

# Your **Motor Car** Insurance Policy



Thank you for choosing DirectAsia to protect you and your vehicle. We hope that this policy is clear as it's important for you to understand the insurance cover you enjoy and the responsibilities we have towards each other.

Please read this document, the Policy Schedule and Certificate of Insurance, and let us know as soon as possible if any of the details are incorrect.

Please note that some of the words we use in this insurance policy are shown in bold type. These words are defined at the end of the policy.

We aim to deliver the highest standards of service. Your feedback is important to us so please contact us on +65 6665 5555, if you have any.

If you need to make a claim, please call the following hotlines:

<b>24-hour claim hotline</b>	
Whilst in Singapore	+65 6532 1818
Whilst overseas	+65 6603 3699

## **Policy Owners' Protection Scheme**

**Your DirectAsia** motorcar insurance **policy** is protected under the **Policy Owners' Protection Scheme** which is administered by the Singapore Deposit Insurance Corporation (SDIC). 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 website ([www.gia.org.sg](http://www.gia.org.sg) or [www.sdic.org.sg](http://www.sdic.org.sg)).

## Contents

Pages	
3	<b>Your policy</b>
	<b>Your coverage</b>
5	Section 1: Your vehicle
6	Section 2: Third Party Liabilities
	<b>Optional Benefits</b>
6	My workshop 24 hour breakdown assistance
7	My accessories Medical expenses Personal accident
8	New for old replacement car No claim discount protector plus Repatriation costs
9	Loss of use My camera
9	<b>Your responsibility</b>
11	<b>General information</b>
14	<b>General exclusions</b>
15	<b>Definitions</b>

## Your policy

This **policy**, including any **endorsements** we have issued, tells **you** what **you** need to know about **your** car insurance and forms a legally enforceable agreement between **you** and **us**. **We** agree to pay the benefits set out in this **policy** in exchange for the premium fully paid in Singapore dollars inclusive of any relevant tax.

All information provided to **us** in **your** application form, including declarations made over the phone, internet or in person would form the basis of this **policy**. **You** must answer all the questions in **your** application accurately and disclose all facts **you** know or could reasonably be expected to know that is relevant to **our** decision before this **policy** is issued. Otherwise, **we** may deny a claim or void this **policy**.

**Your policy** coverage is subject to the type of cover, plan, usage and benefits **you** have selected with the corresponding **policy** terms and conditions.

### 1. Types of Driver Plan

Please refer to **your** selected Driver Plan as shown in **your policy** schedule and Certificate of Insurance.

Driver Plan	Driver covered
Value	<ul style="list-style-type: none"> <li>• <b>Main driver</b>;</li> <li>• Up to 4 <b>named driver</b>;</li> <li>• Maximum up to 2 <b>named driver</b> define as <b>young and/or inexperienced driver</b>.</li> </ul>
Value Plus	<ul style="list-style-type: none"> <li>• <b>Main driver</b>;</li> <li>• Any <b>authorised drivers</b> who are 30 year old and above with driving licence 2 years or more;</li> <li>• Maximum up to 2 <b>named driver</b> define as <b>young and/or inexperienced driver</b>.</li> </ul>
Flexible	<ul style="list-style-type: none"> <li>• Any <b>authorised driver</b>;</li> </ul>

### 2. Types of vehicle use

Please refer to **your** selected usage type as shown in **your policy** schedule and Certificate of Insurance.

Usage type	Description
Off-peak	<b>Vehicle</b> registered under the off-peak registration number plate.
Private use	For personal and leisure use only.
Private use + commuting to work	For personal or leisure use and commute anyone to-and-from work only.
Private use + business	Cover <b>your vehicle</b> during the course of work in addition to Private use + commuting to work. (Not for commercial use)
Private use + commuting to work + Grab Hitch	Cover <b>your vehicle</b> for the use of Grab Hitch in addition to Private use + commuting to work. Only two rides are permitted a day.
Private use + business + Grab Hitch	Covers <b>your vehicle</b> for use of Grab Hitch in additional to Private use + business. Only two rides are permitted a day.

#### IMPORTANT NOTE:

If **you** use **your vehicle** outside of the declared usage type, an additional excess of \$1,500 will be imposed on each and every claim. No coverage for Grab Hitch if usage not declared.

