

Singlife Commercial Vehicle Policy



Singlife

Important.
Please read and keep it safe.



Guide to your Singlife Commercial Vehicle Policy

Contents

Contract	01
Definitions	02
Section 1 Loss or damage to your vehicle	03
Section 2 Your liability	04
Section 3 Use of your vehicle outside Singapore	06
Section 4 No claims discount	06
Section 5 Glass	07
Section 6 Optional Cover: Additional accessories cover	07
Section 7 Optional Cover: Airside extension	07
Section 8 Optional Cover: Any workshop extension	07
Section 9 Optional Cover: New vehicle replacement	08
Premium Warranty	08
Premium Instalment Payment Warranty	09
General exceptions	10
General conditions	11
Special notes for Third Party, Fire and Theft or Third Party only cover	12
Our promise of service	12
Customer care policy	13
How to make a claim	13
Policy Owners' Protection Scheme (PPF)	13

Your Singlife Commercial Vehicle Policy

This policy booklet forms part of **Your** legal contract with **Us** and explains exactly what **You** are covered for. **Your Schedule** shows the level of cover **You** have chosen.

The contract of insurance

This policy is a contract of insurance between **You**, the **Policyholder**, and **Us**, Singapore Life Ltd. (referred to as “Singlife”).

This policy, the application or any statement of facts, any clauses endorsed on the policy, the **Schedule**, the **Certificate of Insurance** and any changes highlighted in **Your** renewal notice form the contract of insurance between **You** and **Us**.

In return for **You** paying **Your** premium, **We** will provide the cover shown in the **Schedule** for any accident, injury, loss or damage that happens within the **Territorial limits** during the **Period of Insurance**.

Governing law

The law of the Republic of Singapore will apply to this contract.

Use of language

Unless otherwise agreed, the contractual terms and conditions and other information relating to this contract will be in English.

Cancellation rights

If **You** wish to cancel the policy, **We** will refund you 80% of the premium less a pro-rated amount for the period for which **You** have been covered. In the event the **Period of Insurance** has not commenced, **We** will charge a minimum premium of \$50 (before GST).

You will not be entitled to a refund if **You** have made a claim or there has been an incident likely to give rise to a claim during the current **Period of Insurance**.

If **You** do not exercise **Your** right to cancel **Your** policy, it will continue to be in force and **You** will be required to pay the premium.

You must return **Your** original **Certificate of Insurance** to enable **Us** to cancel **Your** policy.

We may cancel this policy by sending 7 days written notice to **Your** last known address.

You will be entitled to a refund of the premium paid, subject to a deduction for the time for which **You** have been covered.

Please note that all refunds will be issued within 14 working days. To cancel **Your** policy, please call **Our** Customer Services Department at 6827 9933 or email **Us** at personal_insurance@singlife.com

Changes we need to know about

Please tell **Us** immediately when **You** become aware of:

- Any changes to **Your** circumstances which may affect this insurance; or
- Any other material facts - for example, a change to the people to be insured, convictions for any of the people to be insured, a change of vehicle, **Modifications to Your vehicle** which do not comply with and/or are not approved by Land Transport Authority of Singapore or a change in the way **Your vehicle** is used.

This could result in additional premium being payable by **You** or **Your vehicle** policy being declared void.

Should You fail to do so, Your claim may be prejudiced.

Definitions

Wherever the following words or phrases appear in bold, they will have the meaning described below.

