

What Your Private Car Insurance Policy Covers

This summary is for general information only and is not a contract of insurance. The precise terms, conditions and exclusions of the plan are specified in the Policy Contract. You should seek advice from a qualified adviser if in doubt of the coverage you have obtained.

Plan & Coverage	Classic Plan	Premium Plan	Classic Plus Plan	Premium Plus Plan	Third Party, Fire & Theft	Third Party
Loss or damage by fire or theft	✓	✓	✓	✓	✓	
Loss or damage by other insured causes	✓	✓	✓	✓		
Windscreen cover	✓	✓	✓	✓		
(i) Repair/replacement at NTUC Income's appointed windscreen workshops						
(ii) Not applicable to chip or scratches						
Repair at the Quality Workshop assigned by NTUC Income	✓		✓			
Repair at policyholder's preferred workshop		✓		✓		
Medical expenses (Up to S\$300)	✓	✓	✓	✓		
Personal accident benefits (Up to S\$20,000)	✓	✓	✓	✓		
Policy Excess						
(i) Amount payable by the policyholder for each and every accident claim	✓	✓				
(ii) Unnamed Driver Excess, if applicable	✓	✓	✓	✓		
(iii) Additional Excess, if applicable	✓	✓				
Waiver of Excess			✓	✓		
Not applicable for Unnamed Driver Excess & Additional Excess						
Unnamed Driver Excess	✓	✓	✓	✓		
(i) A further excess of S\$2,500 will apply if the unnamed driver is below 27 years old and/or have less than 1 year of driving experience						
(ii) A further excess of S\$500 will apply for all other unnamed drivers 27 years old and above and with driving experience 1 year and above						
Towing service (Up to S\$200)	✓	✓	✓	✓		
Death or injury to third party	✓	✓	✓	✓	✓	✓
Damage to third party property	✓	✓	✓	✓	✓	✓
Cancellation refund	✓	✓	✓	✓	✓	✓
(i) Pro-rata refund if new policy taken up within 90 days of cancellation						
(ii) 85% of pro-rata refund, if otherwise						
(iii) No refund if there is any claim made						
Daily transport allowance			✓	✓		
(i) Up to 7 days if repairs exceed 3 days						
(ii) Not applicable to windscreen, theft or total loss claim, or due to spare parts unavailability						
No Claim Discount (NCD)	✓	✓	✓	✓	✓	✓
Will be affected if a claim is made against your policy, regardless of whether you are at fault						

TERMS AND CONDITIONS

This policy ("Policy") sets out the terms, conditions, limitations, and exclusions of this Policy between NTUC Income Insurance Co-operative Limited and you. Please read this Policy carefully as it is a legal document.

Your Application Form submitted to us, any declarations made by you, the Certificate of Insurance and any Endorsement(s) issued by us in respect of this Policy shall form part of this Policy.

In consideration of the full payment of premium received and accepted by us, we will provide the cover listed in this Policy to the extent of the type of cover you have chosen and which is specified in the Schedule.

The due observance and fulfilment of the terms of this policy in so far as they relate to anything to be done or complied with by you and the truth of the statements and answers in the Application Form made by you shall be a condition precedent to any liability on our part.

