

# CAR INSURANCE SUMMARY OF COVER



**Singlife**  
with AVIVA

Summary of cover			
Features	Lite	Standard	Prestige
<b>Accident loss, fire or theft damage</b>  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.	✓	✓	✓
<b>Brand new car replacement</b>  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
<b>Repairs for your car</b>  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
<b>Additional excess for young and inexperienced driver</b>  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
<b>Transport allowance</b>  S\$80 daily transport allowance (up to 10 days) while your car is being repaired after an accident.	✗	✗	✓
<b>Child seat coverage</b>  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.	✓	✓	✓
<b>Geographical coverage</b>  We cover use of your car in Singapore, West Malaysia and Peninsula Thailand (up to 80km from West Malaysia border)	✓	✓	✓

# CAR INSURANCE SUMMARY OF COVER



**Singlife**  
with AVIVA

Summary of cover			
Features	Lite	Standard	Prestige
<p><b>Windscreen replacement coverage</b></p> <p>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).</p> <p>Number of windscreen claims allowed.</p> <p>Windscreen excess.</p>	<p>✓</p> <p>1</p> <p>S\$100</p>	<p>✓</p> <p>Unlimited</p> <p>S\$100</p>	<p>✓</p> <p>Unlimited</p> <p>S\$0</p>
<p><b>Towing services</b></p> <p>Unlimited towing services to nearest accident reporting centre.</p>	<p>✓</p>	<p>✓</p>	<p>✓</p>
<p><b>On-site accident reporting</b></p> <p>Someone to help you on-site for accident reporting.</p>	<p>×</p>	<p>✓</p>	<p>✓</p>
<p><b>Pickup from accident location</b></p> <p>A ride home (or to any destination within Singapore) for you and your passengers following an accident.</p>	<p>×</p>	<p>✓</p>	<p>✓</p>

# CAR INSURANCE SUMMARY OF COVER



**Singlife**  
with AVIVA

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

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

# CAR INSURANCE SUMMARY OF COVER



Singlife  
with AVIVA

Optional cover (applicable if shown on your policy schedule)			
Features	Lite	Standard	Prestige
<b>NCD protector</b> Your NCD remains intact if only 1 claim is submitted (by yourself or a third party).	✓	✓	✓
<b>Loss of use cover</b> We'll give you a replacement car (1.6L model) when yours is in the workshop (up to 10 days).	✓	✓	✓
<b>Additional personal accident cover</b> Up to S\$100,000 for you and any additional passengers travelling in your car.	✓	✓	✓
<b>Loss of keys</b> 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](http://gia.org.sg) or [sdic.org.sg](http://sdic.org.sg)).

Jan 2022