Summary of Private Car insurance cover

This is for general information only. You can find the precise terms and conditions of this plan in the policy contract.

Plan & Coverage	eDrivo Premium	eDrivo Advantage	Third party fire and theft	Third party
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 S$5,000,000)	✓	✓	✓	✓
Death or injury to third party (unlimited)	✓	✓	✓	✓
Medical expenses (up to S$2,000)	✓	✓		
Personal accident benefits (up to S$100,000)	✓	✓		
Towing service (up to S$500)	✓	✓		
Windscreen cover (unlimited)	✓	✓		
Vehicle repairs at your preferred workshop	✓			
Vehicle repairs at eDrivo Advantage authorised workshop		✓		
Policy excess as shown on the Schedule or Certificate of Insurance applies for each and every accident claim	✓	✓		
Windscreen Excess of S$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 S$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 S$500 will apply if the unnamed driver is 27 years old and above with one or more year's driving experience	✓	✓		
Emergency mobile rescue (up to 20% capacity)	✓	✓		
Loan Protection Cover (up to S$100,000) This benefit does not apply to company-registered vehicle	✓	✓		
Public Electric Vehicle Charging Station Cover (up to S$5,000)	✓	✓		
MotorTrip Protect (up to S$5,000) This benefit does not apply to company-registered vehicle	✓	✓		
Optional Cover	**eDrivo Premium**	**eDrivo Advantage**	**Third party fire and theft**	**Third party**
NCD Protector (applicable to policy with at least 30% NCD)	✓	✓	✓	✓
Daily transport allowance of either S$50 or S$100 is claimable, starting from the first day of repair and for up to a maximum of seven days, according to your selected option.	✓	✓		
Excess waiver (waiver of excess in the policy under Section 1)	✓	✓		
Roadside assistance and wellness cover (Reimbursement of up to S$200 (per insured year) for roadside assistance services expenses. Up to S$1,000 (per insured year) for cosmetic reconstructive surgery or pregnancy related check-up for the policyholder. Up to S$10,000 personal accident coverage for the policyholder who is pregnant.)	✓	✓		

Private electric vehicle charging station cover (Up to S$5,000 per claim)	✓	✓		
Voluntary battery replacement excess 5% premium savings for voluntary S$3,000 excess	✓	✓		

Policy Conditions
Private car

A Our agreement

This **policy**, including any **endorsements** we have issued, forms a legally enforceable agreement between **you** (the **policyholder**) and **us**. **We** agree to pay the benefits set out in this **policy** in exchange for the premiums paid.

All information provided in **your application form**, including declarations made over the phone or internet, forms the basis of this **policy**. **You** must answer all the questions in **your** application accurately and reveal all facts **you** know or ought to know before this policy is issued. Otherwise, **we** may make this **policy** void or refuse a claim.

B What your policy covers

Section 1 Your vehicle

1 **We** will pay **you** for loss or damage to **your vehicle** and its **accessories** caused by:

- accidental collision or overturning;
- fire, external explosion, self-ignition, lightning, burglary, housebreaking, theft or being hit by a falling object;
- a malicious act;
- cyber hacking;
- strike, riot or civil commotion; or
- flood, typhoon, hurricane, volcanic eruption, earthquake or other natural disaster.

2 **We** will not pay more than the current **market** value of **your vehicle** at the time of the loss or damage.

3 **We** have the option to repair, reinstate, replace or offer a cash settlement for the loss of or damage to **your vehicle** or its **accessories**. **We** will not pay more than the **market value** of **your vehicle** and its **accessories**.

If you are insured under our eDrivo© Advantage Plan, your vehicle will be repaired at eDrivo Advantage authorised workshops.

4 **We** are only legally responsible for making a payment under this section if **you** do the following.

- **We** are allowed to examine the nature and extent of the loss or damage to **your vehicle** or its **accessories** before it is repaired
- **You** have not made any attempt to recover the money from any other person.

5 If **your vehicle** is under a hire-purchase or leasing agreement, **we** will pay any cash settlement to the hire-purchase company of **your vehicle** named in the schedule.

6 If **your vehicle** cannot be driven due to damage from an accident, **we** will pay a reasonable towing charge of up to $500.

7 If **your windscreen** is broken due to an accident, **we** will pay the cost of replacement as long as:

- the repairs are carried out at the **windscreen** repairer **we** have appointed or approved; and
- **you** tell **us** before any repairs or replacement of **your** windscreen.