SCOPE OF COVER

SECTION I – LOSS OF OR DAMAGE TO THE INSURED VEHICLE

1. (a) We will indemnify you against loss of or damage to the Insured Vehicle and its Accessories and parts whilst thereon caused by:
 - (i) accidental collision or overturning
 - (ii) fire, external explosion, self-ignition, lightning, burglary, housebreaking, theft or falling object
 - (iii) malicious act
 - (iv) strike, riot or civil commotion
 - (v) flood, typhoon, hurricane, volcanic eruption, earthquake or other convulsion of nature.
- (b) Our maximum liability shall be limited to the prevailing Market Value of the Insured Vehicle at the time of the loss or damage.
2. (a) We will at our option repair, reinstate, replace or make a cash settlement for the loss of or damage to the Insured Vehicle or its Accessories or parts and our liability shall not exceed the Market Value of the Insured Vehicle or its Accessories or parts lost or damaged and the reasonable cost of fitting such parts.
- (b) In the event that we elect to repair the Insured Vehicle, we shall:
 - (i) be entitled to have the repairs carried out at the appointed workshop selected by us if the Insured Vehicle is covered under the drive Classic Plan
 - (ii) allow the repairs to be carried out at the policyholder's preferred workshop if the Insured Vehicle is covered under the drive Premium Plan.
- (c) It is a condition precedent to our liability under this Section provided:
 - (i) we are allowed to examine the nature and extent of the loss or damage to the Insured Vehicle prior to its repairs
 - (ii) you have not made any prior attempt to recover from any other person
 - (iii) we agree to repair, reinstate, replace any part of the damage or loss to the Insured Vehicle or its Accessories or parts.
- (d) If the Insured Vehicle is the subject of a hire purchase or leasing agreement any cash settlement will be paid to the legal owner of the Insured Vehicle named in the Schedule.
3. (a) If the Insured Vehicle is damaged in an accident, we will pay the reasonable cost of moving it to the nearest repairer up to a maximum sum of S\$200. We also reserve the right to arrange for the damaged Insured Vehicle to be repaired at another workshop selected by us.
- (b) If the Insured Vehicle is damaged in an accident, you may authorise the repair provided:

- (i) the estimated cost of the repair is not more than S\$300 after deduction of the Excess as stated in the Schedule and/or Certificate of Insurance when you make a claim under Section I of this Policy and
- (ii) you forward us the detailed estimated cost of repair without delay.

4. (a) We will not pay for:

- (i) consequential loss and/or daily transport allowance or any losses due to unavailability of Accessories and/or parts
- (ii) depreciation, wear and tear, mechanical or electrical breakdowns, failures or breakages of the Insured Vehicle, existing damage that was not caused by or during the accident
- (iii) damage to tyres unless the Insured Vehicle suffers other damage at the same time and/ or repair or replacement of a whole set of tyres and/or rims where the loss or damage is only to a part of that set
- (iv) loss or damage to the Insured Vehicle whilst in transit (including loading and unloading incidental to such transit) except where such transit is by direct sea route across the straits between the mainland of West Malaysia and Penang Island or; Changi Point, Singapore and Tanjong Berlungkor, Johore
- (v) Excess and Additional Excess subject to GST if applicable
- (vi) the Unnamed Driver Excess inclusive of GST if applicable. The Unnamed Driver Excess is to be applied as follows:

The Unnamed Driver	Excess Applicable
Below 27 years old and/or has less than 1 year driving experience	S\$2,500
27 years old and above with 1 or more year's driving experience	S\$500

- (b) Notwithstanding 4(a) above, the Excess, Additional Excess or Unnamed Driver Excess will not apply to any loss or damage to the Insured Vehicle caused by fire or theft.

5. (a) We will pay the cost of replacing any broken windscreen or window glass on the Insured Vehicle provided that:

- (i) there is no other damage to the Insured Vehicle
- (ii) the repairs are carried out at the windscreen repairer appointed or approved by us
- (iii) you are to notify us prior to any repairs or for any replacement of your windscreen or window glass.

(b) Notwithstanding the coverage provided above, we will not pay for:

- (i) the amount specified as Windscreen Excess in the Schedule and/or Certificate of Insurance which is subject to GST
- (ii) the cost of repairs for chipped or scratched windscreen or window glass on the Insured Vehicle which does not require a replacement or damage to the solar film as a result of the breakage of the windscreen or window glass on the Insured Vehicle
- (iii) any consequential losses and/or expenses incurred due to unavailability of parts.

This payment shall not be construed as a claim for purposes under Conditions Clause 10 (No Claim Discount) of this Policy.

SECTION II – LIABILITY TO THIRD PARTIES

1. We will indemnify you against legal liability arising from any accident involving the Insured Vehicle in respect of:

- (a) death of or bodily injury to any person
- (b) damage to property up to S\$5,000,000 in respect of any one claim or series of claims arising out of any one event.

