

eDrivo Car Insurance

Comprehensive coverage tailored for your electric vehicle (EV).
Not just a regular car insurance.

GENERAL INSURANCE



WHY DO YOU NEED AN EV INSURANCE?

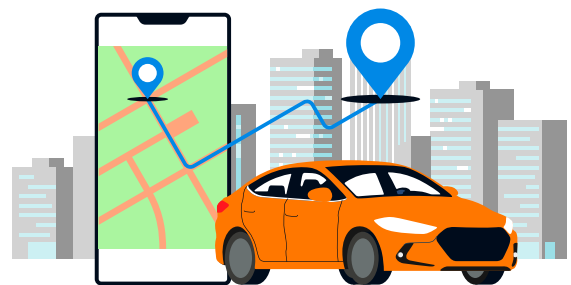
Regular car insurance plans may not be sufficient for your electric car. Issues such as electric charging and battery health problems may affect your ownership experience.



Owning an EV is expensive in current times¹.

Can your regular car insurance adequately cover your EV?

Range anxiety is one of the common worries for EV drivers. **To alleviate this concern, having access to emergency mobile rescue services can provide you with peace of mind.**



Component replacement for EVs like batteries can be expensive², and almost a third of an EV's cost comes from the batteries¹. This could potentially lead to high out-of-pocket expenses and cause financial stress. **Having unlimited replacement for your battery can help ease your worries.**

WHY CHOOSE eDRIVO CAR INSURANCE?

Your electric car is unique, so should your coverage.

We know the importance of getting the right coverage as we charge towards sustainable driving. That's why eDrivo Car Insurance provides comprehensive coverage for you and your battery, so you can embrace electric mobility with peace of mind.

Key Benefits



Emergency Mobile Rescue³ – If your car battery runs out of charge on the road, our service provider will arrive at the scene and provide DC fast charging up to 20% capacity so you can drive to the nearest charging station. Enjoy unlimited access to this service as a policyholder.



Get peace of mind with **unlimited replacement for your battery⁴** in the event it is damaged in an accident.



Cyber hacking coverage⁵ to protect your car against loss or damage due to malicious cyber acts.



Reduce your premiums by 5% by opting for \$3,000 excess for every battery replacement.



Pays up to \$100,000⁶ of your outstanding car loan if death occurs from a car accident while you are in the insured vehicle.



Driving out of Singapore⁷? Get covered for loss of personal belongings, travel documents, hospital visitation, trauma counselling and more.

Other Benefits



Orange Force – our dedicated accident response team that provides accident assistance anywhere in Singapore to advise you on your accident matters.



Get **up to \$2,000 medical expenses benefit** if you, your passengers or authorised driver are injured in a car accident.



Coverage for death and permanent disability if you, your passengers or authorised driver are injured in a car accident. Receive up to \$100,000 coverage for the policyholder, and up to \$50,000 coverage for each passenger/ authorised driver.



Public EV charging station cover⁸ – We cover up to \$5,000 for the accidental damage to the charger caused by you or your authorised driver during charging.

More electrifying add-ons to keep you moving

eDrivo Car Insurance offers you the flexibility to opt for additional benefits so your needs can be adequately taken care of wherever you drive.

Private EV charging station cover

Add on coverage of up to \$5,000 for the cost incurred in the event of accidental damages, including fire and other external causes⁹.

Roadside assistance and wellness cover at an additional \$8.72/year

Opt for our roadside assistance and wellness cover and get reimbursed up to \$200 reimbursement¹⁰ per insured year for non-accidental vehicle breakdowns.

If you suffer any facial injuries during an accident, fret not. We provide coverage of up to \$1,000 cosmetic reconstructive surgery expenses¹¹ per insured year.

And if you are expecting a little one, you can claim up to \$10,000 personal accident coverage¹² and the additional cover of up to \$1,000 for pregnancy-related medical expenses or cosmetic reconstructive surgery expenses coverage in the event of an accident¹¹.

