelling through the rest of Europe, you may take it to your official garage, or anywhere up to a 100 km radius from your location.

CAR INSURANCE DESIGNED TO MEET ALL YOUR NEEDS



ROBBERY, THEFT & LARCENY

In the event of robbery or intent of robbery, you will be covered up to 500€ for all your personal items.
(*Except all the accessories insured in the car.)



Broken windows can be repaired at any garage without any excess charge.
If you use an affiliated garage you won't risk losing your no claims bonus.

The 24 hour assistance doesn't only cover the passengers while being inside the vehicle. You also have worldwide travel assistance for the policyholder, spouse, children and other family members living with him/her. Medical transportation and repatriation of injured or sick individuals is also covered from 0 km.

One of the advantages of our EXPAT product is covering car larceny. If you mistakenly leave your keys in the car and it is driven away by a third party you will be covered. We are one of the few companies who actually provide cover for this crime.

INDEMNITY BASED ON VALUE AS NEW
In the case of a total loss of the vehicle that is valued with a deduction of the wreckage.
100% of the value as new, if the car is less than 2 years old.
80% of the value as new, if the vehicle is over 2 years old but less than 3 years old.
70% of the value as new, if the vehicle is over 3 years old and less than 4 years old.
If the vehicle is over 4 years old, its actual cash value plus 30% will be indemnified (less scrap)

We will provide a direct line for instant advice on loss of a driving licence or loss of penalty points under the new Spanish law.

Our cover is endless. Please don't hesitate to call or contact us for a quote TODAY.

For your free personalised quote please call us on
972 22 16 39

Or e-mail us at:
quote@sammythomas.com

website: **www.sammythomas.com**



The product could differ, depending on what kind of vehicle you insure, and what company you finally choose.

This product is designed for private cars, and **not** commercial vehicles.