MotorTrip Protect Extension

This MotorTrip Protect Extension is only applicable while **you** travel with **your vehicle** during an **overseas trip** subject to the terms, conditions and exclusions set out below**.**

This MotorTrip Protect Extension is part of and must be read together with the attached main eDrivo Policy**.** Unless **we** state otherwise in this MotorTrip Protect Extension, all terms, conditions, limits and exclusions in the main eDrivo Policy shall continue to apply in full.

Table of Cover

S/N	Benefit	Benefit Limit (S$) per trip
1	**Loss or damage of baggage and personal belongings in your locked vehicle due to theft by forcible entry or accident to your vehicle** Overall section limit Sub-limits: Limit for laptop or mobile devices in total Limit for golf equipment in total Limit for watches, jewellery, or valuables in total Limit for other items (for each item, set or pair)	 1,500 1,000 1,000 200 150
2	**Loss of your and your travelling companion's passport and/or driver's license** Overall section limit Sub-limits: Limit for accommodation expenses per room per night	 1,000 200
3	**Hospital visitation/Compassionate visit following accident of your vehicle** Overall section limit Sub-limits: Limit for accommodation expenses per room per night	 1,000 200
4	**Alternative transport to your home in Singapore if your vehicle cannot be driven due to damage after an accident** Overall section limit	 500
5	**Medical and trauma counselling expenses if your vehicle is carjacked** Overall section limit	 1,000

Section 1 – Loss or damage of baggage or personal belongings in your locked vehicle due to theft by forcible entry or accident to your vehicle		
When we will pay	**What we pay**	**What we do not pay**
A If **you** or **your travelling companion** baggage or personal belongings in **your** locked **vehicle** are lost or damaged due to theft by forcible entry or **accident** to **your vehicle** while on a **trip overseas**. **You** must show that **you** have met the following conditions. **1** Visible force and violence must have been used to break into **your vehicle** in the case of theft.	**1** **We** will decide whether to replace, repair or pay a cash equivalent for the lost or damaged baggage and personal belongings. **We** will deduct an amount for wear and tear when **we** work out the claim. **2** The most **we** will pay under this section is the sub-limit and limit as shown in the **table of cover**.	**We** will also not pay for the following, or for loss or liability directly or indirectly caused by the following. **1** Claims for wear and tear (this includes scratches, discolouration, stains, tears, or dents to the surface of the item which does not affect how it works), claims arising from atmospheric or climatic conditions, gradual deterioration, pests and insects or damage caused during the

2 **You** have taken all possible steps and been careful to protect the security of the belongings and prevent loss or damage. **3** **You** have reported the loss to the police, within 24 hours of discovering the loss or damage. **You** must send **us** a copy of the police report or other written document issued by the relevant authority with details of the loss or damage, together with all relevant receipts or proof of purchase.		repair process. **2** Items that are confiscated or held by customs or authorities. **3** Claims for any motor vehicles (including **your vehicle**) and its accessories. **4** Claims for fragile items, antiques, artefacts, manuscripts, paintings, musical instruments, dentures, fur and contact or corneal lenses. **5** Claims for fruits, perishables, consumables and animals. **6** Claims for loss of, or restoring, lost or damaged information stored in tapes, cards, discs or other storage devices. **7** Claims for **business goods** or equipment of any kind. **8** Claims for **money**, securities, stamps, debit or credit cards, cash card, Ez link Card, bonds and coupons. **9** Claims for identity card, passport, travel pass or tickets and travel documents. **10** Claims for any item which does not belong to **you** or **your travelling companion**. **11** Unexplained and mysterious disappearance of **your** baggage or personal belongings. **12** Any claim resulting from **your** deliberate act, failure to act, negligence or carelessness. **13** Any claim resulting from deliberate acts of anyone **you** or **your travelling companion** have invited to join **you** or **your travelling companion** at any time during **your trip.**
Section 2 – Loss of you or your travelling companion's passport and/or driver's license		
When we will pay	**What we pay**	**What we do not pay**
A If **your** or **your travelling companion's** passport or driver's license is **accidentally** lost or stolen during **your trip**	**1** **We** will pay for reasonable economy-class transport (air, sea or land travel) and reasonable accommodation	**We** will also not pay for the following, or for loss or liability directly or indirectly caused by the following.