Accessories	This refers to all standard equipment originally fitted by the manufacturer which includes upholstery, multi-media equipment, communication equipment, personal computers, satellite navigation and radar detection systems provided they are permanently fitted to Your vehicle .
Approved repairer	A facility approved by Us for the repair, damage assessment or storage of Your vehicle .
Certificate of Insurance	The current document that proves You have the vehicle insurance required by the Road Traffic Act 1961 to use Your vehicle on a road or other public places. It shows who can drive Your vehicle , what You can use it for and whether You are allowed to drive other vehicles. The Certificate of Insurance does not show the cover You have.
Endorsement	Changes in the terms of Your policy. These are shown in Your Schedule .
Excess	The amount You may be required to pay towards any claim, subject to Goods and Services Tax (GST) if applicable.
Fire	Fire , self-ignition, lightning and explosion.
Ignition keys	Any key, device or code used by You to secure, gain access to, and enable Your vehicle to be started and driven.
Inception date	The date on which cover under Your policy starts as stated in the Schedule .
Market value	The cost of replacing Your vehicle with one of the same make, model, specification and condition inclusive of residual certificate of entitlement (COE) and preferential additional registration fee (PARF) at the time of loss.
Modification	Refers to changes made to a vehicle including Accessories .
Period of insurance	The period of time covered by this policy, as shown in the Schedule , and any further period that We agree to insure You .
Relevant laws	Any laws or regulations, which govern the driving or use of any vehicle within the Territorial limits .
Schedule	The document which gives details of the cover You have.
Territorial limits	The Republic of Singapore, West Malaysia and Peninsular Thailand up to 80 kilometers from the border with West Malaysia. You are also insured when Your vehicle is in transit by direct sea route between Singapore and the mainland of West Malaysia.
Theft	Theft , attempted Theft or taking Your vehicle or Accessories without Your consent.
Theft by deception	When someone try to gain control over Your vehicle by deceiving or lying to You .
Total Loss	When we decide Your vehicle is not repairable or the cost of repair to Your vehicle exceeds the market value of Your vehicle less the salvage value at the time of accident.
We/Us/The Insurer	Singapore Life Ltd. except where otherwise shown for any policy section.
You/Your/Insured/ Policyholder	The person named as Insured in the Schedule .
Your Vehicle	Any vehicle described in the Schedule for which details have been supplied to Us and a Certificate of Insurance bearing the registration mark of that vehicle has been delivered to You and remains effective.

SECTION 1 • LOSS OR DAMAGE TO YOUR VEHICLE

If **Your vehicle** is lost, stolen or damaged, **We** will at **Our** sole discretion, which **We** deem appropriate:

- Pay for **Your vehicle** to be repaired; or
- Replace **Your vehicle**; or
- Pay **You** a cash amount equal to the loss or damage.

We may decide to use suitable parts not supplied by the original manufacturer. If the suitable parts or **Accessories** is not available, **We** will pay for reasonable costs of shipping spare parts from overseas to Singapore, but not by air freight.

The same cover also applies to:

- **Accessories**. The most **We** will pay for **Accessories** is S\$500 unless originally fitted by the manufacturer.
- Audio equipment permanently fitted to **Your vehicle**. The most **We** will pay for audio equipment is S\$500 unless originally fitted by the manufacturer.
- Spare parts and components for **Your vehicle** while these are in or on **Your vehicle** or while in **Your** private garage.

The most **We** will pay will be the **Market value** of **Your vehicle** at the time of the loss. This also applies in the case of a **Total Loss**.

If **We** know that **You** are still paying for **Your vehicle** under a hire purchase or leasing agreement, **We** will pay any claim to the owner described in that agreement. **Our** liability will then end.

Accident Reporting

In the event of an accident, **You** may report the accident at any of **Our** accident reporting centre within 24 hours or by the next working day.

Alternatively, **We** can arrange for someone to help **You** with the accident reporting at the scene of the accident in Singapore. Please call **Our** claims helpline at 6333 2222 for assistance.

Accident Recovery

Within the **Territorial limits**, **We** can arrange to send **Your vehicle** to **Our** nearest accident reporting centre if **Your vehicle** is not roadworthy after an accident. The most we will pay is S\$500. Please call **Our** claims helpline at 6333 2222 for assistance.

Note: **We** will use reasonable care and skill when providing accident recovery assistance. However, **We** can cancel any services or refuse to provide them if, in **Our** sole opinion, the demands made are excessive, unreasonable or impractical.

Accident Repairs

You can only send **Your vehicle** for repairs at **Our Approved repairers**. Otherwise, **Your** claim will be affected.

Excess

If **Your vehicle** is lost, stolen or damaged, **You** will be responsible for paying the **Excess** as shown in **Your Schedule**. This also applies in the case of a **Total Loss**.

Except for windscreen claims, the **Excess** shown below in Table 1 will apply in addition to the **Excess** shown in **Your Schedule**, while the person (including **You**) driving **Your vehicle** is:

Table 1:

	Excess amount
Aged 24 and below and/or has held a valid driving licence for less than 2 year	S\$2,500

For the avoidance of doubt, **You** will be deemed to be aged 24 and below so long as **You** have not attained **Your** 25th birthday at the date of incident.

