

CAR INSURANCE SUMMARY OF COVER



Singlife
with AVIVA

Summary of cover			
Features	Lite	Standard	Prestige
Section 1 • Loss or damages to your car			
Accident loss, fire or theft damage We'll cover you for up to the 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, and you bought your car when it was brand new, and the accident occurred within the specified time period mentioned in the policy.	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/or inexperienced drivers 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	S\$0
Towing services Unlimited towing services to the nearest accident reporting centre.	✓	✓	✓
On-site accident reporting Receive accident reporting assistance at the scene of the accident in Singapore.	✗	✓	✓
Pickup from accident location You and your passengers can get a ride to any destination within Singapore following an accident.	✗	✓	✓

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Section 2 • Your liability			
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.	✓	✓	✓
Section 3 • Injury to you			
Personal accident 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
Section 4 • Medical expenses			
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
Section 5 • Personal belongings			
Personal belongings Covers losses arising from your car due to fire, theft or an accident.	×	S\$1,000	S\$3,000
Section 6 • Child seat cover			
Child seat coverage We'll cover you up to \$250 for damage to a fitted child seat in your car due to an accident, fire or theft.	✓	✓	✓

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Section 7 • Use of your car outside Singapore			
Geographical coverage Covers the use of your car in Singapore, West Malaysia and Peninsula Thailand (up to 80km from the border with West Malaysia)	✓	✓	✓
Section 8 • No claims discount			
No Claims Discount step down NCD step down for each and every claim.	30%	10%	10%
5% safe driver discount Applies if you're currently earning 50% NCD and are still claim-free when you renew with us.	✓	✓	✓
Section 9 • Glass			
Windscreen replacement coverage Unlimited windscreen (glass) replacement cover if done at our 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.	1	Unlimited	Unlimited
Windscreen excess.	S\$100	S\$100	S\$0
Section 10 • Daily transport allowance			
Transport allowance S\$80 daily transport allowance (up to 10 days) while your car is being repaired after an accident.	×	×	✓
Emergency Breakdown Assistance			
Emergency breakdown assistance Receive free roadside rescue services when your car breaks down.	×	✓	✓

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Policy Extensions for Electric Car			
Features	Lite	Standard	Prestige
<p>Go Green Privileges</p> <p>Get rewarded with our special discount on insurance for your Electric Car.</p>	✓	✓	✓
<p>Electric Car Battery</p> <p>We cover losses if your Electric Car's battery is lost, stolen or damaged.</p>	✓	✓	✓
<p>Charging Cable Liability Protection</p> <p>We cover you against third-party liability arising from any accident involving the charging cable when it is attached to your Electric Car. (For example, someone trips over the cable while your Electric Car is charging.)</p>	✓	✓	✓
<p>Additional Total Loss Payout</p> <p>If your Electric Car is a Total Loss due to fire or explosion during charging, we'll pay 110% of its market value at the time of the loss.</p>	×	×	✓
<p>Electric Car Charging Cable</p> <p>We cover losses if your Electric Car's charging cable is lost, stolen or damaged.</p>	×	S\$500	Unlimited
<p>Private Charging Station Cover</p> <p>We cover the cost of replacement or repair for your private charging station within your house in Singapore, if it is accidentally damaged.</p>	×	S\$500	Unlimited

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Policy Extensions for Electric Car			
Features	Lite	Standard	Prestige
Towing Assistance Receive free towing services in Singapore when your Electric Car's battery runs out.	✗	✓	✓
Enhanced Loss of Use Cover (Applicable if you have purchased the optional Loss of Use cover and shown on your policy schedule)	✗	Get a 1.6L replacement car for up to 15 days, after an accident in any one period of insurance.	Get an electric replacement car (subject to availability) for up to 15 days, after an accident in any one period of insurance.

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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 your car 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 affected 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).

Sep 2022