However, **we** will not pay for the cost of the solar film or similar as a result of replacing the windscreen.

8 If the vehicle is driven by an **unnamed driver**, the following **excess** will apply.

The unnamed driver	Excess
Under 27 years old or has less than one year's driving experience	S$2,500
27 years old and above with one or more year's driving experience	S$ 500

9 **We** will not pay for:

- any loss or damage arising from a criminal breach of trust;
- any transport expenses or any losses due to unavailability of parts or **accessories**;
- any loss or damage to personal items in **your vehicle**;
- any loss or damage to **accessories** not installed by the car distributor unless **you** tell us about them and **we** agree;

- any loss or damage caused to **your vehicle** arising from its use before all necessary repairs are carried out;
- any loss or damage caused to **your vehicle** arising from **cyber hacking** due to inherent software or firmware manufacturers' system fault or vulnerabilities. **We** reserve the rights to determine if any **cyber hacking** did occur.
- any loss, damage, destruction, distortion, erasure, corruption, reduction in functionality or alteration of electronic data from any cause whatsoever.
- loss in value, wear and tear, mechanical or electrical breakdowns;
- failures or breakages of **your vehicle** and existing damage that was not caused by or during the accident;
- only damage to tyres or rims unless **your vehicle** suffers other damage at the same time;
- loss or damage to **your vehicle** while being transported by sea (including loading and unloading as part of the journey);
- **excess**, **additional excess** and **unnamed driver excess** and its Goods and Services Tax (GST) if this applies; and
- any indirect loss whatsoever.

The **excess**, **additional excess** or **unnamed driver excess** will not apply to any loss or damage to **your vehicle** caused by fire or theft.

Section 2 Your legal responsibility to others (third parties)

1 **We** will provide cover for **you**, **your** authorised driver and **your** passengers against legal responsibility arising from any accident involving **your vehicle** for:

- death of or bodily injury to any person; and
- damage to property up to S$5,000,000 for any one claim or series of claims arising out of any one accident.

2 **We** will pay all costs and expenses paid or agreed to if **you** have **our** written permission beforehand under this section.

3 **We** will not pay for:

- death or bodily injury to any person employed by **you** or **your authorised driver** which arises in the course of their employment;
- death or bodily injury which **you** or any third party can claim for under the Work Injury Compensation Act; or
- loss of or damage to **your vehicle** or any property held in trust or owned by or in the care, custody or control of anyone that **we** cover under this section.

Section 3 Your medical expenses

1 **We** will pay **you**, **your** authorised driver and passenger up to S$2,000 for reasonable medical expenses which **you** have paid due to an accident involving **your vehicle**.

Section 4 Your personal accident benefits

1 **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**; and
- each of the passengers and authorised driver in **your vehicle** or their personal representatives half of the amount shown in the scale of compensation for death or bodily injury arising out of an accident involving **your vehicle**.

Scale of compensation		
a	Death	S$100,000
b	Total and permanent loss of all sight in both eyes	S$100,000
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	S$100,000
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	S$100,000
e	Total and permanent loss of all sight in one eye	S$50,000
f	Total loss by physical severance at or above wrist or ankle of one hand or one foot	S$50,000

We will only pay one of a to f above for any one accident. If several injuries are suffered, **we** will pay for the injury that gives the highest benefit.

If **you** have more than one private car **policy** with **us**, **we** will make a payment under one **policy** only.

C What is not covered

General exclusions

1 Driving and use

We will not pay for any accident, loss, damage, injury or liability where **your vehicle** is being used or driven:

- outside the 'limitations as to use' as shown in the certificate of insurance;
- by anyone not allowed to drive in line with the licensing or other laws or regulations to drive;
- by anyone who is trying to hurt themselves or commit suicide;
- by anyone under the influence of alcohol or drugs or medication;
- when it is not registered under the Road Traffic Act (Chapter 276) or when its registration under the Road Traffic Act (Chapter 276) has been cancelled under the relevant conditions; or
- with modifications that have not been approved by the Land Transport Authority in line with the Road Traffic (Motor Vehicles, Registration and Licensing) Rules or by any relevant regulatory authority.

2 Seating capacity

We will not pay for any accident, loss, damage, injury or legal responsibility if the number of people (including the driver) in **your vehicle** at the time of the accident is more than its legal seating capacity.