If **you** are using **your vehicle** for Grab Hitch, **you** must:

- declare to be covered under Grab Hitch usage on **your policy**;
- undertake not more than 2 paying rides per day and in accordance to the Road Traffic (Car Pools) (Exemption) Order 2015 and subsequent updates;
- not to use **your vehicle** for other forms of commercial, leasing, rental and/or hire and reward purpose.

### 3. Lifetime Repair Guarantee

If **your vehicle** is repaired on or after 1 April 2017 at **our approved workshop we** have chosen, **we** will provide Lifetime Repair Guarantee on all repairs done. This guarantee:

- a. applies only to Comprehensive and Third Party, Fire & Theft (TPFT) car insurance plans;
- b. covers **your** own damage repairs as long as the date of **accident** is on or after 1 April 2017;
- c. applies for as long as **you** remain continuously insured with **us** and is insured with **us** at the time for such subsequent repair.

However, this guarantee does not apply:

- to repairs that **you** authorised yourself;
- to repairs **you** arrange after **we** pay **you** the reasonable cost to repair **your vehicle** — that is, **we** cash settle **your** claim;
- to deterioration and/or wear and tear caused over time, by using **your vehicle** and by exposing it to the elements;
- to deterioration and/or damage arising from another **accident**;
- to deterioration and/or damage because of abuse, misuse, and/or inappropriate use of **your vehicle**;
- to loss or damage to or failure of any mechanical, electrical and/or structural nature not related to the original **accident**;
- to manufacturing defects of the repair parts used;
- when **you** fail to follow any manufacturer's recall or service bulletin;
- when **you** sell or transfer ownership of the insured **vehicle**.

### 4. Low Mileage Usage

If **your vehicle** is covered under the low mileage usage, **we** will cover **your vehicle** driven up to the maximum of 8,000 kilometers per **policy** year.

**We** will accumulate and automatically bring forward any unused mileage of **your vehicle** between **your** actual usage and permitted 8,000 kilometers per **policy** year to the renewed **policy**.

Below are the conditions:

- **you** are to notify **us** immediately if **your vehicle** mileage usage exceeds 8,000 kilometers within the **policy** period. **We** will issue an endorsement to transfer **your policy** to the standard plan with additional premium payable by **you** to continue **your** insurance coverage;
- In the event of a claim, **we** will validate **your** vehicle's mileage. If **your** usage exceeds the accumulated mileage permitted under this **policy**, an excess of \$5,000 will be imposed on **you** for each and every claim;
- In the event that **your** period of insurance is less or more than 12 months, **we** will adjust and pro-rate the permitted 8,000 kilometers per **policy** period accordingly to reflect the proportion that **your** actual **policy** mileage permitted during this period of insurance.

## Your coverage

### Section 1: Your vehicle

This section covers **you** for loss or damage to **your vehicle** as per **your policy** cover type below:

Cover type	Causes of loss or damage
Comprehensive	All <b>Accidental</b> causes including vandalism and natural disaster (up to the <b>market value</b> including its <b>accessories</b> at time of loss)
Third Party, Fire and Theft	Fire and Theft only (up to the <b>market value</b> and its <b>accessories</b> at time of loss)
Third Party Only	Not covered

- We** will pay **you** the **market value** of **your vehicle** and **we** will salvage all costs (including authority rebates) that are claimable by **you** at the time of the **accident** or loss if:
  - we** decide that **your vehicle** is not economical to repair;
  - your** car has been stolen
- We** have the option to repair, reinstate, replace or pay **you** the cost for the loss of or damage to **your vehicle** or its **accessories** not more than the **market value** of **your vehicle** and its **accessories**.
- If **you** are insured under the My Workshop benefit, **you** will be allowed to repair **your vehicle** at any workshop in Singapore. Otherwise, **your vehicle** will be repaired at **our** list of **approved workshop**.
- We** will pay any cash settlement to the hire-purchase or leasing company of **your vehicle** named in the schedule.
- If **your vehicle** cannot be driven due to damage from an **accident** as per **your policy** cover type, **we** will pay a reasonable cost of towing **your vehicle** of:
  - up to \$200 if the **accident** occurred in Singapore;
  - up to \$500 if the **accident** occurred in West Malaysia or Southern Thailand.
- If **your windscreen** is broken due to an **accident**, **we** will pay the cost of replacement or repair as long as:
  - you** inform **us** before any repairs or replacement of **your windscreen**;
  - the repairs are authorized by **us** and are carried out at the **approved workshop**.