No-claim discount (NCD) protection¹³

We provide an optional benefit to protect your NCD if it is at least 30%. Free NCD protection is automatically granted if you have been enjoying NCD of 50% from us in the last two consecutive years upon your next renewal.

24/7 referral services for road and medical assistance in West Malaysia¹⁴

With our 24-hour referral services for road and medical assistance, you can travel in West Malaysia feeling more assured.

Up to a week of daily transport allowance

To minimise disruptions associated with vehicle downtime, you may choose to cover your transport expenses by opting for the daily transport allowance coverage. This is claimable from the first day of repairs, up to a maximum of 7 days.

Pay less for motor claims with excess waiver coverage¹⁵

Reduce out-of-pocket expenses when you opt for this cover. Get the excess of \$600 waived in the event of any accident claims.

Choose the right plan for you

We have different coverage plans to suit your different needs and lifestyle.

- eDrivo Advantage Plan

Get original parts for your vehicle repairs from authorised workshops at affordable premiums if you upgrade to the Advantage Plan.

Car repairs are available for specific car models aged 7 years and below. For more information, visit income.com.sg/edrivo-car-insurance.

- eDrivo Premium Plan

Have your vehicle repairs carried out at the workshop of your choice if you opt for the Premium Plan.

Why choose original parts for your car repairs?

Original parts are manufactured directly by the automaker, or by an appointed third-party contractor. The part or packaging is imprinted with the manufacturers' logos and/or part numbers. Opting to use original parts provides assurance that your car quality is not compromised while maintaining its reliability and durability in the long run.

Coverage at a glance

Coverage	eDrivo Premium	eDrivo Advantage
Workshop for vehicle repairs	At your preferred workshop	At eDrivo Advantage authorised workshop
Loss or damage to your vehicle from accidental causes	Up to market value at the time of loss or damage	
Loss or damage to your vehicle from cyber hacking	Up to market value at the time of loss or damage	
Loss or damage by fire or theft	Up to market value at the time of loss or damage	
Damage to third party property	Up to \$5,000,000	
Death or injury to third party	Unlimited	
Medical expenses	Up to \$2,000	
Personal accident benefits	Up to \$100,000	
Towing service	Up to \$500	
Windscreen cover ¹⁶	Unlimited	
Policy excess	\$600 or any other amount shown on the Schedule or Certificate of Insurance applies for each and every accident claim	
Windscreen excess	\$100 or any other amount shown on the Schedule or Certificate of Insurance applies for each and every claim	
Unnamed driver excess	• Extra excess of \$2,500 will apply if the unnamed driver is under 27 years old or has less than one year's driving experience • Extra excess of \$500 will apply if the unnamed driver is 27 years old and above with one or more year's driving experience	
Emergency Mobile Rescue	Unlimited activation of electric vehicle charging per insured year, up to 20% capacity	
Public electric vehicle charging station cover	Up to \$5,000 per claim	
Loan protection cover ⁶	Up to \$100,000 per claim	
Optional Cover		
NCD Protector ¹³	Applicable to policy with at least 30% NCD	
Daily transport allowance	• Choose a daily allowance of either \$50 per day or \$100 per day • Claimable from the first day of repair, up to a maximum of 7 days and applicable for the first two claims during the period of insurance	
Excess waiver ¹⁵	Waive the basic excess of \$600 when you make a claim	
Roadside assistance and wellness cover	• Up to \$200 per insured year for roadside assistance services expenses¹⁰ • Up to \$1,000 per insured year for cosmetic reconstructive surgery or pregnancy related check-up for the policyholder¹¹ • Up to \$10,000 personal accident coverage for the policyholder who is pregnant¹²	
Private electric vehicle charging station cover	Up to \$5,000 per claim	
Voluntary battery replacement excess	Enjoy 5% premium savings for voluntary \$3,000 excess	