2. We will also indemnify against the same liability:

- (a) whilst you are driving any other car not belonging or hired to you, your employer or partner, provided that the said car is not covered by any other insurance for any loss or liability
 - (b) any Person or Classes of Persons entitled to drive under your current Certificate of Insurance whilst driving the Insured Vehicle, provided that such Person or Classes of Persons is not entitled to indemnity under any other policy
 - (c) any passenger mounting into, dismounting from or travelling in the Insured Vehicle.
3. We will pay all costs and expenses incurred with our written consent in connection with any claim under this Section.
4. This Section does not insure legal liability for:
- (a) death of or bodily injury to an employee arising out of and in the course of employment by anyone indemnified under this Section
 - (b) loss of or damage to the Insured Vehicle or any property owned by or in the care of anyone indemnified under this Section
 - (c) any Act of Terrorism.

SECTION III – MEDICAL EXPENSES

We will pay you, your authorised driver, named driver or passenger up to S\$300 for reasonable medical expenses incurred by each person who is injured whilst in the Insured Vehicle as a direct and immediate result of an accident involving the Insured Vehicle.

The benefit is payable under this Section provided the number of persons in the Insured Vehicle at the time of the accident does not exceed its seating capacity.

SECTION IV – PERSONAL ACCIDENT BENEFITS

1. We will pay:
- (a) you or your personal representative the amount stated in the Scale of Compensation for death or bodily injury arising out of an accident while you are the driver of or a passenger in the Insured Vehicle
- If you have more than one private car policy with us, payment will be made under one policy only
- (b) each of the passengers and authorised driver in the Insured Vehicle or their personal representatives half of the amount stated in the Scale of Compensation for death or bodily injury arising out of an accident involving the Insured Vehicle.
2. We will not pay for death or bodily injury:
- (a) arising from intentional self-injury, suicide, attempted suicide, physical or mental defect or infirmity
 - (b) arising from any accident happening whilst the person who is claiming compensation under this Section is under the influence of intoxicating liquor or drugs
 - (c) if the number of persons (including the driver) in the Insured Vehicle at the time of accident exceeds the seating capacity stated in the Schedule.

Scale of Compensation		
(i)	Death	S\$20,000
(ii)	Total and irrecoverable loss of all sight in both eyes	S\$20,000
(iii)	Total loss by physical severance at or above the wrist or ankle of both hands or both feet or of one hand together with one foot	S\$20,000
(iv)	Total loss by physical severance at or above the wrist or ankle of one hand or one foot together with the total and irrecoverable loss of all sight in one eye	S\$20,000
(v)	Total and irrecoverable loss of all sight in one eye	S\$10,000
(vi)	Total loss by physical severance at or above wrist or ankle of one hand or one foot	S\$10,000

We will make payment under only one of the sub-sections (i) to (vi) above in respect of any occurrence and in the event of multiple injuries sustained, we will pay for the event that gives the highest benefit. Our total liability in the aggregate shall not exceed S\$20,000 during any one period of insurance.

GENERAL EXCLUSIONS

1. Driving and Use

This Policy does not insure any accident, loss, damage, injury or liability where any motor vehicle in respect of which this Policy provides indemnity is:

- (a) being used outside the Limitations as to Use as stated in the Certificate of Insurance
- (b) being driven by anyone other than the Person or Classes of Persons entitled to drive under your Certificate of Insurance
- (c) being driven by anyone whilst under the influence of intoxicating liquor or drugs or medication
- (d) being used or driven when it is not registered under the Road Traffic Act (Chapter 276) or when its registration under the Road Traffic Act (Chapter 276) has been cancelled under the relevant provisions as amended from time to time
- (e) being used or driven with modifications that have not been approved by the Land Transport Authority in accordance with the Road Traffic (Motor Vehicles, Registration and Licensing) Rules or by any relevant regulatory authority.