However, **we** will not pay for:

- damage to sun roofs or any glass panels fixed to the roof of **your vehicle**;
- replacement of solar film or similar as a result of replacing the **windscreen** (unless **you** have selected the my **accessories** optional benefit);
- repairs or replacement of **windscreen** or other glass panels due to scratches.

**Your windscreen** claim will not affect **your** No Claim Discount, however, the **excess** shown in **your policy** schedule will be payable by **you**.

- If **your policy** is under Flexible plan, the following **excess** will apply:

Driver	Excess
<b>Young and/or inexperienced driver</b> who is below 30 years old and/or has less than two years driving experience.	\$2,500
Any <b>authorised driver</b> who is 30 years old and above with more than two years driving experience.	As per own damage <b>excess</b> in the <b>policy</b> schedule.

## Section 2: Third Party Liabilities

We will cover **you** and **your** passenger against legal responsibilities rising from **accident** involving **your vehicle** for:

- death or bodily injury to any person including getting in and out of **your vehicle**;
- property damage of up to \$5,000,000 inclusive of all costs for any one claim or series of claims arising out of any one **accident**.

We reserve all discretion to arrange for legal representative and/or to pay all or some reasonable legal costs up to \$3,000 to defend or represent **you** or any **authorised driver** covered by **your policy** against any criminal charges that may be brought against **you**. However, **you** must reimburse **us** for any legal costs and/or expenses and **we** will not pay any costs if **you** or **your authorised driver** has been charged with or convicted of the following:

- reckless driving;
- dangerous driving;
- causing death by reckless, dangerous driving or murder.

We will not pay for:

- death or bodily injury which **you** can claim for under the Work Injury Compensation Act;
- loss or damage to **your vehicle** or property held in trust or owned by or in the care, custody or control of anyone that **we** cover under this section.

## Optional benefits

Additional insurance benefits are available to further enhance **your policy** coverage. These optional benefits described in this section are subjected to additional premium payment by **you** and conditions detailed on **your policy** schedule. Please refer to the policy schedule for the optional benefits you had taken up.



### 1. My workshop

We will pay all repairs to or replacement of parts of **your vehicle** resulting from an **accidental** damage at any workshop in Singapore. Otherwise, **your vehicle** will be repaired at **our approved workshop** we have chosen.

This benefit is available for Comprehensive and Third-Party Fire and Theft cover only.



### 2. 24 hour breakdown assistance

We will pay **you** the reasonable cost of obtaining breakdown assistance by paying the activation or call out fee for such assistance. We will also pay the cost of the towing **your vehicle** to the nearest repairer of **your** choice if the car cannot be repaired on the spot.

To activate this service, **you** are required to call **our** service hotline at 6603 3699 to render appropriate assistance.

We do not pay for:

- other claims, loss or damage under this benefit (including the cost of repairs or replacement vehicle parts);
- any lifting method and services to **your vehicle** before towing **your vehicle**.

No Claim Discount will not be affected for claims paid under this benefit.

This benefit is available for Comprehensive and Third-Party Fire and Theft cover only.



### 3. My accessories

We will cover any loss or damage of **your** specifically declared **accessories** accepted by **us** that is:

- Land Transport Authority compliant or not originally included in the **your vehicle** or local distributor's normal specification when **your vehicle** was first registered and sold in Singapore;
- caused by **accident** or theft by visible, forcible and violent entry into **your vehicle** only;
- **we** reserve full discretion to repair, replace or pay **you** a reasonable amount for the insured **accessories** that is damage or stolen.

We will not pay for:

- normal wear or tear, depreciation, mechanical, electronic or electrical breakdowns, failures or breakages, corrosion or deterioration due to atmospheric conditions, rusting, oxidization, decolourisation;
- any process of cleaning, restoring, altering, maintaining, repairing or scratching of painted or polished surfaces;
- any item that ignites or explodes by its own;
- any loss or damage caused by wilful act of negligence.

This benefit is available for Comprehensive and Third-Party Fire and Theft cover only.



### 4. Medical expenses

We will pay **you**, **your authorised driver** and passenger for reasonable medical expenses up to \$3,000 per person on each **accident** which is immediately and directly involving **your vehicle**. No Claim Discount will not be affected for claims paid under this benefit.



