

# DRIVESHIELD CAR INSURANCE SUMMARY OF COVER



Summary of cover		
Features	Basic	Enhanced
<b>Section 1 - Loss or damage to your car</b>		
<b>Accident loss, fire or theft damage</b> Your car is covered for up to the cost of its 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.	✗	24 months
<b>Repairs for your car</b> Repair your car at any of our approved repairers.	Approved repairers only	Approved repairers only
<b>Additional excess for young and/or inexperienced driver</b> If the driver (including policyholder) is aged 24 and below or has held a valid driving licence for less than 2 years.	SGD 2,500	SGD 2,500
<b>Towing services</b> Unlimited towing services to nearest accident reporting centre at no additional cost.	✓	✓
<b>On-site accident reporting</b> Someone to help you on-site for accident reporting.	✗	✓
<b>Pickup from accident location</b> A ride home (or to any destination within Singapore) for you and your passengers following an accident	✗	✓

# DRIVESHIELD CAR INSURANCE SUMMARY OF COVER



Summary of cover		
Features	Basic	Enhanced
<b>Section 2 - Your liability</b>		
<b>Coverage for death or injury to another person</b> Unlimited, includes passengers.	✓	✓
<b>Coverage for legal charges</b> Unlimited, with our consent.	✓	✓
<b>Damage to third party's property</b> Up to SGD 5,000,000.	✓	✓
<b>Section 3 - Injury to you</b>		
<b>Personal accident</b> Death.	×	Up to SGD 50,000
For loss of limb.	×	Up to SGD 25,000
For loss of sight/hearing in one eye/ear.	×	Up to SGD 25,000
<b>Section 4 - Medical expenses</b>		
<b>Medical expenses</b> If you or any of your passengers in your car are injured in an accident.	×	Up to SGD 2,500
<b>Section 5 - Personal belongings</b>		
<b>Personal belongings</b> Covers loss or damage to personal belongings caused by fire, theft or an accident while they are in or on your car.	×	Up to SGD 1,000

# DRIVESHIELD CAR INSURANCE SUMMARY OF COVER



Summary of cover		
Features	Basic	Enhanced
<b>Section 6 - Child seat cover</b>		
<b>Child seat cover</b> If a child seat is fitted to your car and damaged in an accident, fire or theft, we'll cover you up to SGD 250.	✓	✓
<b>Section 7 - Use of your car outside Singapore</b>		
<b>Geographical coverage</b> We cover use of your car in Singapore, West Malaysia and Peninsula Thailand (up to 80km from West Malaysia border).	✓	✓
<b>Section 8 - No claims discount</b>		
<b>No claims discount (NCD) step down</b> NCD step down for each and every claim.	30%	10%
<b>5% safe driver discount</b> Applies if you're currently earning 50% NCD and are still claim-free when you renew with us.	✓	✓
<b>Section 9 - Glass</b>		
<b>Windscreen replacement coverage</b> Replacement cost of your windscreen (glass) if done at our approved repairers.  Number of windscreen claims allowed.  Windscreen excess.	✓  1  SGD 100	✓  Unlimited  SGD 100

# DRIVESHIELD CAR INSURANCE SUMMARY OF COVER



Summary of cover		
Features	Basic	Enhanced
<b>Section 10 - Gap cover</b>		
<b>Gap cover</b> Covers for the difference between total loss settlement amount and outstanding car loan, provided for car within 3 years of original registration.	×	Up to SGD 30,000
<b>Section 11 - Loan protector</b>		
<b>Loan protector</b> Pays up to SGD 50,000 of your outstanding car loan in the event of death.	×	Up to SGD 50,000
<b>Section 12 - Waiver of own damage policy excess</b>		
<b>Waiver of own damage policy excess</b> Applicable for customers with at least 30% NCD and for the first claim only. Pays up to SGD 500 and repairs must be done at our approved repairers.	×	Up to SGD 500
<b>Section 13 - Daily hospital allowance</b>		
<b>Daily hospital allowance</b> In the event that you, your authorised driver and/or passengers are hospitalised due to a car accident, the policy will pay each person a daily hospital allowance of SGD 100, for up to 30 days.	×	SGD 100 daily (up to 30 days)
<b>Emergency breakdown assistance</b>		
<b>Emergency breakdown assistance</b> Receive free roadside rescue services when your car breaks down.	×	✓

# DRIVESHIELD CAR INSURANCE SUMMARY OF COVER



Policy Extensions for Electric Car		
Features	Basic	Enhanced
<p><b>Go green privileges</b></p> <p>Exclusively for electric cars. Enjoy further discounts for charting a better way to sustainability.</p>	✓	✓
<p><b>Electric car battery</b></p> <p>We cover losses if your electric car's battery is lost, stolen or damaged.</p>	✓	✓
<p><b>Charging cable liability protection</b></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.</p>	✓	✓
<p><b>Additional total loss payout</b></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><b>Electric car charging cable</b></p> <p>Unlimited, covers losses if your electric car's charging cable is lost, stolen or damaged.</p>	✗	✓
<p><b>Private charging station cover</b></p> <p>Unlimited cost of replacement or repair for your private charging station within your house in Singapore, if it is accidentally damaged.</p>	✗	✓

# DRIVESHIELD CAR INSURANCE SUMMARY OF COVER



Policy Extensions for Electric Car		
Features	Basic	Enhanced
<b>Towing assistance</b> Receive free towing services in Singapore when your electric car's battery runs out.	X	✓
<b>Enhanced loss of use cover</b> Get an electric replacement car (subject to availability) for up to 15 days, after an accident in any one period of insurance.  (Applicable if you have purchased the optional Loss of Use cover and shown on your policy schedule)	X	✓

# DRIVESHIELD CAR INSURANCE SUMMARY OF COVER



Optional cover (applicable if shown on your policy schedule)		
Features	Basic	Enhanced
<b>Section 14 - Replacement locks and keys</b>		
<b>Replacement locks and keys</b> If your ignition keys are lost or stolen, the cost of replacing the affected locks, transmitter, central locking interface and any affected parts of the car's alarm or immobiliser.	Up to SGD 500	Up to SGD 500
<b>Section 15 - Any workshop extension</b>		
<b>Any workshop extension</b> Send your car for repairs at your preferred workshop.	✓	✓
<b>Section 16 - Loss of use</b>		
<b>Loss of use</b> We'll give you a replacement car (1.6l model) when your car is in the workshop (up to 10 days).	✓	✓
<b>Section 17 - No claims discount protector</b>		
<b>NCD protector</b> Your NCD remains intact if only 1 claim is submitted (by yourself or a third party).	✓	✓
<b>Section 18 - Waiver of young and/or inexperienced driver excess</b>		
<b>Waiver of young and/or inexperienced driver excess</b> Waiver of young and/or inexperienced driver excess for you and your authorised driver who are aged 24 and below and/or has held a valid driving licence for less than 2 years.	SGD 2,500	SGD 2,500

The above is a summary of the plan offered. The precise terms and conditions of the plan are set out in the policy contract.

## 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 websites ([www.gia.org.sg](http://www.gia.org.sg) or [www.sdic.org.sg](http://www.sdic.org.sg)).

Apr 2023