3 Deliberate actions or failure to act

We will not pay for any accident, loss, damage, injury or liability if the claim is:

- in any way fraudulent;
- deliberately exaggerated;
- supported by false declarations or documents;
- due to loss or damage deliberately caused by **you** or a person acting with **your** permission; or
- due to using the vehicle if it breaks any laws, rules or regulations.

4 Liability under a contract

We will not pay for any liability that **you** have agreed to take on under an agreement, which **you** would not otherwise have if the agreement did not exist.

5 War and civil war risks

We will not pay for any legal responsibility for loss or damage directly or indirectly caused by or as a result of:

- war, invasion or any similar event; or
- riot, mutiny, civil commotion, uprising or rebellion.

6 Terrorism

We will not pay for any legal responsibility for loss or damage directly or indirectly caused by or as a result of any **act of terrorism**.

This also means loss, damage, cost or expense directly or indirectly caused by, resulting from or in connection with any action taken to control, prevent, suppress or in any way relating to any **act of terrorism**.

7 Nuclear risks

We will not pay for any losses directly or indirectly arising out of, contributed to or caused by, or resulting from or in connection with any act of **nuclear, chemical or biological terrorism**, even if there is another cause or event which contributes to the loss.

We will not pay for any loss, damage, injury or death caused by or arising from radioactivity or from using any nuclear fuel, material or waste or from it escaping.

8 Where judgements are made

The cover under this **policy** will not apply to judgements which are not originally delivered in the Republic of Singapore or received from a court within West Malaysia.

D Your responsibilities

General conditions

The following conditions apply to any claim made under this **policy**. If you fail to comply with any of these conditions, you may not receive any benefits in respect of that claim.

1 Maintaining your vehicle

You must maintain **your vehicle** in an efficient and roadworthy condition.

2 Precautions

You must take all reasonable precautions to reduce or remove the risk of damage, loss or injury.

If **your vehicle** is involved in any accident or breakdown, it must not be left unattended unless **you** take all necessary and proper precautions to prevent any further loss or damage to **your vehicle** or to anyone else.

3 Reporting an accident

If **your vehicle** is lost, damaged or involved in an accident, whether or not it would give rise to a claim, **you** must do the following.

- **You** must report the accident, loss or damage to **us** within 24 hours or by the next working day.
- **You** must make **your vehicle** available for inspection at an accident reporting centre, whether or not **your vehicle** has suffered any visible damage and whether or not **you** plan to claim under this **policy** or claim against any other person.
- **You** must tell **us** immediately about any claim by someone else or any writ, summons, offer of composition or notice of any other proceedings **you** have received.
- **You** must not admit legal responsibility or make any offer or payment without **our** written permission.
- **You** must report to the police and co-operate with **us** in convicting the offender in the case of theft or other criminal act that may give rise to a claim under this **policy.**

4 Carrying out legal proceedings

You must:

- give **us** all information, documents and help **we** may need from **you, your** employees, servants or agents including any changes in the contact details; and
- get the full co-operation and help of **your** authorised driver and passengers, including interviews and coming to court if **we** reasonably ask so **we** can handle the claim.

We can:

- carry out, defend, settle or otherwise deal with all proceedings relating to any claims, summons, criminal prosecution, inquest or any other inquiries; and
- pursue in **your** name for **our** benefit any claim paid by **us.**

5 Prohibited persons

If you are or any relevant person is found to be a prohibited person:

- we are entitled not to accept the application; and
- if any policy is issued, we are entitled to end the policy, not pay any benefit or not allow any transaction to be carried out under the policy. We will not refund any unutilised premium when the policy is ended.

You will need to inform us immediately if there is any change in your or any relevant person's identity, status or identity documents.
Our decision in every respect of the above will be final.

6 Payment before cover warranty

- **We** (or **our** intermediary with whom you effected this insurance ("intermediary")) must receive the total premium due on or before the effective date of insurance.
- If the total premium is not paid and received in full by **us** or the intermediary on or before the effective date of insurance, this **policy** will not be valid and **we** will not pay any benefits.

E What you need to be aware of

General exclusions

1 Geographical limits

This **policy** provides cover for any accident, loss, damage, injury or legal responsibility arising within the following geographical areas.

- The Republic of Singapore
- West Malaysia
- Part of Thailand within 80 km from the border of West Malaysia.

2 No-claim discount (NCD)

If there is no claim made under this **policy**, **we** will give **you** a discount on **your** premium on the following scale when **you** renew **your** policy.