SECTION 1 • LOSS OR DAMAGE TO YOUR VEHICLE (continued)

Exceptions to Section 1 of your policy

We will not pay for:

- Loss of use, wear and tear, depreciation.
- Mechanical, electrical or electronic failure, breakdown or breakage.
- Computer and equipment failure or malfunction.
- Loss or damage arising from **Theft** whilst the **Ignition keys** of **Your vehicle** have been left in or on the vehicle.
- Loss or damage arising from **Theft by deception**.
- Loss or damage caused by overloading or strain.
- Damage to tyres by braking or by punctures, cuts or bursts unless **Your vehicle** is damaged at the same time.
- Loss or damage directly occasioned by pressure waves caused by aircraft or other aerial devices travelling at sonic or supersonic speed.
- Loss of value following repair.
- Loss or damage arising from confiscation or requisition or destruction, by or under order of any government or public or local authority.
- Loss or damage directly arising from **Your** failure to comply with any manufacturer's recall or service bulletin.
- Any accident recovery services which is not approved by **Us**.
- Any consequential loss.
- Any costs, payment, loss or expenses arising from or associated with hire purchase agreement.
- Any miscellaneous fees if the vehicle is not repaired at an **Approved repairer**.

SECTION 2 • YOUR LIABILITY

We will insure **You** for all amounts which **You** may have to pay as a result of **You** being legally liable for:

- A person's death or injury.
- Damage to their property up to a maximum amount of S\$500,000 including claimant's costs and expenses and any other costs and expenses incurred with **Our** written consent in relation to damage to their property as a result of an accident caused by **Your vehicle**.

On the same basis that **We** insure **You** under this section, **We** will also insure the following persons:

- Any person **You** give permission to drive **Your vehicle** provided that **Your Certificate of Insurance** allows that person to drive.
- Any passenger travelling in or getting into or out of **Your vehicle**.

Legal costs

If **You** are involved in an incident which is covered under this section, **We** will pay the fees and disbursements of any legal representative **We** agree to, to defend anyone **We** insure under this section:

- At a coroner's inquest;
- Fatal accident inquiry;
- In any proceedings brought under **Relevant Laws** as a result of the incident which is covered under this section.

We will not pay fees and disbursement of any legal representation for:

- A plea of mitigation (unless the offence **You** are charged with carries a custodial sentence);
- Appeals; or
- Any charge or conviction of the following:
 - reckless driving;
 - dangerous driving;
 - causing death by reckless, dangerous driving or murder.

Exceptions to Section 2 of your policy

We will not pay for:

- (1) Any claim if **You** or any of the insured person can claim under another policy.
- (2) Death of, or injury to any employee of the insured person which arises out of, or in the course of, that employee's duties, unless **We** must provide cover under the **Relevant laws**.
- (3) Loss or damage to any property that is on or in **Your vehicle** whether or not this property is owned by **You**.
- (4) Damage to **Your vehicle**.

SECTION 2 • YOUR LIABILITY (continued)

Exceptions to Section 2 of your policy

- (5) Any loss, damage, injury or death caused or arising beyond the limits of any carriageway or thoroughfare in connection with the bringing of the load to the vehicle for loading thereon or the taking away of the load from the vehicle after unloading therefrom.
- (6) Damage to any bridge, weighbridge or viaduct or to any road or anything beneath by the vibration or by the weight of the vehicle or of the load carried by the vehicle.
- (7) Damage to property caused by or arising out of the explosion of a boiler forming part of, attached to or on the vehicle.
- (8) Loss, damage, injury or death while **Your vehicle** is being used on:
 - Part of an aerodrome or airport used for aircraft taking off or landing;
 - Aircraft parking areas including service roads;
 - Ground equipment parking areas; or
 - Any parts of passenger terminals within the Customs examination area; unless **We** are liable under the **Relevant laws**.
- (9) Loss or damage while **Your vehicle** is being used by any person not covered under **Your** policy.
- (10) Any loss, damage, injury or death arising from **Your** failure to comply with any manufacturer's recall or service bulletin.
- (11) Any consequence whatsoever which is the direct or indirect result of any of the following, or anything connected with any of the following, whether or not such consequence has been contributed to by any other cause or event, except to the extent that **We** are obliged by the **Relevant laws** to provide insurance:
 - (a) Terrorism

Terrorism is defined as any act or acts including, but not limited to:

 - The use or threat of force and/or violence and/or;
 - Harm or damage to life or to property (or the threat of such harm or damage) including, but not limited to, harm or damage by nuclear and/or chemical and/or biological and/or radiological means caused or occasioned by any person(s) or group(s) of persons in whole or in part for political, religious, ideological or similar purposes, or is claimed to be caused or occasioned in whole or in part for such purposes.
 - (b) Any action taken in controlling, preventing, suppressing or in any way relating to (a) above.