overseas made using **your vehicle, we** will cover such loss or theft regardless of whether it occurs in or outside **your vehicle**. **You** must show that **you** have met the following conditions. **1** **You** have taken all possible steps and been careful to make sure that the passport and travel documents are kept in a secure place and they are not left **unattended** in a **public place**. **2** **You** have reported the loss to the police or relevant authority where the loss happened within 24 hours of discovering it. **You** must make claims arising from losing the passport or travel documents while in the custody and care of the transport or accommodation provider to the service provider first. **We** will reduce **your** claim by the amount the transport or accommodation provider has refunded **you**. **We** will only pay **your** claim after **you** have provided **us** with written or documentary proof that **your** claim has been denied, rejected or partially paid by the transport or accommodation provider.	expenses of a standard room which **you or your travelling companion** to whom the passport or driver's licenses belongs to must pay while **overseas** to apply to replace the lost passport in order to return to Singapore. **2** **We** will also pay for the administrative fee which **you** or **your travelling companion** have to pay to get a replacement passport, passport photograph or driver's license. **3** The most **we** will pay under this section is the sub-limit and limit as shown in the **table of cover**.	**1** Loss of the passport or driver's license in Singapore, or on trips which were not undertaken via **your vehicle.** **2** If **you** fail to report the loss to the police or relevant authority within 24 hours of the discovery. **3** **You** failing to take due care and precautions to make sure that the passport and driver's license are kept in a safe place. **4** Unexplained and mysterious disappearance of the passport or driver's license. **5** Any claim resulting from **you** or **your travelling companion's** deliberate act, failure to act, negligence or carelessness. **6** Any claim resulting from the passport or driver's license being lost when left **unattended** in a **public place** and which is not in the custody of an authorised party (including but not limited to transport and accommodation providers such as airline, train, ferry, hotels and resorts). **7** Any claim resulting from deliberate acts of anyone **you** or **your travelling companion** have invited to join **you** or **your travelling companion** at any time during **your trip.**
Section 3 – Hospital visitation/Compassionate visit due to accident of your vehicle		
When we will pay	**What we pay**	**What we do not pay**
A If **you** or **your travelling companion** suffer an **injury** due to **your vehicle** involving in an **accident** while on a **trip overseas** and: **1** have to stay in an **overseas hospital** for at least three full days, and **2** the medical condition does not allow return to Singapore for medical	**1** **We** will pay for the reasonable economy-class transport expenses (for air, sea or land travel) and reasonable hotel accommodation expenses of a standard room for one **family member** to travel and be with **you** or one **travelling companion** to stay with **you** (or **your travelling companion**) until **you** (or **your**	**We** will also not pay for the following, or for loss or liability directly or indirectly caused by the following. **1** Claims for a **family membe**r to travel and visit if at least one **travelling companion** is able to accompany **you or your travelling companion** who is **hospitalised.**

treatment, and **3** no **adult family member** is around during the stay in the **hospital**. **B** If **you** or **your travelling companion** dies because of an **injury** due to **your vehicle** involving in an **accident** while **overseas** and there is no **adult family member** present to make funeral arrangements or arrangements to send the body or ashes **home**.	**travelling companion**) are confirmed medically fit by a **medical practitioner** to continue with the **trip** or to return to Singapore or for up to 30 days from the date the **trip** ends, whichever comes first. **2** **We** will pay for the reasonable economy-class transport expenses (for air, sea or land travel) and hotel accommodation expenses of a standard room for one **family member** or **travelling companion** to help in the final arrangements to bring the body or ashes back to Singapore or **home country**. **3** **You** can only claim under either paragraph A or B under Section 3 "When we will pay" for each event but not under both sections. **We** will only pay the benefit which applies to **you** under section A or B of **your plan** as shown in the **table of cover**. **4** The most **we** will pay under this section is the sub-limit and limit of as shown in the **table of cover**.	
Section 4 – Alternative transport to your home in Singapore if your vehicle cannot be driven due to damage after an accident		
When we will pay	**What we pay**	**What we do not pay**
A If **your vehicle** cannot be driven due to damage after an **accident** while on a **trip overseas.**	**1** **We** will pay for the reasonable alternative land transport expenses for **you** and **your travelling companion** to return directly to **your** home in Singapore. **2** The most **we** will pay under this section is the limit as shown in the **table of cover**.	**We** will also not pay for the following, or for loss or liability directly or indirectly caused by the following. **1** Claims for stops and/or drop-offs at multiple locations. **2** Claims for rental of other vehicles.
Section 5 – Medical and trauma counselling expenses if your vehicle is carjacked		
When we will pay	**What we pay**	**What we do not pay**
A If **you** or **your travelling companions** suffer an **injury** or psychological trauma because **your vehicle** is **carjacked** while on a **trip overseas** and medical treatment or trauma counselling is needed. A written report of the medical condition from the **medical practitioner** together with	**1** **We** will pay for the necessary and reasonable costs of emergency medical, surgical, **hospital**, **dental treatment,** trauma counselling ambulance recommended or requested by a **medical practitioner** for treatment, up to the limit shown in the **table of cover** of or up to a period of 45 days from the date of the first	**We** will also not pay for the following, or for loss or liability directly or indirectly caused by the following. **1** **Overseas** medical treatment which has been planned or pre-arranged. **2** Claims for **dental treatment** as a result of tooth or gum or oral