### 5. Personal accident

We will pay **you** and **your authorised driver** as shown in the scale of compensation for death or bodily injury arising out of an **accident** involving **your vehicle**.

No Claim Discount will not be affected for claims paid under this benefit.

#### Scale of compensation

Description	Percentage of sum insured as per policy schedule
Death	100%
Total and permanent loss of all sight:	
Both eyes	100%
One eye	50%
Loss by physical severance at or above the wrist or ankle of:	
Both hands	100%
One hand	50%
Both feet	100%
One foot	50%
One hand and one foot	100%
Loss of sight together with hand or foot:	
Total and permanent loss of sight in one eye together with the total loss by physical severance of one hand (at or above the wrist) or one foot (at or above the ankle)	100%
Maximum claimable amount within the inforce <b>period of insurance</b>	100%

**We** will not have any further liability to **you**, **your authorised driver** or relevant legal personal representative of the driver of **your vehicle** at the time of **accident** once **we** pay **you** under the personal **accident** benefit.

**We** will not pay if the death or bodily injury:

- is not directly arising from **your vehicle**;
- occurs more than 3 calendar months from the date of **accident**;
- arises directly or indirectly out of intentional self-injury, attempted suicide, suicide, physical or mental defect or infirmity;
- arises under the influence of drugs, alcohol and medication.



#### 6. New for old replacement car

**We** will offer a new **vehicle** replacement if **your vehicle** is stolen, total loss or if **your vehicle** is beyond repair when occurred within the period of this coverage taken up. **We** will:

- replace a brand new **vehicle** of the same or a similar make and model regardless of the prevailing selling price;
- **we** may offer a cash compensation in lieu if **we** are not able to replace a brand new **vehicle** of the same or a similar make and model.

**We** do not guarantee the **COE** for the new vehicle will or can be obtained. If it is unsuccessful after the first bid for the **COE**, **we** may, at **our** discretion, pay the published first successful bid price for that particular **COE** tender.

This benefit is available for Comprehensive cover only and will not be renewable when **your vehicle** reaches 3 years old from the **vehicle** registration date.



#### 7. No claim discount protector plus

This benefit is available to **you** if **your** current No Claim Discount entitlement is 30%, 40% or 50% and **your vehicle** is under **our** car insurance **policy**.

**We** will retain **your** current No Claim Discount entitlement if **you** make no more than one claim within the **period of insurance**. However, No Claim Discount will be reduced from the second **accident** that **you** are liable for.

No Claim Discount which is retained under this benefit may not be transferrable to another insurer.



#### 8. Repatriation costs

**We** will pay for the transportation cost in the event if **your vehicle** is stolen or not retrieved by **us** for more than 48 hours from the time **you** inform **us** of the **accident**, breakdown or theft. **We** will:

- cost of arrange transportation for **you** and **your** passengers back to Singapore up to \$200 per person;
- cost of arrange to return **your vehicle** back to Singapore up to \$3,500 per event.

This benefit is available for Comprehensive and Third-Party Fire and Theft cover only.





### 9. Loss of use

We will pay **you** the daily benefit amount as shown in the **policy** schedule if **your vehicle** is damaged in an **accident** and requires repair. No Claim Discount will not be affected for claims paid under this benefit.

Below are the conditions:

- **you** are to notify **us** of the **accident** damage immediately for **us** to send an authorised surveyor to assess the damage and certify the repair period;
- daily benefit will commence on the day **your vehicle** is delivered to the workshop for repair until the day repair completes;
- **we** will pay **you** up to 10 days per **accident** and up to a maximum of 20 days per **policy** year only;
- if **your vehicle** is total loss beyond repair, **we** will pay **you** from the date of **accident** until **your** new vehicle is delivered or up to a maximum of 30 days whichever earlier;
- if **your vehicle** is stolen, **we** will pay **you** from the date of loss until **your vehicle** is found or up to a maximum of 30 days whichever earlier.

This benefit is available for Comprehensive and Third-Party Fire and Theft cover only.



### 10. My camera

We will offer **you** a discount if **your vehicle** is installed with a permanent in-car camera and of a type and quality acceptable to **us** as long as:

- this camera is kept in good working condition during the **policy** period;
  - **you** are able to provide **us** on demand with the relevant photographic recording and video of any **accident** that **your vehicle** is involved in;
- failing to adhere to the conditions set out in this section, **we** will impose additional **excess** of \$1,500 on any claims in respect of any such **accident**.