In respect of (a) and (b) above, where **We** are obliged under the **Relevant laws** to provide insurance, the maximum amount **We** will pay for damage to property as a result of any accident or accidents caused by a vehicle or vehicles driven or used by **You** or any other person, for which cover is provided under this section, will be:

 - S\$500,000 in respect of all claims resulting directly or indirectly from one originating cause; or
 - Such greater sum as may in the circumstances be required to meet the minimum insurance requirements of the **Relevant laws**.
- (12) Loss, damage, injury or death directly caused by pollution or contamination unless caused by a sudden, identifiable, unintended and unexpected event which occurs in its entirety at a specific time and place during the **Period of insurance** except where such liability is required to be covered under the **Relevant laws**.

For the purposes of this exclusion, pollution or contamination means all pollution or contamination of buildings or other structures or water or land or the atmosphere.
- (13) Compensation for damages in respect of judgements not in the first instance delivered by or obtained from a court of competent jurisdiction within West Malaysia or the Republic of Singapore.
- (14) Costs and expenses of litigation recovered by any claimant from the **Insured** which are not incurred in and recoverable in West Malaysia or the Republic of Singapore.

SECTION 3 • USE OF YOUR VEHICLE OUTSIDE SINGAPORE

This policy provides the minimum necessary cover to comply with the laws on compulsory insurance of vehicles within the **Territorial limits**.

Cover includes:

- Reimbursement of any customs duty **You** may have to pay on **Your vehicle** after its temporary importation into any country within the **Territorial limits**, subject to **Your** liability arising as a direct result of any loss of or damage to **Your vehicle** which is covered under Section 1 of **Your** policy.
- General average contribution, salvage, sue and labour charges whilst **Your vehicle** is being transported by sea between any countries within the **Territorial limits** provided that loss of or damage to **Your vehicle** is covered under Section 1 of **Your** policy.

If you take your vehicle abroad

All countries covered within the **Territorial limits** have agreed that **Your Certificate of Insurance** provides sufficient evidence that **You** are complying with the laws on the compulsory insurance of vehicles in any of these countries that **You** visit.

Exceptions to Section 3 of your policy

We will not cover for any accident, injury, loss or damage incurred outside the **Territorial limits** of **Your** policy.

SECTION 4 • NO CLAIMS DISCOUNT

If no claim is made under **Your** policy, **We** will increase **Your** no claims discount (NCD) when **You** renew **Your** policy in line with the scale **We** apply at that time.

If **Your** renewal is due and investigations for any accident **You** were involved in are still on-going, **You** may lose **Your** no claims discount temporarily.

Once **Our** investigation is completed and **We** have decided that the accident was not **Your** fault, **We** will restore **Your** no claims discount and refund any extra premium **You** have paid to **Us**. This applies if the accident **You** are involved in is with identifiable Singapore car(s) only.

Where **You** have made a claim or there has been an incident likely to give rise to a claim, and **We** decide that **You** were at fault, **We** may reduce **Your** no claims discount in line with the scale that **We** apply at that time.

We do not grant no claims discount for policies running for less than 12 months.

Please refer to the table below for the NCD scale.

Current no claims discount with us	No claim discount with Us upon renewal	
	after zero claim	after one claim*
0%	10%	0%
10%	15%	0%
15%	20%	0%
20%	20%	0%

Note: **You** cannot get a no claims discount if **Your vehicle(s)** is insured under the policy as fleet-rated risks.

SECTION 5 • GLASS

We will pay for the replacement or repair of the glass in **Your vehicle's** windscreen, sunroof, moonroof or windows if it is:

- lost or damaged or
- the bodywork of **Your vehicle** suffers scratching arising solely from the breakage of glass on **Your vehicle**.

Your no claims discount will not be affected if **You** make a claim under this section.

You must telephone **Our** Claims Helpline (6333 2222) before any work is carried out. This does not apply to a policy with Any Workshop Extension optional cover:

- For replacement of glass, **You** will have to pay an **Excess** as shown in **Your schedule**.