2. Contractual Liability

This Policy does not cover any liability which you have accepted in an agreement which you would not have had if such agreement did not exist.

3. War and Civil War Risks

This Policy does not cover any liability for loss or damage directly or indirectly occasioned by, happening through or in consequence of:

- (a) war, invasion, act of foreign enemy, hostilities or war-like operations (whether war be declared or not), civil war;
- (b) mutiny, civil commotion assuming the proportions of or amounting to a popular rising, military rising, insurrection, rebellion, revolution, military or usurped power, or any act of any person or persons acting on behalf of or in connection with any organisation the objects of which are to include the overthrowing or influencing of any de jure or de facto government by terrorism or by any violent means.

4. Nuclear Risks

This Policy does not insure loss, damage, injury or death caused by or arising from radioactivity or from the use, existence or escape of any nuclear fuel, material or waste.

5. Terrorism

This Policy does not cover any liability for loss or damage directly or indirectly occasioned by, happening through or in consequence of any Act of Terrorism.

This also excludes loss, damage, cost or expense of whatsoever nature directly or indirectly caused by, resulting from or in connection with any action taken in controlling, preventing, suppressing or in any way relating to any Act of Terrorism.

We will not pay for any losses directly or indirectly arising out of, contributed to or caused by, or resulting from or in connection with any act of Nuclear, Chemical or Biological terrorism regardless of any other cause or event contributing at the same time as or in any other sequence to the loss.

If we allege that by reason of this exclusion, any loss damage, cost or expense is not covered by this insurance the burden of proving the contrary shall be upon you.

6. Jurisdiction

The indemnity in respect of liability under Section II to third parties shall not apply in respect of judgements not in the first instance delivered by or obtained from a court within West Malaysia or the Republic of Singapore.

CONDITIONS

1. Observance of Terms

It is a condition precedent to our liability that anyone claiming indemnity or benefit complies with the terms of this Policy.

2. Geographical Limits

This Policy provides cover for any accident, loss, damage, injury or liability arising within the following geographical areas:

- (a) the Republic of Singapore
- (b) West Malaysia
- (c) that part of Thailand within 80km of the border between Thailand and West Malaysia.

3. Precautions

You must take all reasonable precautions to reduce or remove the risk of damage, loss or injury. In the event of any accident or breakdown to the Insured Vehicle, it shall not be left unattended unless all necessary and proper precautions are taken by you to prevent any further loss or damage to the Insured Vehicle or to any third party. We are not liable for any loss or damage caused to the Insured Vehicle arising from its use prior to all necessary repairs being effected. We are also not liable for any loss or damage to personal items in the Insured Vehicle.

4. Maintenance of Insured Vehicle

You must maintain the Insured Vehicle in an efficient and roadworthy condition. We shall have at all reasonable times free and full access to examine the Insured Vehicle or any part thereof.

5. Notification of Accident

- (a) If the Insured Vehicle is lost, damaged or involved in an accident, irrespective of whether it would give rise to a claim, you must:
 - (i) Within 24 hours thereafter or latest by the next working day, report the accident, loss or damage to us and make available the Insured Vehicle for inspection at an Accident Reporting Centre, whether or not the Insured Vehicle has suffered any visible damage and whether or not you intend to claim under this Policy or claim against any other party;
 - (ii) Notify us immediately of any claim by a third party or any writ, summons, offer of composition or notice of any other proceedings received by you;
 - (iii) Not admit liability or make any offer or payment without our written consent; and
 - (iv) Report to the Police and co-operate with us in securing the conviction of the offender in the case of theft or other criminal act that may give rise to a claim under this Policy.
- (b) If you fail to comply with the above Condition 5(a)(i) of this Policy, your No Claim Discount (NCD) will be reduced in accordance with Condition 10(c) of this Policy.

6. Conduct of Proceedings

We are entitled:

- (a) to conduct, defend, settle or otherwise resolve all proceedings relating to a claim, summons, criminal prosecution, inquest or any other inquiries (such conduct, defence, settlement or resolution to be according to our sole discretion); and
- (b) to pursue in your name for our benefit any claim for indemnity or damages.