## Your responsibility

The following conditions apply to any claim made under this **policy** and failing to do so may affect your claim and/or result in **your policy** being declared void.

### 1. Maintaining your vehicle

**You** must maintain **your vehicle** in an efficient and roadworthy condition at all times.

### 2. Precautions

**You** must take all reasonable precautions to remove or reduce the risk of damage, loss or injury such as:

- not leaving **your vehicle** unattended unless **you** have taken all necessary and proper precautions to prevent further loss or damage to **your vehicle** or to anyone else;
- not to drive **your vehicle** after it is damaged before necessary repairs have been carried out;
- not to carry out repairs to **your vehicle** beyond the repair limits or dispose of any damaged property before an **accident** inspection;

### 3. Reporting an accident

If **your vehicle** is lost, damaged or involved in an **accident** regardless of whether it would give rise to a claim, **you** must do the following:

- **you** must report the **accident** or loss within 24 hours or by the next working day of the **accident** and have **your vehicle** taken to one of **our** approved reporting centres for accident reporting;
- report the **accident** (if required) or loss to the police in the country where the **accident** or loss occurs within 24 hours of the occurrence of such **accident** or loss;
- immediately inform **us** of any demand, writ, summons, offer of settlement or notice of any other proceeds **you** have received;
- **you** must not admit legal liability or make any offer or payment without **our** written permission;
- **you** must report to police and co-operate with **us** on convicting the offender in the case of criminal act that may give rise to a claim under this **policy**.

### 4. Legal proceedings

If **you** are involved in a legal proceeding arising from the **accident** of **your vehicle**, **we** reserve all rights to:

- take over and conduct in **your** name the defence or settlement of any claim against **you**;
- decide on how the defence is conducted or a claim is settled;
- represent **you** at any inquest or official inquiry;
- take legal action in **your** name against anyone responsible for the loss, damage or injury;
- recover all payments from **you** or any person who is responsible for the loss, damage or injury under the **policy** terms which is not admissible.

If **we** decide not to continue with the conduct of the defence or settlement of claim, **we** will not be responsible for any damage, losses, costs or expenses incurred by **you** or by any other person as a result of **our** decision.

### 5. Payment before cover warranty

**We** agree to pay the benefits set out in this **policy** if **you** meet the premium obligations as below:

- **We** must receive the total premium due to **you** on or before the effective date of insurance;
- If the premium payment is not paid or received in full by **us** on or before the effective date, the **policy** will be deemed to be immediately and automatically cancelled and no benefits will be payable by **us**. Any premium payment received after the effective date shall have no effect on the cancellation of **your policy**.
- If **you** are permitted to pay **your** premium by installments, then if two or more required installment payments are not paid and received in full by **us** on or before the specific due date, the balance installment payments shall be payable in full. If no installment payments is made, the **policy** may be deemed to be cancelled and no benefits will be payable by **us**. Any premium payment received after the specific due date shall have no effect on the cancellation of **your policy**.

### 6. Renewal

If **you** have opted for auto-renewal, **we** will renew **your policy** automatically at the premium and on the terms determined by **us**. **You** should be aware that **we** can only consider automatic renewal when:

- **you** have made **us** aware of and **we** have accepted any changes to **your policy** details;
- the credit card details given to **us** by **you** have not changed;
- there are no outstanding payments and/or other breaches of **your policy**.
- **we** are entitled to assume that the details provided by **you** to **us** have not changed and that **you** have the consent of the credit card holder.

We may automatically debit the credit card we have on file with the renewal premium. You may opt out of automatic renewal at any time in writing to us at least 30 days before the expiry of your policy.

## 7. Material changes

You must inform us immediately of any material change in your circumstances. We may compute any difference in premium from the date of such change even if this happened in a previous period of insurance. Failing to do so may affect your claim and/or result in your policy being declared void.