original medical bills and receipts must be provided.	treatment, whichever comes first. **2** **We** will also pay for the necessary and reasonable costs of medical treatment by a **specialist**, only if the **specialist** medical treatment is considered necessary and has been referred by a **general practitioner** (apart from trauma counselling or **dental treatment**). **3** Following medical treatment, **we** will pay for the reasonable costs of medical equipment and aids that are considered medically necessary for recovery and mobility if recommended by the **medical practitioner**. **4** If **you** or **your travelling companion** can recover all or part of the medical expenses from other sources, **we** will only pay the amount that cannot be recovered from these other sources. **5** The most **we** will pay under this section is the limit as shown in the **table of cover**.	diseases, or from normal wearing of teeth.

Definitions

Accident or **accidental** means a sudden, unexpected event which happens during the **period of insurance** which must be the only cause of **injury** or damage to or loss of property, whichever applies.

Adult means an individual aged 21 and above.

Business goods mean any merchandise or trade item **you** hold or carry to sell. This includes trade or business exhibits and samples that are not meant for sale or re-sale.

Carjack or **carjacked** means someone who takes by force, or threat of force or violence, of **your vehicle** while **you** or **your travelling companions** are travelling in the **vehicle**.

Dental treatment means treatment needed to restore sound and natural teeth which is necessary because of an **accident** during **your trip**.

Family member means **your** husband or wife, children, parents, brothers and sisters, parents-in-law, brothers-in-law, sisters-in-law, grandparents, grandparents-in-law, daughters-in-law, sons-in-law or grandchildren.

General practitioner means any person registered and legally qualified by a medical degree in western medicine and authorised by the medical licensing authority of that country to provide general medical care. This should cover a variety of medical problems in patients of all ages. This often includes referring patients to an appropriate **specialist.** This person should not be **you**, **your** family member or **travelling companion**, partner, business partner, employer, employee or agent.

Home means **your** home address in Singapore as shown in **your** Singapore national registration identification card or in other official passes and permits.

Home country means any country of which **you** are a citizen.

Hospital means an establishment which is registered under the relevant national laws and regulations to care for and treat sick and injured people as bed-paying patients and which:

a has organised facilities for diagnosis, treatment and major surgery;
b provides nursing services by registered nurses 24 hours a day;
c is under the supervision of one or more **medical practitioners**; and
d is not mainly a clinic, a secure place to care for alcoholics or drug addicts, a nursing, rest or convalescent home or a home for the elderly or a similar establishment.

Injury means damage or harm caused to the body by an external force suffered during the **trip** and which is caused only by an **accident.**

Jewellery or **valuables** means items made of or containing precious metals and semi-precious or precious stones, including but not limited to rings, cufflinks, bracelets, pendants, necklaces, bangles, earrings, brooches and pens.

Laptop means a **laptop** computer or a tablet computer including the accessories that come as standard equipment with it.

Medical practitioner means any person registered and legally qualified as a doctor by a medical degree in western medicine and authorised by the medical licensing authority of that country to provide medical or surgical services within the scope of their licence and training. The **medical practitioner** cannot be **you**, **your family member** or **travelling companion**, partner, business partner, employer, employee or agent.

Money means banknotes, coins and traveller's cheques.