Number of accident-free years	NCD
One year	10%
Two years	20%
Three years	30%
Four years	40%
Five or more years	50%

If there is a claim made under the **policy, we** will reduce the discount as follows.

Current discount	Discount after one claim
50%	20%
40%	10%
30%	0%

This reduction does not apply if **you** make a **windscreen claim**.

You cannot transfer the no-claim discount to anyone else.

However, if **you** fail to report an accident under clause 3 of the general conditions, **we** will reduce **your** NCD by an extra 10% as shown in the following table.

Existing NCD	After 10% reduction
50%	40%
40%	30%
30%	20%
20%	10%
10%	0%

3 Pairs and sets

If the damaged item forms part of a set or a pair, the repair or replacement will only apply to the damaged item in that pair or set. For example, if one rim was damaged, **we** will only pay for the cost of one rim.

4 Other insurance

If any other insurance covers the same damage, loss or liability, **we** will pay only **our** share of any claim.

5 Governing laws

This **policy** is governed by the laws of Singapore and any future changes to those laws.

6 Avoiding certain terms and right of recovery

You or **your** authorised driver will have to refund **us** any amount **we** have to pay under the following agreements.

- Motor Vehicles (Third Party Risks and Compensation) Act (Chapter 189)
- The Agreement between the Minister of Transport of the Government of Malaysia and the Motor Insurers' Bureau of West Malaysia on 15 January 1968
- The Agreement between the Minister of Finance of the Republic of Singapore and the Motor Insurers' Bureau of Singapore on the 22 February 1975
- Any later changes to any of these laws or agreements

This applies if **we** are not legally responsible under this **policy**.

7 Excluding other people's rights

A person who is not a party to this **policy** will have no right under the Contracts (Right of Third Parties) Act (Chapter 53B) to enforce any of its terms.

8 Dealing with disputes

Any dispute about any matter arising under, out of, or in connection with this **policy** will be referred to Financial Industry Disputes Resolution Centre Ltd (FIDREC). This applies as long as the dispute can be brought before FIDREC.

If the dispute cannot be referred to or dealt with by FIDREC, it will be referred to and finally resolved by arbitration in Singapore in line with the Arbitration Rules of the Singapore International Arbitration Centre which apply at that point in time.

9 Cancellation

We may cancel this **policy** by giving **you** seven days' notice at **your** last-known address. **You** may also cancel this **policy** by contacting **us** in writing or by phone**. We** will work out any refund of premium as follows.

$$\text{Premium refund} = \frac{\text{0.85 X the premium X the unexpired } \textbf{period of insurance} \text{ (days)}}{\text{the original } \textbf{period of insurance} \text{ (days)}}$$

If you take up another insurance policy with us within 90 days from the effective date this policy is cancelled, the following apply.

$$\text{Premium refund} = \frac{\text{premium X the unexpired } \textbf{period of insurance} \text{ (days)}}{\text{the original } \textbf{period of insurance} \text{ (days)}}$$

However, **you** will not receive any refund of premium if:

- any claim has been made or has arisen under this **policy**;
- **we** have paid one or more claims under or in connection with this **policy**; or
- **your** premium refund is less than $5.

If **your policy** is cancelled before or after the effective date of insurance, **we** will charge a minimum premium of S$27.25 (after GST).

F Definitions

Any word or expression which has a specific meaning will have the same meaning wherever it appears in the policy documents.

Accessories refers to all audio, video and other standard equipment fitted into your vehicle by the manufacturer or distributor at the time your vehicle was originally bought. These standard fittings are covered under this policy. We will not cover any future additions unless you tell us about them and we agree. There may be an extra premium to be paid for these accessories.

Act of terrorism refers to an act (which may or may not involve using force or violence) by any person or group, committed for political, religious, ideological or similar purposes, with the aim of influencing any government or to put the public, or any section of the public, in fear.

Additional excess refers to the amount that you have to pay as well as the excess amount shown in the schedule or certificate of insurance when you make a claim on your policy.

Air intake and exhaust system comprises of two interconnected subsystems that manage the flow of air/fuel mixture into the engine and expulsion of combustion byproduct out of the engine. Components consist of and not limited to air filter, airflow sensor, throttle body, fuel injectors, carburettor, intake manifold, turbocharger, supercharger, exhaust manifold, catalytic converter, muffler, resonator, exhaust pipes and sensors.