Repair

If the glass is repaired rather than replaced:

- **We** will not charge any **Excess**.

Exceptions to Section 5 of your policy

We will not pay for any repair, replacement, loss or damage:

- If the glass is chipped or scratched.
- To the solar/security film or any parts or items on your glass as a result of the breakage of the glass unless it can be proven that it is originally fitted by the manufacturer.
- If it falls under the exceptions of Section 1 of **Your** policy.

SECTION 6 • OPTIONAL COVER - ADDITIONAL ACCESSORIES COVER

If this additional cover is purchased and shown on **Your schedule** and **Your accessories** is lost, stolen or damaged, **We** will pay up to the limits as shown in **Your schedule**, subject to **You** making a claim under Section 1 of **Your** policy.

SECTION 7 • OPTIONAL COVER - AIRSIDE EXTENSION

If this additional cover is purchased and is shown on **Your schedule**, **We** will cover **You** under the policy for liability arising from the ownership, operation or maintenance of **Your vehicle** within the restricted area of Changi Airport or Seletar Airport.

The limit of the amount under third party property damage and third party bodily injury in respect of any one claim or series of claims arising out of one event is limited to S\$100,000 and unlimited respectively.

Exceptions to Section 7 of your policy

We will not cover any loss or damage to aircraft and its cargo and bodily injury to passengers on aircraft and aircrews. All types of aviation liabilities, whether incurred directly or indirectly, are excluded.

This extension does not cover any accident, loss or damage or liability of any nature arising out of, on and/or in connection with any area which any aircraft and/or parts of aircraft are in any way transported and/or moved, whether propelled by its own power or otherwise.

SECTION 8 • OPTIONAL COVER - ANY WORKSHOP EXTENSION

If this additional cover is purchased and is shown on **Your schedule**, **Your vehicle** can be repaired at any repairer of **Your** choice and the condition under Section 1 - 'Accident Repairs' does not apply.

SECTION 9 • OPTIONAL COVER - NEW VEHICLE REPLACEMENT

If this additional cover is purchased and is shown on **Your Schedule**, in the event of **Total Loss** under Section 1 of the policy, **We** will replace **Your vehicle** with a new vehicle of the same make, model and specifications (if one is available in Singapore), if:

- The cost of repairing any damage covered by the policy is more than 70% of the vehicle's Singapore list price (including COE and GST) when **You** bought the vehicle; or
- **Your vehicle** is stolen and not recovered

provided **You** have purchased **Your vehicle** from new and the accident happens within 12 months from the date of registration of **Your vehicle**.

Special conditions

We will only replace **Your vehicle** if:

- **You** own the vehicle or are buying it under a hire purchase agreement or other type of agreement where ownership passes to **You**;
- The financing company agrees; and
- **You** are the first registered keeper of the vehicle.

Vehicles sold as 'ex demonstrators' do not qualify for replacement under this section.

PREMIUM WARRANTY

(applicable for non-individual Insureds)

1. Notwithstanding anything herein contained but subject to clause 1 (a) below, it is hereby agreed and declared that if the **Period of Insurance** is 60 days or more, any premium due must be paid and actually received in full by **Us** (or the intermediary through whom this policy was effected) within 60 days of the **inception date** of the coverage under the policy, renewal certificate or cover note.
 - a) In the event that any premium due is not paid and actually received in full by **Us** (or the intermediary through whom this policy was effected) within the 60-day period referred to above, then:-
 - i. the cover under the policy, renewal certificate or cover note is automatically terminated immediately after the expiry of the said 60-day period;
 - ii. the automatic termination of the cover shall be without prejudice to any liability incurred within the said 60-day period; and
 - iii. **We** shall be entitled to a pro-rata time on risk premium subject to a minimum of S\$50.00.
 - b) If the **Period of Insurance** is less than 60 days, any premium due must be paid and actually received in full by **Us** (or the intermediary through whom this policy was effected) within the **Period of Insurance**.
 - c) **We** will not pay any claims under the policy until **We** have received the full payment of the premium. In the event that the policy is terminated due to non-payment of premium and a claim is payable, **We** will deduct the premium from the claim payable.