Overseas means anywhere outside Singapore and within the geographical limits of the **policy** as shown in the General exclusions.

Public place means a common area or place where anyone has a right to be present or to come and go as they please.

Specialist means a **medical practitioner** who has the necessary qualifications and expertise to practise as a recognised specialist of diagnostic techniques, treatment and prevention, in a particular field of medicine like psychiatry, neurology, paediatrics, endocrinology, obstetrics, gynaecology, orthopaedics, optometry and dermatology.

Table of cover means the table showing the list of benefits **we** will pay each of **you** according to **your plan** while this **policy** is in force. It will depend on the terms, conditions, limits, exclusions and qualifications of this **policy**.

Travelling companion means a person who is accompanying **you** on the same **trip,** having travelled **overseas** with **you** in **your vehicle**.

Trip means any journey **you** carry out from Singapore to an **overseas** destination during the **period of insurance** in **your vehicle**. This does not include any journeys involving commercial use of **your vehicle**, such as rental or private hire usage.

Unattended means when **you** do not watch over, look after or are not in full view of and not in a position to prevent unauthorised interference of **your** belongings.

Claims conditions

a At the time of **your trip**, **you** must be medically fit to travel and not be aware of any circumstances which may lead to a claim. If not, **we** may not pay the claim.

b **You** must tell **us** as soon as possible and in any case within 30 days following any **injury**, incident, event, or discovery of any loss, theft or damage which may give rise to a claim under this **policy**.

c **We** pay all property claims based on the value of the items at the time of loss or damage, and this means **you** or **your travelling companion** will not get back the full price.

d For loss of items while **overseas** due to theft or an **accident** under section 1, when **we** pay **your** claim, **we** will pay to **you** and apply the reduction factor as shown in the table below.

Baggage and personal belongings (not including watches, jewellery or valuables) which are lost due to theft or accident	Reduction factor to be applied to the value of the item	
	With receipt or credit-card statement	Without receipt or credit-card statement
Less than or equal to 1 year	0%	50% of same model (or closest but not better) available in the market, up to $100 per item for each set, pair and up to $500 in total
More than 1 year and less than or equal to 2 years	10%	
More than 2 years and less than or equal to 3 years	20%	
More than 3 years and less than or equal to 4 years	30%	
More than 4 years and less than or equal to 5 years	40%	
More than 5 years	50%	
Watches, **jewellery** or **valuables**	0%	50%

e For damage of baggage while **overseas** under section 1, when **we** pay **your** claim **we** will pay to **you** and apply the following reduction factor.

With proof of damaged baggage (not including watches, jewellery or valuables)	Reduction factor to be applied to the value of the item	
	With receipt or credit-card statement	Without receipt or credit-card statement
Less than or equal to 1 year	0%	50%
More than 1 year and less than or equal to 2 years	10%	
More than 2 years and less than or equal to 3 years	20%	
More than 3 years and less than or equal to 4 years	30%	
More than 4 years and less than or equal to 5 years	40%	
More than 5 years	50%	

f **You** must keep any property which is damaged, and if **we** ask, **you** must send it to **us**. (**You** will also need to pay any costs involved in doing this.) If **we** pay a claim for the property and it is then recovered or it has a salvage value, it will become **our** property.

g If **you** or **your travelling companions** can recover all or part of the medical expenses from other sources, **we** will only pay the amount that cannot be recovered.

h **We** pay all claims in Singapore dollars. If the loss is in a foreign currency, **we** will convert the amount into Singapore dollars at the exchange rate which **we** will decide on the date of the loss.

i For the avoidance of doubt, any claim made under this MotorTrip Protect Extension will not be treated as a claim under **your** main eDrivo Policy for the purpose of calculating **your** No Claim Discount (NCD). Claims made under this MotorTrip Protect Extension will not affect **your** NCD under the main eDrivo Policy.

What you need to provide when you send us your claim

a **You** or **your** legal representatives must supply all information, reports, original invoices and receipts, proof of ownership, evidence, medical certificates, documents (such as a translation of a foreign-language document into English), confirmed by oath if necessary, **we** may need before **we** assess **your** claim. **We** may refuse to refund any expense which **you** cannot provide original receipts or invoices for.

b **You** must give **us** the travel booking form, invoice, e-ticket confirmation, boarding pass and photocopy of passport as part of **your** claim to prove **your** travel.