

eDrivo Car Insurance

Comprehensive coverage tailored for your electric vehicle (EV).
Not just a regular car insurance.

GENERAL INSURANCE



WHY DO YOU NEED AN EV INSURANCE?

Regular car insurance plans may not be sufficient for your electric car. Issues such as electric charging and battery health problems may affect your ownership experience.



Owning an EV is expensive in current times¹.
Can your regular car insurance adequately cover your EV?

Range anxiety is one of the common worries for EV drivers. **To alleviate this concern, having access to emergency mobile rescue services can provide you with peace of mind.**



Component replacement for EVs like batteries can be expensive², and almost a third of an EV's cost comes from the batteries¹. This could potentially lead to high out-of-pocket expenses and cause financial stress. **Having unlimited replacement for your battery can help ease your worries.**

WHY CHOOSE eDRIVO CAR INSURANCE?

Your electric car is unique, so should your coverage.

We know the importance of getting the right coverage as we charge towards sustainable driving. That's why eDrivo Car Insurance provides comprehensive coverage for you and your battery, so you can embrace electric mobility with peace of mind.

Key Benefits



Emergency Mobile Rescue³ – If your car battery runs out of charge on the road, our service provider will arrive at the scene and provide DC fast charging up to 20% capacity so you can drive to the nearest charging station. Enjoy access to this service as a policyholder.



Reduce your premiums by 5% by opting for \$3,000⁴ excess for every battery replacement.



Cyber hacking coverage⁵ to protect your car against loss or damage due to malicious cyber acts.



Get peace of mind with **unlimited replacement for your battery⁴** in the event it is damaged in an accident.



Add on coverage for your private electric vehicle charging station. **We cover up to \$5,000⁶** for the cost incurred in the event of accidental damages, including fire and other external causes⁷.

Other Benefits



Orange Force – our dedicated accident response team that provides accident assistance anywhere in Singapore to advise you on your vehicle claims and assist with vehicle removal.

At a convenient location of your choice, Orange Force will assist you with accident reporting procedures, accident claims advisory and submission of private settlement form as well as liaising with third parties.



Coverage for death and permanent disability if you, your passengers or authorised driver are injured in a car accident. Receive up to \$100,000 coverage for the policyholder, and up to \$50,000 coverage for each passenger/authorised driver.

More electrifying add-ons to keep you moving

eDrive Car Insurance offers you the flexibility to opt for additional benefits so your needs can be adequately taken care of wherever you drive.

Roadside assistance and wellness cover at an additional \$8.72/year

Opt for our roadside assistance and wellness cover and get reimbursed up to \$200 reimbursement⁸ per insured year for non-accidental vehicle breakdowns.

If you suffer any facial injuries during an accident, fret not. We provide coverage of up to \$1,000 cosmetic reconstructive surgery expenses⁹ per insured year.

And if you are expecting a little one, you can claim up to \$10,000 personal accident coverage¹⁰ and the additional cover of up to \$1,000 for pregnancy-related medical expenses or cosmetic reconstructive surgery expenses coverage in the event of an accident⁹.

No-claim discount (NCD) protection¹¹

We provide an optional benefit to protect your NCD if it is at least 30%. Free NCD protection is automatically granted 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 Malaysia¹²

With our 24-hour referral services for road and medical assistance, you can travel in West Malaysia feeling more assured.

Up to a week of daily transport allowance

To minimise disruptions associated with vehicle downtime, you may choose to cover your transport expenses by opting for the daily transport allowance coverage. This is claimable from the first day of repairs, up to a maximum of 7 days.

Pay less for motor claims with excess waiver coverage¹³

Reduce out-of-pocket expenses when you opt for this cover. Get the excess of \$600 waived in the event of any accident claims.

Choose the right plan for you

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

- **eDrive Advantage Plan**

Get original parts for your vehicle repairs from 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/edrivo-car-insurance.

- **eDrive Premium Plan**

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

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 compromised while maintaining its reliability and durability in the long run.

Coverage at a glance

Coverage	eDrive Premium	eDrive Advantage
Workshop for vehicle repairs	At your preferred workshop	At eDrive Advantage authorised workshop
Loss or damage to your vehicle from accidental causes	Up to market value at the time of loss or damage	
Loss or damage to your vehicle from cyber hacking	Up to market value at the time of loss or damage	
Loss or damage by fire or theft	Up to market value at the time of loss or damage	
Damage to third party property	Up to \$5,000,000	
Death or injury to third party	Unlimited	
Medical expenses	Up to \$1,000	
Personal accident benefits	Up to \$100,000	
Towing service	Up to \$500	
Windscreen cover¹⁴	Unlimited	
Policy excess	\$600 or any other amount shown on the Schedule or Certificate of Insurance applies for each and every accident claim	
Windscreen excess	\$100 or any other amount shown on the Schedule or Certificate of Insurance applies for each and every claim	
Unnamed driver excess	<ul style="list-style-type: none"> 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 	
Emergency mobile rescue	One charge per insured year, up to 20% capacity	
Optional Cover		
NCD Protector¹¹	Applicable to policy with at least 30% NCD	
Daily transport allowance	<ul style="list-style-type: none"> Choose a daily allowance of either \$50 per day or \$100 per day Claimable from the first day of repair, up to a maximum of 7 days and applicable for the first two claims during the period of insurance 	
Excess waiver¹³	Waive the basic excess of \$600 when you make a claim	
Roadside assistance and wellness cover	<ul style="list-style-type: none"> Up to \$200 per insured year for roadside assistance services expenses⁸ Up to \$1,000 per insured year for cosmetic reconstructive surgery or pregnancy related check-up for the policyholder⁹ Up to \$10,000 personal accident coverage for the policyholder who is pregnant¹⁰ 	
Private electric vehicle charging station cover	Up to \$5,000 per claim	
Voluntary battery replacement excess	Enjoy 5% premium savings for voluntary \$3,000 excess	

IMPORTANT NOTES

- 1 [EV ownership costs in Singapore - can you afford an EV?](#), Sgcarmart
- 2 [Electric Car Insurance: Are Electric Cars Cheaper To Insure?](#), SingSaver Singapore
- 3 Emergency Mobile Rescue
 - We are entitled to modify or alter the manner this service is delivered without notice.
 - The geographical coverage and contact details of our Emergency Mobile Rescue Service Provider is available on our website, which will be updated from time to time at our sole discretion.
 - This benefit is applicable to you only one time per period of insurance. Subsequent usage will be chargeable.
 - This benefit is not applicable for AC charging cars.
- 4 The battery replacement must be covered under Section 1 of the policy.
- 5 Cyber hacking by malicious act of gaining unauthorised access to your vehicle systems by any unauthorised person or entity.
- 6 Liability for damage to property, injury or death to any third party is excluded.
- 7 We will pay you for loss or damage to your private electric charging station caused by:
 - accidental collision;
 - fire, external explosion, lightning, burglary, housebreaking and theft;
 - malicious act by a third party;
 - strike, riot, or civil commotion;
 - flood, typhoon; hurricane, volcanic eruption, earthquake, or other natural disaster.

This benefit is applicable to you only one time per period of insurance.

8 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.

9 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.

IMPORTANT NOTES

10 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.

11 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%.

12 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.

13 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.

14 A windscreen excess of \$100 (or any other amount shown on the certificate of insurance) applies for every claim under the eDrive Car Insurance.

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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 websites (www.gia.org.sg or www.lia.org.sg or www.sdic.org.sg).

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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

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