PREMIUM INSTALMENT PAYMENT WARRANTY (where applicable)

(applicable for non-individual Insureds)

1. Notwithstanding anything herein contained but subject to clauses 2 and 3 below, it is hereby agreed and declared that:
 - i) the 1st instalment due must be paid and actually received in full by **Us** (or the intermediary through whom this policy was effected) within 60 days of the **inception date** of the coverage under the policy, renewal certificate or cover note; and
 - ii) the 2nd and subsequent instalments, if any, of the total premium due, in such amounts as specified by **Us** for each instalment, must be paid and actually received in full by **Us** (or the intermediary through whom this policy was effected) on or before the respective due dates as specified by **Us**.
2. In the event that the 1st instalment is not paid and actually received in full by **Us** (or the intermediary through whom this policy was effected) within the 60-day period referred to above, then:-
 - a) the cover under the policy, renewal certificate or cover note is automatically terminated immediately after the expiry of the said 60-day period;
 - b) the automatic termination of the cover shall be without prejudice to any liability incurred within the said 60-day period; and
 - c) **We** shall be entitled to a pro-rata time on risk premium.
3. In the event that the 2nd or any subsequent instalment of the total premium due is not paid and actually received in full by **Us** (or the intermediary through whom this policy was effected) on or before the respective due dates as specified by **Us**, then: -
 - a) the cover under the policy, renewal certificate or cover note is automatically terminated immediately after the respective due date in respect of which the instalment has not been paid; and
 - b) the automatic termination of the cover shall be without prejudice to any liability incurred within the period before the respective due date in respect of which the instalment has not been paid.

GENERAL EXCEPTIONS

We will not pay for:

- (1) Any accident, injury, loss or damage while any vehicle that is insured under this policy is being:
 - Used otherwise than for the purposes described under the “Limitations as to use” section of **Your Certificate of Insurance**.
 - Driven by, or is in the charge of any person for the purposes of being driven who:
 - Is not described under the section of **Your Certificate of Insurance** headed “Permitted drivers”;
 - Does not have a valid and current licence to drive **Your vehicle**;
 - Is not complying with the terms and conditions of the licence;
 - Does not have the appropriate licence for the type of vehicle;
 - Is under the influence of intoxicating liquor or drugs as defined under Sections 67 to 71A of the Road Traffic Act 1961 and/or any statutory law regarding the abuse of drugs where the offence was committed at the time of an accident or event giving rise to a claim under this policy.
 - Driven as part of any other agreement such as a “drive you home” service.
 - Used whilst in an unroadworthy condition.

We will not withdraw this cover:

- While **Your vehicle** is in the custody or control of:
 - A member of the car trade for the purposes of maintenance or repair, or
 - An employee of a hotel or restaurant or car parking service solely for the purpose of parking **Your vehicle**.
 - Under Section 1 if the injury, loss or damage was caused as a result of the **Theft of Your vehicle** provided **You** are not covered under Third Party cover only.
- (2) Any liability **You** have accepted in an agreement which **You** would not have had if that agreement did not exist.
 - (3) (a) Loss or destruction of, or damage to, any property or associated loss or expense, or any other loss; or
(b) Any legal liability.
That is directly or indirectly caused by, contributed to by or arising from:
 - Ionising radiation or contamination by radioactivity from any irradiated nuclear fuel or from any nuclear waste from the combustion of nuclear fuel.
 - The radioactive, toxic, explosive or other hazardous properties of any explosive nuclear assembly or nuclear component thereof.
 - (4) Any consequence whatsoever which is the direct or indirect result of any of the following, or anything connected with any of the following, whether or not such consequence has been contributed to by any other cause or event:
 - (a) War, invasion, act of foreign enemy, hostilities or a warlike operation or operations (whether war be declared or not), civil war, rebellion, revolution, insurrection, protests, processions assuming the proportions of or amounting to an uprising, military or usurped power.
 - (b) Any action taken in controlling, preventing, suppressing or in any way relating to (a) above.Except to the extent that it is necessary to meet the requirements of the **Relevant laws**.
 - (5) Any accident, injury, loss or damage if **Your Vehicle** is being used or driven when it is not registered under the Road Traffic Act 1961 (and subsequent amendments) or when its registration under the Road Traffic Act 1961 (and subsequent amendments) has been cancelled.
 - (6) Any accident, injury, loss or damage while any vehicle insured under this policy is being used outside of the **Territorial limits**.
 - (7) Any person who is not party to this contract. Such persons shall have no rights under the Contracts (Rights of Third Parties) Act 2001 or any subsequent revisions of this Act to enforce any of its terms.
 - (8) Any accident, injury, loss or damage caused by **You** or **Your** authorised driver’s wilful act, wilful negligence or collusion.
 - (9) Any accident, injury, loss or damage arising from criminal breach of trust.
 - (10) **We** shall not be deemed to provide cover and **We** shall not be liable to pay any claim or provide any benefit hereunder to the extent that the provision of such cover, payment of such claim or provision of such benefit would expose **Us** to any sanction, prohibition or restriction under United Nations resolutions or the trade or economic sanctions, laws or regulations of the European Union or United Kingdom or United States of America.