You shall give us or co-operate to give us all such information, documentation and assistance as we may reasonably require from you, your employees, servants and/or agents.

You are required to inform us of any change in your contact particulars as well as any change in contact particulars of your employees, servants and/or agents.

7. Other Insurance

If any other insurance covers the same damage, loss or liability, we will pay only our rateable proportion of any claim.

8. False or Exaggerated Claims

No payment will be made under this Policy if the claim is:

- (a) in any respect fraudulent
- (b) intentionally exaggerated
- (c) supported by false declaration
- (d) due to loss or damage intentionally caused by you or a person acting with your express or implied consent
- (e) due to an act committed in violation of any law.

9. Cancellation

- (a) We may cancel this Policy by giving you seven days' notice at your last known address and you must return your original Certificate of Insurance to us. You may also cancel this Policy by notifying us in writing or through the phone and returning your original Certificate of Insurance to us, and the cancellation will take effect from the date we receive your original Certificate of Insurance. Upon the cancellation of this Policy and subject to Clause 9(b) below, any refund of premium will be calculated as follows:

If you take up another insurance policy with us within 90 days from the effective date of cancellation of this Policy

$$\text{Premium Refund} = \frac{\text{Premium} \times \text{Unexpired Period of Insurance (days)}}{\text{Original Period of Insurance (days)}}$$

If you do not take up another motor insurance policy with us

$$\text{Premium Refund} = \frac{(85\% \text{ of Premium}) \times \text{Unexpired Period of Insurance (days)}}{\text{Original Period of Insurance (days)}}$$

Any premium below the minimum sum of S\$25 and any GST on such minimum sum are not refundable upon cancellation. This minimum sum and the GST thereon will also be imposed if the policy is not taken up after issuance.

- (b) You will not receive any refund of premium if:
 - (i) any claim has been made or has arisen under this Policy; or
 - (ii) we have paid one or more claims under or in connection with this Policy.

10. No Claim Discount (NCD)

- (a) If no claims are made under this Policy, we will reduce your premiums payable during renewal according to the following scale:

Period of Insurance	Discount
The preceding year	10%
The preceding two consecutive years	20%
The preceding three consecutive years	30%
The preceding four consecutive years	40%
The preceding five consecutive years	50%

- (b) If at the time of a claim the NCD is 40% or 50%, the NCD shall be reduced to 10% or 20% respectively at the next renewal of the Policy. If the NCD is 30% or less, there will be no NCD at the next renewal of the Policy.
- (c) Notwithstanding the above, in the event you fail to comply with the Notification of Accident pursuant to Condition 5(a)(i) set out above, your NCD will be further reduced by an additional 10% as shown in the following table:

Existing NCD	Non-Reporting NCD (this is your resulting NCD after 10% reduction)
50%	40%
40%	30%
30%	20%
20%	10%
10%	0%

11. Governing Laws

This Policy is governed by the laws of Singapore and the Road Transport Act 1987 of Malaysia and any subsequent revisions of the legislations thereof.

12. Avoidance of Certain Terms and Right of Recovery

In the event, we are obliged to pay by virtue of the following agreements:

- (a) Motor Vehicles (Third Party Risks and Compensation) Act (Chapter 189);
- (b) the Agreement executed between the Minister of Transport of the Government of Malaysia and the Motor Insurers' Bureau of West Malaysia on 15 January 1968;
- (c) the Agreement executed between the Minister of Finance of the Republic of Singapore and the Motor Insurers' Bureau of Singapore on the 22 February 1975
- (d) and any subsequent revisions to the legislation or agreement thereof which we would not otherwise be liable under this Policy, you or your authorised driver shall repay the amount to us.

13. Exclusion of Third Party Rights

A person who is not party to this agreement shall have no right under the Contracts (Right of Third Parties) Act (Chapter 53B) to enforce any of its terms.