Coverage at a glance

MotorTrip Protect Coverage	eDrivo Premium	eDrivo Advantage
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: 1. Limit for laptop or mobile devices in total 2. Limit for golf equipment in total 3. Limit for watches, jewellery, or valuables in total 4. Limit for other items (for each item, set or pair)	\$1,500 \$1,000 \$1,000 \$200 \$150	
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	
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	
Alternative transport to your home in Singapore if your vehicle cannot be driven due to damage after an accident Overall section limit	\$500	
Medical and trauma counselling expenses if your vehicle is carjacked Overall section limit	\$1,000	

IMPORTANT NOTES

- 1 [EV ownership costs in Singapore - can you afford an EV?](#), Sgcarmart
- 2 [Electric Car Insurance: Are Electric Cars Cheaper To Insure?](#), SingSaver Singapore
- 3 Emergency Mobile Rescue
 - We are entitled to modify or alter the manner this service is delivered without notice.
 - The geographical coverage and contact details of our Emergency Mobile Rescue Service Provider is available on our website, which will be updated from time to time at our sole discretion.
 - This benefit is applicable to you for the period of insurance.
- 4 The battery replacement must be covered under Section 1 of the policy.
- 5 Cyber hacking by malicious act of gaining unauthorised access to your vehicle systems by any unauthorised person or entity.
- 6 Loan Protection Cover

If your vehicle is under a hire-purchase or leasing agreement, we will pay the hire-purchase company of your vehicle, any outstanding loan up to \$100,000, upon your death of arising out of an accident while you are the driver of, or a passenger in, your vehicle.

We will not pay where the death:

 - is caused by intentional self-injury or suicide.
 - occurs after more than three (3) calendar months of the accident.

All other terms and conditions provided under this Policy is otherwise unchanged.
- 7 Outside of Singapore's geographical limits includes West Malaysia and parts of Thailand within 80 km from the border of West Malaysia.
- 8 Liability for other property damage, injury or death to any third party is excluded. This benefit will not cover any consequential loss arising directly or indirectly from the damage to the public electric vehicle charging station, your vehicle or other vehicles.
- 9 We will pay you for loss or damage to your private electric charging station caused by:
 - accidental collision;
 - fire, external explosion, lightning, burglary, housebreaking and theft;
 - malicious act by a third party;
 - strike, riot, or civil commotion;
 - flood, typhoon, hurricane, volcanic eruption, earthquake, or other natural disaster.

This benefit is applicable to you only one time per period of insurance.
- 10 Roadside Breakdown Assistance Benefit

If your vehicle cannot be driven due to any puncture to its tyre(s) or any mechanical or electrical breakdown and not due to an accident involving your vehicle, we will pay you the reasonable expenses incurred on site up to \$200 once for each period of insurance for the following services rendered:

 - Service charge to replace the defective batteries.
 - Service charge to replace the punctured tyre.
 - Towing fee incurred to tow the vehicle to the policyholder's preferred workshop.
 - Any other service charges necessarily incurred on site arising out of the breakdown.

The costs of replacing any vehicle parts, including batteries and tyres, are not covered by this benefit.

If the vehicle breaks down, you have to contact a breakdown service provider to assist you. To submit your claim for this benefit, you must provide the following within 30 days of the breakdown:

 - Claim form.
 - Photographic evidence of the service(s) provided on site.
 - Tax invoice/ Receipt with details on the type of services performed by the service provider and payment made.

IMPORTANT NOTES**11 Additional Medical Expenses**

We will pay you a further sum of up to \$1,000 for reasonable medical expenses which you have paid due to an accident involving your vehicle while you are the driver of, or a passenger, for the following treatments:

- Your pregnancy related check-up or treatment necessitated and due to the accident; or
- Your cosmetic (aesthetic, plastic surgery or dental treatment, or any treatment) reconstructive surgery.