## General information

### 1. Geographic limitations

This policy covers for any accident, loss, damage, injury or legal responsibility arising within the geographical areas as specified below:

- The Republic of Singapore
- West Malaysia (including Penang and other Malaysia offshore islands accessible by road)
- Southern Thailand within 80 km from the border of West Malaysia
- Your vehicle crossing the straits between Singapore and Tanjong Belungkor, Johor

### 2. No Claim Discount (NCD)

If you have been insured with us and no claim is made under this policy, we will give you a discount on your premium as follows:

No claims period	NCD
One year	10%
Two consecutive years	20%
Three consecutive years	30%
Four consecutive years	40%
Five consecutive years	50%
Five years of consecutive 50% NCD record	60%

If there are claims made on your policy, we will reduce the No Claim Discount as follows:

With the optional no claim discount protector plus cover;

Entitled current NCD	NCD		
	1 at fault claim (NCD Protector plus)	2 at fault claim	3 or more at fault claim
60%	60%	20%	0%
50%	50%	20%	0%
40%	40%	10%	0%
30%	30%	0%	0%

Without the optional no claim discount protector plus cover;

Entitled current NCD	NCD	
	1 at fault claim	2 or more at fault claim
60%	20%	0%
50%	20%	0%
40%	10%	0%
0-30%	0%	0%

However, if you fail to report an accident to us within 24 hours or by the next working day and/or do not provide your vehicle to us for inspection, we will reduce your No Claim Discount upon renewal of your policy by an additional 10%.

**Your** entitled No Claim Discount is not transferrable to any other person and applies to only one vehicle at any one time only.

### 3. Other insurance

**We** will pay only **our** share of any claim if any other insurance covers the same damage, loss or liability.

### 4. Governing laws

This **policy** is governed by and interpreted in accordance to the laws of Singapore and the following legislation and agreements;

- Motor Vehicles (Third-Party Risks and Compensation) Act (Cap 189) of Singapore;
- Road Transport Act 1987 of Malaysia;
- Motor Vehicle (Third Party Risks) Rules, 1959 of Malaysia;
- Agreement between the Minister of Finance of the Republic of Singapore and the Motor Insurers' Bureau of Singapore dated 22 February 1975;
- Agreement between the Minister of Transport of the Government of Malaysia and the Motor Insurers' Bureau of West Malaysia dated 15 January 1968;
- Any other agreement pursuant thereto and/or any subsequent revision of the above legislation or agreements.

### 5. Excluding third party rights

A person who has not agreed to be bound by the terms and conditions contained in this **policy** will have no rights under the Contracts (Rights if Third Parties) Act (Cap.53B) to enforce any of its terms or conditions.

### 6. Dealing disputes

Any disputes arises out of this **policy** that **we** cannot resolve between **you** and **us**, then that dispute may be submitted to the Financial Industry Disputes Resolution Centre (FIDReC) for settlement by mediation in accordance with the mediation procedure in force.

If the dispute is not referred to mediation or if mediation fails, the dispute shall be referred to arbitration by a single arbitrator to be appointed by **you** and **us** in writing.

If arbitration fails within one calendar month of a request by either party, the arbitrator shall be appointed by the Financial Industry Disputes Resolution Centre (FIDReC) and arbitration will be conducted in accordance with the arbitration rules of the FIDReC.

### 7. Amendments

**You** may contact **us** to request a change to be made to **your policy**. Upon **our** approval and acceptance, **we** will confirm in writing to **you** and amend **your** certificate of insurance and **policy** schedule.

**We** may change the terms and conditions of **your policy**, including the premium payable, by giving **you** at least 30 days' notice before such change is effected and/or upon the next period of **your** insurance. **Your** continued payment of the premium after the notice is given to **you** will mean that **you** accept such change.

However, **you** will not receive any refund of premium if the refund amount is less than \$10 and **you** will need to pay **us** any additional premium which exceeds \$10.

### 8. Sets and pairs

If the loss or damage items forms part of a set or a pair, the repair or replacement will only apply to the damaged item in that set or pair.

## 9. Cancellation

**You** and **we** may cancel this **policy** by giving the other 7 days' written notice. The effective date of cancellation will be the date of the other party is informed in writing of the cancellation. **We** will compute any refund of premium as follows.

$$\text{Premium refund} = \frac{\text{Premium} \times \text{unexpired period of insurance (days)}}{\text{Original period of insurance (days)}}$$

However, **you** will not receive any refund of premium if:

- any claim has been made or has arisen under this **policy**;
- **we** have paid one or more claims under or in connection with this **policy**;
- **you** have not return **us** the certificate of insurance;
- any outstanding money owe to **us** by **you**;
- the refund amount is lesser or equal to the cancellation fee of \$90 (inclusive of GST) applied.