Application form refers to the filled-in application form signed by you for a private car insurance policy.

Biological agent refers to any pathogenic (disease producing) micro-organism or biologically produced poison including genetically modified and chemically synthesized toxins which cause illness or death in humans, animals or plants.

Chemical agent refers to any compound which, when suitably passed into the atmosphere, produces damaging or lethal effects on people, animals, plants or property.

Cyber hacking refers to the malicious act of gaining unauthorised access to your vehicle systems by any unauthorised person or entity.

Endorsement refers to a clause under which we may change the cover we provide. The endorsement which applies to your policy is shown in the schedule or the certificate of insurance.

Excess refers to the amount shown in the schedule or certificate of insurance which you must pay for every accident.

Market value refers to the cost of replacing your vehicle with one of the same make and model, of similar condition and age as currently available immediately before the date of the loss or accident.

Named driver refers to the drivers named in the schedule or certificate of insurance who will have the same excess as you. Authorised drivers not named in the schedule will have to pay an unnamed driver excess as shown in the policy.

Nuclear, chemical or **biological terrorism** refers to using any nuclear weapon or device or releasing any solid, liquid or gas chemical agent or biological agent in an act of terrorism.

Period of insurance refers to the period of insurance which your vehicle is insured under this policy as shown in the schedule or certificate of insurance.

Preferred workshop refers to a workshop you choose where you can repair your vehicle if it is damaged in an accident for which you will make a claim.

Policy refers to this policy, your application form, your declarations, the schedule, the certificate of insurance and any endorsements we have issued under this policy.

Policyholder, you or **your** refers to the person named in the certificate of insurance and under whose name this policy has been issued.

Primary driver refers to the owner of the vehicle as shown in the schedule. If the owner is not licensed to drive, the person designated as the main driver will be the primary driver.

Prohibited person means a person or entity who is, or who is **related** to a person or entity:

1. subject to laws, regulations or sanctions administered by any inter-government, government, regulatory or law enforcement authorities of any country, which will prohibit or restrict **us** from providing insurance or carrying out any transaction under this policy, or
2. who is involved in any terrorist or illegal activities or placed on sanctions listing or issued with freezing order.

Related includes relationships such as parent, step-parent, child, step-child, adopted child, spouse, sibling, step-sibling, adopted sibling, parent-in-law, child-in-law, sibling-in-law, cousin, uncle, aunt, grandparents, niece, nephew, grandchild, employee, employer, associate, parent company, subsidiary and shareholder.

Relevant Person includes persons and entities such as the **policyholder**, **primary driver**, **named driver**, **unnamed driver**, trustee, settlor, beneficiary, assignee, nominee, payee, mortgagee, financier of the application/policy, and in relation to an entity, its director, partner, manager, person having executive authority, authorised signatory, shareholder or beneficial owner.

A **suspension system** is a mechanical assembly of components that connects a vehicle's body/frame to its wheels, serving multiple critical functions. Components consist of and not limited to spring, dampers, shock absorbers, control arms/linkages, bushings, sway bars/anti-roll bars and struts.

Unnamed driver refers to any person who is not named in the schedule or certificate of insurance but who is authorised by you to drive your vehicle.

Unnamed driver excess refers to the excess that you have to pay as well as the excess and Additional excess, if they apply, as shown in the schedule or certificate of insurance when you make a claim on your policy.

We, our, us or **Income** refers to Income Insurance Limited.

Windscreen refers to front, side, rear, back and quarter glass but not the sunroof, moonroof or any glass installation or attachment on the roof of the vehicle.

If sunroof, moonroof or any glass installation or attachment on the roof of the vehicle is insured as an accessory, they can be considered as windscreen under this definition.

Windscreen claim refers to a claim under clause 7 of section 1 of the policy.

Your vehicle refers to the vehicle which is described in the schedule or certificate of insurance.

G Endorsements

The following endorsements apply when the endorsement number is shown in the schedule under the heading 'Endorsement Operative'.

Policy Owners' Protection Scheme
This policy is protected under the Policy Owners' Protection Scheme which is administered by the Singapore Deposit Insurance Corporation (SDIC). Coverage for your policy is automatic and no further action is required from you. For more information on the types of benefits that are covered under the scheme as well as the limits of coverage, where applicable, please contact Income or visit the GIA/LIA or SDIC websites (www.gia.org.sg or www.lia.org.sg or www.sdic.org.sg).

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