We will only pay the cosmetic reconstructive benefit if the treatment is carried out:

- a. to restore any loss of function or change in appearance due to an injury or a condition sustained by you as a result of an accident involving your vehicle;
- b. within 30 days after the date of the accident; and
- c. by a medical practitioner registered under the Medical Registration Act 1997.

This benefit is only payable to you once per period of insurance and provided you have a claim which is paid or payable by us under Section 1 of your policy.

12 Additional Personal Accident Benefits

We will pay you or your personal representative the amount shown in the scale of compensation for death or bodily injury arising out of an accident while you are the driver of, or a passenger in, your vehicle.

Scale of compensation:

- a. Death - \$10,000
- b. Total and permanent loss of all sight in both eyes - \$10,000
- c. Total loss by physical severance at or above the wrist or ankle of both hands or both feet or of one hand together with one foot - \$10,000
- d. Total loss by physical severance at or above the wrist or ankle of one hand or one foot together with the total and permanent loss of all sight in one eye - \$10,000
- e. Total and permanent loss of all sight in one eye - \$5,000
- f. Total loss by physical severance at or above wrist or ankle of one hand or one foot - \$5,000

We will only pay one of the items listed from a to f above for any one accident. If you die and/or suffer several injuries, we will only pay for the one item that provides the highest compensation. Our maximum limit that we will pay for any one accident is \$10,000.

If you have more than one private car policy with us, we will pay under one of the policies only. This benefit applies to a policyholder who is pregnant at the material time of the accident. We will not pay you any compensation if the loss or injury is not listed in the scale of compensation.

- 13 You can purchase the optional benefit to protect your NCD if your NCD is at least 30%. However, if you have been enjoying NCD of 50% from us in the last two consecutive years, you will automatically enjoy free NCD protection when you renew your policy with us. You cannot transfer the NCD Protection to another insurance company. It also does not guarantee that we will renew the policy. If you fail to report any accident to us within 24 hours, even with this NCD Protection, we will reduce your NCD by 10%.
- 14 The 24-hour referral services for road and medical assistance are available within Peninsular Malaysia which includes Penang and Langkawi but excludes the rest of the islands. This service is applicable for Income Private Car Insurance Policyholders only.
- 15 You can purchase the cover to waive the basic excess of \$600 when you claim under your motor policy. This excess waiver is not applicable to policies with excess of above \$600.
- 16 A windscreen excess of \$100 (or any other amount shown on the certificate of insurance) applies for every claim under the eDrivo Car Insurance.

IMPORTANT NOTES

There are certain conditions whereby the benefits under this plan will not be payable. You can refer to your policy contract for the precise terms, conditions and exclusions of the plan. The policy contract will be issued when your application is accepted.

This is for general information only and does not constitute an offer, recommendation, solicitation or advice to buy or sell any product(s). You can find the usual terms, conditions and exclusions of this policy at income.com.sg/edrivo-car-insurance-policy-conditions.pdf. All our products are developed to benefit our customers, but not all may be suitable for your specific needs. If you are unsure if this product is suitable for you, we strongly encourage you to speak to a qualified insurance advisor. Otherwise, you may end up buying a product that does not meet your expectations or needs. As a result, you may not be able to afford the premiums or get the insurance protection you want.

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Information is correct as at 14 August 2026.

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Financial planning, made for the moments that matter to you.

About Income Insurance

Income Insurance Limited (Income Insurance) is one of the leading composite insurers in Singapore, offering life, health and general insurance. Established in Singapore to plug a social need for insurance in 1970, Income Insurance continues to put people first by serving the protection, savings and investment needs of individuals, families and businesses today. Its lifestyle-centric and data-driven approach to insurance and financial planning puts the company at the forefront of innovative solutions that empowers the people it serves with better financial well-being.

For more information, please visit income.com.sg

Get in touch



MEET your Income Insurance advisor



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CHAT instantly at income.com.sg/advisor-connect



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