

# Drivo™ Car Insurance

Exclusive accident assistance with Orange Force.

GENERAL INSURANCE



With Drivo™ Car Insurance, you will enjoy comprehensive, affordable coverage and convenience through our value-added services whenever you need it most. There is no smarter choice than insuring your car with Singapore's leading motor insurer.

## Why is it good for me?

1

**Orange Force** – accident response team that provides accident assistance anywhere in Singapore

2

**Roadside assistance and wellness cover** – Enhance your protection at an additional **\$8.72/year** and get reimbursed up to the applicable limit when you seek roadside assistance services due to a non-accidental vehicle breakdown. Enjoy **cosmetic reconstructive surgery benefit in the event of an accident. Plus, added personal accident and pregnancy-related expenses benefit if you are pregnant**

3

**No-claim discount** protection

4

**24/7 referral services** for road and medical assistance in **West Malaysia**

## Going the extra mile



Orange Force is Income Insurance's dedicated accident response team that assists our valued policyholders who may be in a state of stress and anxiety after an accident. Our Orange Force ambassadors will arrive at accident scenes to provide assistance, advise you on your vehicle claims and assist with vehicle removal.

Orange Force also provide accident reporting service at a convenient location of your choice. They will handle these for you:

- Accident reporting procedures
- Accident claims advisory
- Submission of private settlement form and liaising with third parties.

## Protect against the incurred expenses due to non-accidental breakdown. Plus, enjoy additional protection benefits if you are pregnant.

Stranded on the expressway due to a vehicle breakdown? Fret not when you opt for our Roadside assistance and wellness cover! Buckle up and drive with confidence, knowing that your roadside assistance service expenses are well-taken care with up to \$200 reimbursement<sup>1</sup> per insured year during a non-accidental vehicle breakdown.

Suppose an accident occurs and a glass shard from the window cuts your face or causes any facial disfigurement. You can focus on your recovery with coverage of up to \$1,000 cosmetic reconstructive surgery expenses<sup>2</sup> per insured year.

That's not all. If you are expecting a little one, drive worry-free with up to \$10,000 personal accident coverage<sup>3</sup> and up to \$1,000 for pregnancy-related medical expenses or cosmetic reconstructive surgery expenses coverage in the event of an accident instead<sup>2</sup>.



## No-claim discount protection

We provide an optional benefit to protect your no-claim discount (NCD) if it is at least 30%. However, we will automatically grant you free NCD protection if you have been enjoying NCD of 50% from us in the last two consecutive years upon your next renewal.

## 24/7 referral services for road and medical assistance in West Malaysia<sup>4</sup>

Enjoy peace of mind with our 24-hour referral services for road and medical assistance if you are travelling in West Malaysia.

## Options to enhance your coverage

We have different coverage plans to suit your different needs and lifestyle.

### - **Drivo™ Advantage Plan**

Get original parts for your vehicle repairs from Drivo™ Advantage authorised workshops at affordable premiums if you upgrade to the Advantage Plan.

Car repairs are available for specific car models aged 7 years and below. For more information, visit [income.com.sg/drivo-car-insurance](http://income.com.sg/drivo-car-insurance).

### - **Drivo™ Premium Plan**

Have your vehicle repairs carried out at the workshop of your choice if you upgrade to the Premium Plan.

### - **Prestige Plan**

Enjoy competitive rates and comprehensive coverage for your high performance car with this enhanced coverage plan. This plan is available for named drivers who are above the age of 33 and have at least 3 years of driving experience.

### - **Motor Insurance Extension Rider**

For those who drive into West Malaysia regularly, you can opt for this rider to enjoy additional protection for your preferred duration of coverage. This coverage is extended to our private car insurance policyholders and/or the authorised driver and/or passengers.

## Drivo™ Premium, Advantage and Classic plans – for private cars

Plan & Coverage	Drivo™ Premium	Drivo™ Advantage <sup>^</sup>	Drivo™ Classic
<b>Workshop for vehicle repairs</b>	At your preferred workshop	At Drivo™ Advantage authorised workshops	At authorised workshops chosen by Income Insurance
<b>Option to use original parts for your vehicle repairs</b>	✓	✓	
<b>Loss or damage to your vehicle from accidental causes</b> (up to market value at the time of loss or damage)	✓	✓	✓
<b>Loss or damage by fire or theft</b> (up to market value at the time of loss or damage)	✓	✓	✓
<b>Damage to third party property</b> (up to \$5,000,000)	✓	✓	✓
<b>Death or injury to third party</b> (unlimited)	✓	✓	✓
<b>Medical expenses</b> (up to \$1,000)	✓	✓	✓
<b>Personal accident benefits</b> (up to \$50,000)	✓	✓	✓
<b>Towing service</b> (up to \$500)	✓	✓	✓
<b>Unlimited windscreen cover<sup>6</sup></b>	✓	✓	✓
<b>Policy excess:</b> \$600 or otherwise specified applies for each and every accident claim	✓	✓	✓
<b>Windscreen excess:</b> \$100 or otherwise specified applies for each and every claim	✓	✓	✓
<b>Unnamed driver excess</b> - Extra excess of \$2,500 will apply if the unnamed driver is under 27 years old or has less than one year's driving experience - Extra excess of \$500 will apply if the unnamed driver is 27 years old and above with one or more year's driving experience	✓	✓	✓