14. Payment before Cover Warranty

- (a) The total premium due must be paid to and actually received in full by us or the intermediary through whom the Policy was effected ("the intermediary") on or before the inception date of coverage under the Policy, Renewal Certificate, Cover Note and/or Endorsement ("the Inception Date").
- (b) If the total premium is not paid and received in full by us or the intermediary on or before the Inception Date, the Policy, Renewal Certificate, Cover Note and/or Endorsement shall be deemed to be cancelled immediately, and no benefits shall be payable by us. Any payment received thereafter shall have no effect whatsoever on the deemed cancellation.

15. Dispute Resolution

Any dispute as to any matter arising under, out of, or in connection with this Policy shall be referred to Financial Industry Disputes Resolution Centre Ltd ("FIDREC") for resolution, provided it is a dispute that can be brought before FIDREC.

If such dispute cannot be referred to or resolved by FIDREC, such dispute arising out of or in connection with this Agreement, including any question regarding its existence, validity or termination, shall be referred to and finally resolved by arbitration in Singapore in accordance with the Arbitration Rules of the Singapore International Arbitration Centre for the time being in force, which rules are deemed to be incorporated by reference in this Dispute Resolution Clause. The obtaining of an arbitral award by You shall be a condition precedent to Our liability under this Policy.

DEFINITION OF TERMS IN POLICY

Any word or expression which has a specific meaning should have this meaning attached to the word or expression found in the Policy, Schedule and/or Certificate of Insurance and any Endorsement(s).

Accessories refer to all audio, video and other standard equipment fitted into the car by the manufacturer or distributor at the time your Vehicle was originally purchased. These standard fittings are covered under the Policy. Any future additions will not be covered unless declared and notified to us. There may be additional premium to be paid for subsequently fitted accessories.

Act of Terrorism refers to an act, including but not limited to use of force or violence and/or threat, of any person or group(s) of persons, whether acting alone or on behalf of or in connection with any organisation(s) or government(s), committed for political, religious, ideological or similar purposes including the intention to influence any government and/or to put the public or any section of the public, in fear.

Additional Excess refers to the amount that you have to pay in addition to the Excess amount stated in the Schedule and/or Certificate of Insurance when you make a claim on your policy.

Application Form refers to the completed application form signed by you for a motor insurance policy.

Biological Agent refers to any pathogenic (disease producing) micro-organism(s) and/or biologically produced toxin(s) including genetically modified and chemically synthesised toxins which cause illness and/or death in humans, animals or plants.

Chemical Agent refers to any compound which, when suitably disseminated, produces incapacitating, damaging or lethal effects on people, animals, plants or material property.

Endorsement refers to an amendment to the Policy that becomes part of the document. The Endorsement which applies to your Policy is indicated in the Schedule and/or the Certificate of Insurance.

Excess refers to the amount shown in the Schedule and/or Certificate of Insurance which you shall bear in respect of each and every accident.

Insured Vehicle refers to the vehicle which is described in the Schedule and/or Certificate of Insurance.

Market Value refers to the cost of replacing the Insured Vehicle with one of the same make and model, of similar condition and age as prevailing immediately prior to the date of the loss or accident.

Named Driver refers to the driver(s) named in the Schedule and/or Certificate of Insurance who will enjoy the same Excess as you. Authorised drivers not named in the Schedule are subject to an Unnamed Driver Excess as stated in the Policy.

No Claim Discount(NCD) refers to the discount percentage given to you each policy year where no claim is made against the policy in the preceding year.

Non-Reporting NCD refers to the loss of No Claim Discount as a result of not reporting or late reporting of an accident.

Nuclear, Chemical or Biological Terrorism refers to the use of any nuclear weapon or device or the emission, discharge, dispersal, release or escape of any solid, liquid, gaseous Chemical Agent and/or Biological Agent in an Act of Terrorism.

Period of Insurance refers to the period of insurance which the Insured Vehicle is insured under this Policy as stated in the Schedule and/or Certificate of Insurance.

Preferred Workshop refers to a workshop of your choice where you can repair the Insured Vehicle in the event of an accident damage for which a claim is to be made.