## 10. Our communications with you

**You** can make certain transactions online. This may be purchasing **your policy**, administering **your policy**, making a renewal payment or others. These transactions will not be final until **we** receive and process **your** confirmation.

**You** must inform **us** of any change to **your** contact details and maintain an active email and postal address. **We** are not responsible for communications sent to an inactive or out of date email account and postal address.

**Your** confirmation of payment may not be received by **us** for reasons including mechanical, software, computer telecommunications, electronic failures or omission which are outside the control of either party. **You** acknowledge to the extent permitted by law that **we** are not liable to **you** in any way for loss or damage, however caused indirectly or directly, in connection with the transmission of an electronic instruction through **our** website or any failure to receive an electronic instruction for any reason.

**Your** credit card details that **you** provide **us** may be retained after payment is made. **We** may make refund to **you** for the product **you** have purchased by credit card that **you** are the credit card holder.

**We** may refuse or decline to process a transaction at any time and for any reason. **We** will not be liable to **you** or to any third party except where it constitutes a breach in **your policy** or any failure to process a transaction that is beyond **our** control.

If **you** have authorised any other person to purchase this **policy** on your behalf, it is explicitly implied that you have agreed and allowed **your** personal details to be shared and declared to abide to all **policy** conditions.

## General exclusions

### 1. Driving and usage

We will not pay for any damage, loss, **accident**, injury or liability about **you** or **your vehicle** is driven for the following:

- not registered pursuant to the Road Traffic Act (Cap. 276) or its registration has been cancelled;
- without a valid road tax, incorrectly used or being driven illegally
- modified without the approval of the Registrar of Vehicles in accordance with the Road Traffic (Motor Vehicles Registration and Licensing) Rules or any relevant legislation;
- any driver without an authorised licence;
- any named or **authorised driver** who was “at fault” in two or more **accidents** within three years from the commencement date of **your policy**;
- any named or **authorised driver** whose licence has been suspended or cancelled within five years from the commencement date of **your policy**;
- any named or **authorised driver** who has been refused, terminated or declined insurance within three years from the commencement date of **your policy**;
- if the number of people (including the driver) in **your vehicle** at the time of **accident** is more than its legal seating capacity;
- events that happen outside **your period of insurance** as shown in the **policy** schedule;
- occurs outside the coverage area;
- arising from a criminal breach of trust and/or a criminal arrest warranted on **you** or any **authorised driver**;
- by anyone under the influence of alcohol or drugs or medication;
- any damage to the tyre or rims unless **your vehicle** suffers **accidental** damages at the same time;
- failure to exercise due care and diligence to secure, lock or position **your vehicle** from being stolen or damage;
- in an unsafe or not roadworthy condition;
- deterioration, wear, tear, rust, erosion or other form of corrosion;
- aftermarket parts or **accessories** or non standard parts on **your vehicle** unless **you** have taken **accessories** optional cover;
- existing damage that is not caused by or during the **accident** in question;
- mechanical, structural, electronic, electrical or other failures or breakdown whether caused by the manufacturer or otherwise;
- personal items stolen from **your vehicle**;
- repair or replacement of a whole set where the loss or damage is to part only of that set;
- damage to data, software or computer programmes of **your vehicle**;
- being use on rails and not on terra firma;
- being use to carry goods for payment;
- being use while on consignment;
- being use for driving instruction, driving training or tuition for a fee;
- being use on an airport runway or airport apron area;
- being use for any motor competition, racing, contest, trailing and all related activities;
- being use for any purpose in connection with the motor trade;
- lawful seizure, repossession of **your vehicle** by government or public authority;
- **excess**, additional **excess** and **unnamed driver excess** and its Goods and Services Tax (GST) if this applies;
- any indirect loss whatsoever.

## 2. Failure to act or deliberate actions

We will not pay claim for any **accident**, damage, loss, injury or liability if:

- intentional and deliberate caused by **you** or person acting with **your** permission;
- any way fraudulent;
- false declarations or documents;
- use of vehicle if it breaks any rules, regulations or laws.

