

DRIVESHIELD CAR INSURANCE SUMMARY OF COVER



Singlife
with AVIVA

Summary of cover		
Features	Basic	Enhanced
<p>Accident loss, fire or theft damage</p> <p>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.</p>	✓	✓
<p>Brand new car replacement</p> <p>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.</p>	✗	24 months
<p>Repairs for your car</p> <p>Repair your car at any of our approved repairers.</p>	Approved repairers only	Approved repairers only
<p>Additional excess for young and/or inexperienced driver</p> <p>If the driver (including policyholder) is aged 24 and below or has held a valid driving license for less than 2 years.</p>	SGD 2,500	SGD 2,500
<p>Geographical coverage</p> <p>We cover use of your car in Singapore, West Malaysia and Peninsula Thailand (up to 80km from West Malaysia border).</p>	✓	✓
<p>Windscreen replacement coverage</p> <p>Replacement cost of your windscreen (glass) if done at our approved repairers.</p> <p>Number of windscreen claims allowed.</p> <p>Windscreen excess.</p>	<p>✓</p> <p>1</p> <p>SGD 100</p>	<p>✓</p> <p>Unlimited</p> <p>SGD 100</p>

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Features	Basic	Enhanced
Towing services Unlimited towing services to nearest accident reporting centre.	✓	✓
On-site accident reporting Someone to help you on-site for accident reporting.	×	✓
Pickup from accident location A ride home (or to any destination within Singapore) for you and your passengers following an accident.	×	✓
Death or injury to another person coverage Unlimited, includes passengers.	✓	✓
Coverage for legal charges Unlimited, with our consent.	✓	✓
Damage to third party's property Up to SGD 5,000,000.	✓	✓
Medical expenses If you or any of your passengers in your car are injured in an accident.	×	Up to SGD 2,500
Personal accident 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
Child seat coverage 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.	✓	✓

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Features	Basic	Enhanced
Emergency breakdown assistance Receive free roadside rescue services when your car breaks down.	×	✓
Gap Cover 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
Loan Protector Pays up to SGD 50,000 of your outstanding car loan in the event of death.	×	Up to SGD 50,000
No Claims Discount step down NCD step down for each and every claim.	30%	10%
Personal belongings 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
Wavier of own damage policy excess 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
Daily hospital allowance 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)

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Optional cover (applicable if shown on your policy schedule)		
Features	Basic	Enhanced
Any workshop extension Send your car for repairs at your preferred workshop.	✓	✓
Replacement locks and keys 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
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).	✓	✓
NCD protector Your NCD remains intact if only 1 claim is submitted (by yourself or a third party).	✓	✓
Waiver of young and/or inexperienced driver excess 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 license for less than 2 years.	SGD 2,500	SGD 2,500

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 **You** 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).

June 2022