Policy refers to this Policy, your Application Form submitted to us, any declarations made by the Insured Persons, the Schedule, the Certificate of Insurance and any Endorsement(s) issued by us in respect of this Policy.

Policyholder refers to the person named in the Certificate of Insurance and under whose name this Policy has been issued.

Primary Driver refers to the owner of the Insured Vehicle as stated in the Schedule. If the owner is not licensed to drive, the person designated as the main driver will be deemed the Primary Driver.

Unnamed Driver refers to any person who is not named in the Schedule and/or Certificate of Insurance but is authorised by the Policyholder to drive the Insured Vehicle.

Unnamed Driver Excess refers to the excess that you have to pay in addition to the Excess and Additional Excess, if applicable, as stated in the Schedule and/or Certificate of Insurance when you make a claim on your Policy.

We, we, Our, our, Us, us or NTUC Income refers to NTUC Income Insurance Co-operative Limited.

You, you, Yours or yours refers to the Policyholder.

ENDORSEMENTS

EACH OF THE FOLLOWING ENDORSEMENTS IS OPERATIVE ONLY WHEN THE ENDORSEMENT NUMBER IS SHOWN IN THE SCHEDULE UNDER THE HEADING "ENDORSEMENT OPERATIVE".

M1 THIRD PARTY COVER

We are only liable under Section II of the Policy. Sections I, III and IV of the Policy are not operative.

M2 THIRD PARTY FIRE AND THEFT COVER

We are only liable under Section I of the Policy in respect of loss or damage by fire or theft of the Insured Vehicle. We are also liable under Section II of the Policy.

Sections III and IV of the Policy are not operative.

M3 COE/PARF VALUE COVER

In the event of an indemnity for theft or total loss, we are not liable for the residual value of the COE established PARF value of the Insured Vehicle at the time of loss.

M4 NO CLAIM DISCOUNT PROTECTION

Notwithstanding Condition (10)(b) of this Policy, your 50% No Claim Discount is protected as follows:

Number of claim(s) made or arisen during the current period of insurance	No Claim Discount (NCD) on renewal
One	50%
Two	20%
Three or more	0%

In the event that you fail to comply with Condition 5(a)(i) of this Policy, this No Claim Discount Protection does not protect your NCD from being reduced pursuant to Condition 10(c) of this Policy.

M5 WAIVER OF EXCESS AND DAILY TRANSPORT ALLOWANCE BENEFIT

1. In the event that we select to repair the Insured Vehicle as provided for under Section I, we will waive the Excess payable by you for each of your first two claims submitted during the Period of Insurance.
2. If the Insured Vehicle is driven by an Unnamed Driver at the date of the occurrence of the damage or loss we will only waive the amount specified as Excess in the Schedule, and not the Additional Excess and/or the Unnamed Driver Excess and/or Windscreen Excess provided for under Section I of the Policy.
3. If the period of repairs exceeds 3 days, we will pay you a daily transport allowance of S\$50 up to a maximum of 7 days, for each of your first two claims submitted during the Period of Insurance.

However no daily transport allowance will be paid:

- (a) for the first working day of the repairs
- (b) for a windscreen claim
- (c) for a total loss claim
- (d) when the repairs to the Insured Vehicle is delayed due to unavailability of replacement parts.

4. You undertake and agree to:

- (a) assign absolutely to us all rights which you may have against any third party arising from any loss or damage to your Insured Vehicle caused by accident or collision;
- (b) irrevocably appoint us, our agents or any persons authorised by us to be your lawful Attorney and in your name and on behalf to do all or any acts and things necessary for the above purpose.

Paragraph 5 of Section I is not operative.

M7 VEHICLE REPAIR AT OWNER'S PREFERRED WORKSHOP

Clauses 2(b)(i) and 5(a)(ii) of Section I of the policy are not applicable.

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 NTUC Income or visit the GIA / LIA or SDIC websites (www.gia.org.sg or www.lia.org.sg or www.sdic.org.sg).