<sup>^</sup>For Drivo™ Advantage Plan, car repairs are only available for specific car models aged 7 years and below. For more information, visit [income.com.sg/drivo-car-insurance](http://income.com.sg/drivo-car-insurance).

Optional Cover	Drivo™ Premium	Drivo™ Advantage^	Drivo™ Classic
<b>NCD Protector<sup>7</sup></b> (applicable to policy with at least 30% NCD)	✓	✓	✓
<b>Daily transport allowance<sup>8</sup></b> (\$50 is claimable from the first day of repair, up to maximum of seven days and applicable for first two claims)	✓	✓	✓
<b>Excess Waiver<sup>5</sup></b>	✓	✓	✓
<b>Roadside assistance and wellness cover</b> <ul style="list-style-type: none"> <li>- Roadside breakdown assistance benefits (Reimbursement of up to \$200<sup>1</sup> (per insured year) for non-accidental roadside assistance services expenses.</li> <li>- Additional medical expenses due to accident up to \$1,000<sup>2</sup> (per insured year) for cosmetic reconstructive surgery or pregnancy related check-up for the policyholder.</li> <li>- Additional personal accident coverage up to \$10,000<sup>3</sup> for the policyholder who is pregnant.</li> </ul>	✓	✓	✓

^For Drivo™ Advantage Plan, car repairs are only available for specific car models aged 7 years and below. For more information, visit [income.com.sg/drivo-car-insurance](http://income.com.sg/drivo-car-insurance).

If your car is more than 15 years old, you can also consider the following plans to ensure you are well covered:

- Third party, fire and theft plan
- Third party plan

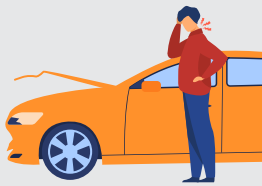
## Exclusive treats for Income Insurance policyholders

Every Income Insurance policyholder deserves to enjoy the finer things in life. Enjoy a wide range of exclusive treats which are specially curated for you at [income.com.sg/IncomeTreats](http://income.com.sg/IncomeTreats).

## How it works



Mr Lee is a married 33-year-old driver with 5 years of driving experience. He signed up for **Drivo™ Advantage plan** with excess waiver and 40% NCD to protect his 5-year-old Toyota car with an expired warranty. He paid a premium of **\$1,442**.



While driving on the road, his car skidded and got into an accident. His car suffered a dented bumper while he sustained a neck strain.

Mr Lee called **Orange Force** for accident assistance, and an Orange Force ambassador arrived at the scene to assist him. Mr Lee's car was towed to a Drivo™ Advantage authorised workshop for repairs while he sought medical treatment for his injury.



### He incurred the following costs:

Vehicle repair:	\$5,000
Towing service:	\$70
Medical treatment:	\$1,000
<b>Total claimable amount:</b>	<b>\$6,070</b>

With **Drivo™ Advantage plan**, he was able to focus on recovering from his injury as the expenses for his car repair and medical treatment are covered.

The above example is for illustrative purposes only and assumes that the claim is not limited or excluded by policy terms and conditions.

## Why choose original parts for your car repairs?

Original parts are manufactured directly by the automaker, or by an appointed third-party contractor. The part or packaging is imprinted with the manufacturers' logos and/or part numbers. Opting to use original parts provide assurance that your car quality is not comprised while maintaining its reliability and durability in the long run.

## IMPORTANT NOTES

### 1 Roadside Breakdown Assistance Benefit

If your vehicle cannot be driven due to any puncture to its tyre(s) or any mechanical or electrical breakdown and not due to an accident involving your vehicle, we will pay you the reasonable expenses incurred on site up to \$200 once for each period of insurance for the following services rendered:

- Service charge to replace the defective batteries.
- Service charge to replace the punctured tyre.
- Towing fee incurred to tow the vehicle to the policyholder's preferred workshop.
- Any other service charges necessarily incurred on site arising out of the breakdown.

The costs of replacing any vehicle parts, including batteries and tyres, are not covered by this benefit.

If the vehicle breaks down, you have to contact a breakdown service provider to assist you. To submit your claim for this benefit, you must provide the following within 30 days of the breakdown:

- Claim form.
- Photographic evidence of the service(s) provided on site.
- Tax invoice/ Receipt with details on the type of services performed by the service provider and payment made.

