

COMMERCIAL VEHICLE INSURANCE SUMMARY OF COVER



Features	Comprehensive	Third Party Fire & Theft	Third Party Only
Accidental loss, fire or theft damage We'll cover you up to the cost of your vehicle's market value including the COE. Your manufacturer-fitted vehicle accessories and audio equipment are covered for an unlimited amount.	✓	✓ ¹	X
Repairs for your vehicle Where you can send your vehicle for repairs.	Approved repairer only	Approved repairer only ¹	X
Additional excess for young and inexperienced driver If the driver (including policyholder) is aged 24 and below or has held a valid driving licence for less than 2 years.	S\$2,500	S\$2,500 ¹	X
Geographical coverage We cover use of your vehicle in Singapore, West Malaysia and Peninsula Thailand (up to 80km from West Malaysia border).	✓	✓	✓
Windscreen replacement coverage Windscreen excess	✓ S\$100	✓ ¹ S\$100	X Not applicable
Towing services Towing services to nearest accident reporting centre.	S\$500	S\$500 ¹	X
On-site accident reporting Someone to help you on-site for accident reporting.	✓	✓ ¹	X

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Your vehicle's driver, passengers and relevant third parties are covered in road accidents			
Features	Comprehensive	Third Party Fire & Theft	Third Party Only
Coverage for death or injury to another person Unlimited, includes passengers.	✓	✓	✓
Coverage for legal charges Unlimited, with Singlife's consent.	✓	✓	✓
Damage to third party's property Up to S\$500,000.	✓	✓	✓

Optional cover (applicable if shown on your policy schedule)			
Features	Comprehensive	Third Party Fire & Theft	Third Party Only
Additional accessories	✓	✓ ¹	X
Airside extension Covers within the restricted area of Changi Airport or Seletar Airport.	✓	✓	✓
Any workshop extension This extension allows you to send your vehicle for repairs at your preferred workshop.	✓	✓ ¹	X
Brand new vehicle replacement If the accident repair cost is > 70% of its market value, provided you have purchased your vehicle from new and the accident happened within the time specified.	12 months	12 months ¹	X

Footnote:

1. Applies only if the loss or damage is due to Fire and/or Theft.

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 General Insurance Association or SDIC website (www.gia.org.sg or www.sdic.org.sg).

Apr 2023