GENERAL CONDITIONS

1. **Claims procedure**

Following any accident, injury, loss or damage (irrespective of whether it would give rise to a claim), **You** or **Your** legal personal representatives must, within 24 hours of the accident (or by the next working day), report the accident to **Us** giving full details of the incident by calling 6333 2222.

Any communication **You** receive about the incident should be sent to **Us** immediately.

You or **Your** legal personal representatives or deputy must also let **Us** know immediately if anyone insured under this policy is to be prosecuted as a result of the incident or if there is to be an inquest or a fatal accident inquiry.

You or anyone else claiming under this policy, must not admit to any claim, promise any payment or refuse any claim without **Our** written consent.

If **We** want to, **We** can take over and conduct, in **Your** name or that of the person claiming under the policy the defence or settlement of any claim or take proceedings for **Our** own benefit to recover any payment **We** have made under this policy.

We shall have full discretion in the conduct, of any proceedings or the settlement of any claim.

Any person who is seeking indemnity under this policy, shall give **Us** all the information, documents and assistance **We** require to enable any claim to be validated for **Us** to achieve a settlement.

If **You** are making a claim under the policy for damage to **Your vehicle**, **You** must submit such a claim to **Us** with all relevant facts and documents within 30 days of the accident or discovery of damage.

You must notify the police as soon as reasonably possible if **Your vehicle** is lost, stolen or broken into.
2. **Other insurance**

If at the time of any claim arising under this policy there is any other insurance covering the same loss, damage or liability, **We** will only pay **Our** share of the claim.

This provision will not place any obligation upon **Us** to accept any liability under Section 2 which **We** would otherwise be entitled to exclude under Exception 1 to Section 2.
3. **Your duty to prevent loss or damage**

You shall at all times take all reasonable steps to safeguard **Your vehicle** and **Your Ignition keys** from loss or damage.

You shall maintain **Your vehicle** in a roadworthy condition.

We shall have at all times free access to examine **Your vehicle**.
4. **Arbitration**

All disputes arising from or in connection with this policy must be submitted to and resolved in the first instance by the Financial Industry Disputes Resolution Centre Ltd and, if necessary, finally submitted to and resolved in the English language by a sole arbitrator at the Singapore International Arbitration Centre (SIAC), with Singapore as the arbitral seat, and in accordance with the Rules of the Singapore International Arbitration Centre ("SIAC Rules") at the time in force.
5. **Your duty to comply with policy conditions**

Our provision of insurance coverage under this policy is conditional upon **You** observing and fulfilling the terms, provisions, conditions and clauses of this policy (Condition precedents).
6. **False declaration**

If **You** did not declare truthfully upon buying this policy, all premiums paid and benefits under this policy shall be forfeited without recourse.
7. **Fraud**

If any claim is any way fraudulent or if **You** or anyone acting on **Your** behalf has used any dishonest or fraudulent means, including collusion, conspiracy, inflating or exaggerating the claim or submitting forged or falsified documents, all premiums paid and the benefits under this policy shall be forfeited without recourse.

GENERAL CONDITIONS (continued)

8. **Payments made under insurance regulations and rights of recovery**
- If the law or collective industry agreement in any country in which this policy operates requires **Us** to settle a claim which, if this law or collective industry agreement had not existed, **We** would not be obliged to pay, **We** reserve the right to recover such payments from **You** or from the person who incurred the liability.
- If **We** have paid for any loss, damage or injury where such amount is recoverable from another party, all **Your** rights of recovery will be subrogated to **Us**.
9. **Direct right of access**
- Third parties may contact **Us** directly in the event of accident. In these circumstances **We** may deal with any claim, subject to the terms and conditions of **Your** policy.
10. **Legal personal representatives**
- If anybody who is insured under this policy dies, the rights they would have received under this policy will be assigned to his or her legal personal representatives, or if the **Insured** is mentally incapacitated, to his deputy duly appointed and empowered under the Mental Capacity Act 2008.

