The car is the most vulnerable asset – that is what casco is about.

Everything that matters for the decision – on one page.

What is it?

Casco is a voluntary policy for damage to **YOUR OWN vehicle** – MTPL, by contrast, covers damage you cause to others. The four classic pillars: collision damage (crash, collision, parking damage, vandalism – typically even when you are at fault), theft and robbery, natural hazards (storm, hail, flood, fire) and glass damage – plus optional extras (luggage, replacement car, assistance). The exact scope of cover varies by insurer, and a narrower **partial casco** option also exists – for an older or lower-value car this is often the rational middle ground.

On casco.biz we start with a 20-minute needs assessment – based on the car, its use, the goal and the budget we set the deductible direction and the scope of cover: **full or partial casco**, with which extras – after which I present several insurers' competing offers in one table: deductibles, depreciation rules, exclusions, assistance. We cannot responsibly promise a premium in advance – it emerges from the car's value and type, the deductible, mileage, claims history, anti-theft protection and the competing offers.

What makes up a good casco policy?

The three pillars

- **1. Collision damage** – crash, collision, parking damage (even at your own fault), vandalism, animal collision and pothole damage – the most common claim type.
- **2. Theft and natural hazards** – total theft, robbery, theft of parts (subject to key conditions), storm, hail, flood, fire, explosion.
- **3. Glass and extras** – glass damage (often with its own deductible rule), luggage in the car, a replacement car while it is repaired, assistance.

What to check before you sign

- **Deductible structure** – typically dual: a percentage AND a minimum amount together, with the higher one applying at claim time; alongside a typical 10%, minimum HUF 100,000 deductible, a larger claim can still mean a six-figure sum.
- **Depreciation** – the insurer may deduct the age of certain parts from the payout – what and how much depends on the terms (for example, a 3-year-old headlamp).
- **Total-loss formula** – value at the time of the claim minus wreck value; that is why it is key for the policy to track the car's real value.
- **Comparing offers** – several insurers' offers in one table, by premium AND content; moved together with MTPL, the whole car package becomes transparent at once.

The covers, in one table

the categories are for guidance only – the comparison is based on content

Cover	What it protects	The right question to ask
Collision damage	Crash, collision, parking damage, vandalism	*What deductible applies – percentage AND minimum?*
Theft, robbery	Theft of the vehicle or its parts	*What key and anti-theft conditions typically apply?*
Natural hazards	Storm, hail, flood, lightning, fire	*Exactly which events are on the list?*
Animal collision	Collision with wildlife or an animal	*Is it a base cover or an extra – and with what deductible?*
Glass damage	Damage to the windscreen and glass surfaces	*Is there a separate glass deductible, and how does it typically work?*
Replacement car	A substitute car while yours is repaired	*For how many days, in what category – typically?*
Assistance	Roadside help, towing, onward travel	*For what, and up to what limit can it be called?*

How does it work?

1 · Needs assessment
20 minutes. The car, its use, the goal and the budget – this is also where we see whether full casco is worth considering at all.

2 · Deductible and cover
A joint decision. Starting from how you use the car, we fine-tune the deductible direction and the scope of cover: full or partial casco, with which extras.

3 · Comparing offers
One table. Several insurers' offers by deductibles, depreciation rules, exclusions, assistance – ready for a decision.

4 · Signing and after
You decide. I prepare the paperwork, and for a financed car we also arrange the assignment clause. If a claim stalls or is disputed, I help as broker wherever I can.

NEXT STEP

20-minute free consultation

By the end you will know exactly what sum and what scope to request offers for – and what the next step is.

Book an appointment

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