

CAR INSURANCE SUMMARY OF COVER

Summary of cover			
Features	Lite	Standard	Prestige
Accident loss, fire or theft damage We'll cover you up the cost of your car's market value including the COE. Your manufacturer-fitted car accessories and audio equipment are covered for an unlimited amount.	✓	✓	✓
Brand new car replacement If the accident repair cost is >70% of its market value, provided you have purchased your car from new and the accident happened within the time specified.	12 months	12 months	24 months
Repairs for your car Where you can send your car for repairs.	Approved repairer only	Any repairer (excess will be doubled if done at non-approved repairer)	Any repairer
Additional excess for young and inexperienced driver If the driver (including policyholder) is aged 24 and below or has held a valid driving license for less than 2 years.	S\$2,500	S\$2,500	S\$0
Transport allowance S\$80 daily transport allowance (up to 10 days) while your car is being repaired after an accident.	×	×	✓
Child seat coverage If a child seat is fitted to your car and damaged in an accident, fire or theft, we'll cover you up to S\$250.	✓	✓	✓
Geographical coverage We cover use of your car in Singapore, West Malaysia and Peninsula Thailand (up to 80km from West Malaysia border)	✓	✓	✓

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Features	Lite	Standard	Prestige
Windscreen replacement coverage Unlimited windscreen (glass) replacement coverage if done at approved repairers (otherwise, up to S\$0 for Lite members, up to S\$600 for Standard members and Unlimited for Prestige members only). Number of windscreen claims allowed. Windscreen excess.	✓ 1 S\$100	✓ Unlimited S\$100	✓ Unlimited S\$0
Towing services Unlimited towing services to nearest accident reporting centre.	✓	✓	✓
On-site accident reporting Someone to help you on-site for accident reporting.	×	✓	✓
Pickup from accident location A ride home (or to any destination within Singapore) for you and your passengers following an accident.	×	✓	✓

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Your car's driver, passengers and relevant third parties are covered in road accidents			
Features	Lite	Standard	Prestige
Death or injury to another person coverage Unlimited, includes passengers.	✓	✓	✓
Coverage for legal charges Unlimited, with Singlife's consent.	✓	✓	✓
Damage to third party's property Up to S\$5 million.	✓	✓	✓
Medical expenses If you or any of your passengers in your car are injured in an accident.	S\$500	S\$2,500	S\$5,000
Personal accident Death. For loss of limb. For loss of sight/hearing in one eye/ear.	× × ×	Up to S\$50,000 Up to S\$25,000 Up to S\$25,000	Up to S\$100,000 Up to S\$50,000 Up to S\$50,000

The little things that matter			
Features	Lite	Standard	Prestige
Personal belongings Cover losses arising due to fire, theft or an accident from your car.	×	S\$1,000	S\$3,000
5% safe driver discount If you're currently earning 50% NCD and are still claim-free when you renew with us.	✓	✓	✓
Free roadside rescue services If your car breaks down.	×	✓	✓

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Optional cover (applicable if shown on your policy schedule)			
Features	Lite	Standard	Prestige
NCD protector Your NCD remains intact if only 1 claim is submitted (by yourself or a third party).	✓	✓	✓
Loss of use cover We'll give you a replacement car (1.6L model) when yours is in the workshop (up to 10 days).	✓	✓	✓
Additional personal accident cover Up to S\$100,000 for you and any additional passengers travelling in your car.	✓	✓	✓
Loss of keys Up to S\$500 for replacing damaged locks, transmitter, central locking interface and any affected parts of the car's alarm or immobiliser.	✓	✓	✓

Policy Owners' Protection Scheme (PPF)

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 beneficiaries that are covered under the scheme as well as the limits of coverage, where applicable, please contact **Us** or visit the GIA or SDIC websites (gia.org.sg or sdic.org.sg).

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