SPECIAL NOTES FOR THIRD PARTY, FIRE AND THEFT OR THIRD PARTY ONLY COVER

Third Party, Fire and Theft cover

If **You** are covered under Third Party, Fire and Theft cover as specified in **Your schedule**, **We** are legally responsible under Section 1 and 5 of the policy only for loss or damage as a result of fire or theft of **Your vehicle**. **We** are also legally responsible under Section 2, 3, and 4 of the policy.

You may still be covered for Section 6, 7, 8 and 9 of the policy if the optional cover is purchased provided the loss or damage is as a result of fire or theft of **Your vehicle**.

Third Party only cover

If **You** are covered under Third Party only cover as specified in **Your schedule**, **We** are legally responsible under Section 2, 3 and 4 of the policy.

However, **You** will not be covered under Section 1, 5, 6, 8 and 9 of the policy. **You** may still be covered for Section 7 of the policy if the optional cover is purchased.

OUR PROMISE OF SERVICE

If **You** have any comments or suggestions about **Our** cover, services or any other feedback please write to:
The Head of General Insurance
Singapore Life Ltd.
4 Shenton Way, #01-01, SGX Centre 2
Singapore 068807

CUSTOMER CARE POLICY

At Singlife **We** will make every effort to provide the high level of service expected by all **Our Policyholders**. If on any occasion **Our** service falls below the standard of **Your** expectation, the procedure detailed below explains what **You** can do:

Your first point of contact should always be to **Our** Customer Services Department. **You** can email **Us** at personal_insurance@singlife.com. **We** will acknowledge receipt of **Your** feedback within 3 working days whilst **We** look into the matter **You** raised. **We** will contact **You** for further information if required within 7 working days and provide **You** with a full reply within 14 working days.

If **You** are dissatisfied with **Our** response, **We** will refer **You** to an independent dispute resolution organisation; the Financial Industry Disputes Resolution Centre Ltd (FIDReC).

FIDReC's contact details are:

Financial Industry Disputes Resolution Centre Ltd.
36 Robinson Road #15-01 City House Singapore 068877
Telephone: 6327 8878 Fax: 6327 8488 Email: info@fidrec.com.sg Website: www.fidrec.com.sg

Important - Please remember to quote **Your** policy reference in **Your** communication.

HOW TO MAKE A CLAIM

Claiming on **Your** Motor Policy couldn't be easier. **Our** claims telephone lines are open all day, all night, every day of the year. If **You** need **Us** all **You** have to do is call 6333 2222 and the person taking **Your** call will record all the details relating to **Your vehicle** insurance claim and dispatch assistance service at the scene of the accident or incident if appropriate.

The benefits of **Our** Motor Claims Service include:

- A "One Call Does It All" trauma management team guide **You** through the claims process.
- Free accident recovery 24 hours a day, seven days a week, all year round.
- A network of high quality **Approved repairer** workshops with a 12 month guarantee on all repairs.
- No **Excess** to pay if **We** decide the accident is not **Your** fault. **We** don't make **You** pay for other people's negligence and **We** will pursue the responsible party for the recovery of all of **Our** costs therefore not affecting **Your** NCD.

Note: This applies if the accident **You** have is involved with identifiable Singapore car(s) only.

Important Notes

All that We ask in return is that You MUST report all accidents to Us within 24 hours of the occurrence regardless of whether You intend to claim on Your own policy or not, or whether Your car is damaged or not.

Should You fail to do so, Your No Claims Discount could be affected and Your claim may be prejudiced.

Full details of **Our** claims service and what to do in the event of an accident or **Theft** involving **Your vehicle** can be found at **Our** website singlife.com.

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 benefits that are covered under the scheme as well as the limits of coverage, where applicable, please contact **US** or visit the GIA or SDIC web-sites (www.gia.org.sg or www.sdic.org.sg).

Learn more about our other products and services at singlife.com



Singlife

Singapore Life Ltd.

4 Shenton Way, #01-01, SGX Centre 2 Singapore 068807

Tel: (65) 6827 9933 singlife.com

Company Reg. No. 196900499K

GST Reg. No. MR-8500166-8