## 3. Terrorism and war risks

We will not pay for any loss or damage directly or indirectly caused by or as a result of:

- any **act of terrorism**;
- war, invasion, acts of foreign enemies or similar events;
- riot, rebellion, hostilities, civil commotion, mutiny or usurped power (including loss or damage caused by looting or pillaging)

## 4. Nuclear risks

We will not pay for any loss or damage directly or indirectly caused by or a result from or in connection with:

- **nuclear, chemical, biological terrorism**;
- radioactive agents, weapons or material (whether actual or threatened).

## 5. Sanction clause

We will not provide cover or be liable to pay any claim or provision of benefit under this **policy** under any sanction prohibition or restriction under United Nations resolutions or the trade or economic sanctions, law or regulations of the European Union, United Kingdom or United States of America.

## Definitions

Any word or expression which has a specific meaning will have the same meaning wherever it appears in the policy documents.

**Accident** or **Accidental** refers to event occurring during the **period of insurance** which is sudden and caused by an **accident**, breakdown, theft or other circumstance which results in loss or damage to or in connection with **your vehicle**.

**Accessories** covered under the optional benefit 'My Accessories' refers to audio and multimedia equipment, personal in-car computers, satellite navigation and detection systems provided they are permanently fitted to **your vehicle** and have no independent power source. Air intake, exhaust system, body kit, rims, tires, suspension / stabilizer system which are certified Land Transport Authority (LTA) compliant would be covered under Section 1 of this **policy**.

**Act of terrorism** refers to an act (which may or may not involve using force or violence) by any person or group. Committed for political, religious, ideological or similar intentions, with the aim of influencing any government or to put the public or any section of the public, in fear.

**Amendment** refers to an endorsement or other authorised change to **your policy**.

**Approved workshop** refers to a workshop we have appointed, approved and authorised to repair **your vehicle** following a claim.



**Authorised driver** refers to any **driver** who has **your** permission to drive **your vehicle** and who is covered under the selected driver plan shown on **your policy** schedule. This person must:

- have a valid licence to drive and must not have been suspended or disqualified from driving at anytime in the last 5 years;
- have not been declined or refused insurance or had insurance terminated or cancelled at any time in the last 3 years;
- not have been involved in 2 or more “at fault” accidents in the last 3 years.

**COE** refers to the certificate of entitlement for **your vehicle**

**DirectAsia, we, us, our** refers to Direct Asia insurance (Singapore) Pte Ltd.

**Excess** refers to the amount that **you** are required to pay towards any claim. These amounts are cumulative and the total cumulative **excess** is payable by **you**.

**Main driver** refers to the person who most frequently drives **your vehicle** and who:

- is age 70 and below;
- holds a valid driving licence for at least 2 years in the period immediately preceding the date of **your policy**;
- has no licence suspended or cancelled in the last 5 years;
- has not been refused insurance or had it terminated in the last 3 years.

**Market value** refers to the cost of replacing **your vehicle** with one of the same make and model, of similar condition, specification and age as prevailing immediately before the accident.

**Named driver** refers to a driver who has been named on **your policy** schedule and/or certificate of insurance.

**Nuclear, chemical or biological terrorism** refers to using any nuclear weapon or device or releasing any solid, liquid or gas chemical agent or biological agent in an act of terrorism.

**Period of insurance** refers to the period of time which **your vehicle** is insured under this **policy** as shown in the schedule or certificate of insurance.

**Policy** refers to this **policy**, **your** application form, **your** declarations, the schedule, the certificate of insurance and any endorsements we have issued under this **policy**.

**Unnamed driver** refers to any person who is not named in the schedule or certificate of insurance but who is authorised by **you** to drive **your vehicle**.

**Windscreen** refers to the front, side, rear back and quarter glass but not the sunroof or any glass roof of the **vehicle**.

**You, your** refers to the person named as the policyholder and includes the person or persons named as the main **driver** and/or **named driver** and all other **authorised drivers**.

**Young and/or inexperienced driver** refers to a **driver** who:

1. is below the age of 30; or
2. holds a driving licence for less than 2 years in the period immediately preceding the date of **your policy**.

**Your vehicle / vehicle** refers to the car covered under **your policy**, as shown on the certificate of insurance. The policyholder must be the legal and registered owner of this car.





DirectAsia Car Insurance in Singapore is issued by Direct Asia Insurance (Singapore) Pte Ltd  
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**We are here to help**  
**Call us at +65 6665 5555 or visit [DirectAsia.com](https://www.DirectAsia.com)**

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