### 2 Additional Medical Expenses

We will pay you a further sum of up to \$1,000 for reasonable medical expenses which you have paid due to an accident involving your vehicle while you are the driver of, or a passenger, for the following treatments:

- Your pregnancy related check-up or treatment necessitated and due to the accident; or
- Your cosmetic (aesthetic, plastic surgery or dental treatment, or any treatment) reconstructive surgery.

We will only pay the cosmetic reconstructive benefit if the treatment is carried out:

- a. to restore any loss of function or change in appearance due to an injury or a condition sustained by you as a result of an accident involving your vehicle;
- b. within 30 days after the date of the accident; and
- c. by a medical practitioner registered under the Medical Registration Act 1997.

This benefit is only payable to you once per period of insurance and provided you have a claim which is paid or payable by us under Section 1 of your policy.

### 3 Additional Personal Accident Benefits

We will pay you or your personal representative the amount shown 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, your vehicle.

Scale of compensation:

- a. Death - \$10,000
- b. Total and permanent loss of all sight in both eyes - \$10,000
- c. 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 - \$10,000
- d. Total loss by physical severance at or above the wrist or ankle of one hand or one foot together with the total and permanent loss of all sight in one eye - \$10,000
- e. Total and permanent loss of all sight in one eye - \$5,000
- f. Total loss by physical severance at or above wrist or ankle of one hand or one foot - \$5,000

We will only pay one of the items listed from a to f above for any one accident. If you die and/or suffer several injuries, we will only pay for the one item that provides the highest compensation. Our maximum limit that we will pay for any one accident is \$10,000.

If you have more than one private car policy with us, we will pay under one of the policies only.

This benefit applies to a policyholder who is pregnant at the material time of the accident.

We will not pay you any compensation if the loss or injury is not listed in the scale of compensation.



## IMPORTANT NOTES

- 4 The 24-hour referral services for road and medical assistance are available within Peninsular Malaysia which includes Penang and Langkawi but excludes the rest of the islands. This service is applicable for Income Private Car Insurance Policyholders only.
- 5 This cover is only applicable to Drivo™ Premium, Drivo™ Advantage and Drivo™ Classic plan. You can purchase the cover to waive the basic excess of \$600 when you claim under your motor policy. This excess waiver is not applicable to policies with excess of above \$600.
- 6 A windscreen excess of \$100 (or any other amount shown on the certificate of insurance) applies for each and every claim under the following plans: Drivo™ Premium, Drivo™ Advantage and Drivo™ Classic plan. For Prestige plan, the windscreen excess is \$1,000 (or any other amount shown on the Schedule or certificate of insurance) applies for each and every claim.
- 7 You can purchase the optional benefit to protect your NCD if your NCD is at least 30%. However, if you have been enjoying NCD of 50% from us in the last two consecutive years, you will automatically enjoy free NCD protection when you renew your policy with us. You cannot transfer the NCD protection to another insurance company. It also does not guarantee that we will renew the policy. If you fail to report any accident to us within 24 hours, even with this NCD protection, we will reduce your NCD by 10%.
- 8 You can purchase the daily transport allowance cover which pays \$50 per day, from the first day of the repair for up to 7 days, for each of your first two claims.

This is for general information only. You can find the usual terms, conditions and exclusions of Drivo™ Classic, Drivo™ Advantage and Drivo™ Premium plans at [income.com.sg/car-policy-conditions.pdf](https://income.com.sg/car-policy-conditions.pdf), Prestige plan at [income.com.sg/car-prestige-policy-conditions.pdf](https://income.com.sg/car-prestige-policy-conditions.pdf) and Motor Insurance Extensions (Rider) at [income.com.sg/car-rider-policy-conditions.pdf](https://income.com.sg/car-rider-policy-conditions.pdf).

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 Income Insurance or visit the GIA/LIA or SDIC web-sites ([gia.org.sg](https://gia.org.sg) or [lia.org.sg](https://lia.org.sg) or [sdic.org.sg](https://sdic.org.sg)).

Information is correct as at 2 April 2024

# Financial planning, made for the moments that matter to you.

## About Income Insurance

Income Insurance Limited (Income Insurance) is one of the leading composite insurers in Singapore, offering life, health and general insurance. Established in Singapore to plug a social need for insurance in 1970, Income Insurance continues to put people first by serving the protection, savings and investment needs of individuals, families and businesses today. Its lifestyle-centric and data-driven approach to insurance and financial planning puts the company at the forefront of innovative solutions that empowers the people it serves with better financial well-being.

For more information, please visit [income.com.sg](http://income.com.sg)

## Get in touch



**MEET** your Income advisor



**CALL** 6788 1777



**CHAT** instantly at [income.com.sg/advisor-connect](http://income.com.sg/advisor-connect)



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