

MOTOR INSURANCE WORKSHOP

What are the common classes of motor insurance available?

- Private Car Insurance
- Commercial Vehicle Insurance
- Private Bus Insurance
- Motorcycle Insurance



What are the coverage options available for Private Car insurance?

Coverage Available	Vehicle Age Limits
<u>drivo™ (Comprehensive)</u>	Vehicles aged up to 15 years
• Classic Plan	
• Premium Plan	
• Prestige Plan	
<u>Third Party, Fire & Theft</u>	Vehicles aged up to 20 years
<u>Third Party</u>	No limit to the age of vehicle

Note: Covers Singapore, West Malaysia & Part of Thailand within 80 km from the border of West Malaysia

What is the main difference between drivo™ Classic & Premium?

- Premium plan allows vehicle repairs to be done at your preferred workshop;

whereas

- Classic plan requires vehicle repairs to be done at a quality workshop chosen by NTUC Income

Private Cars -- What is drivo™ Prestige plan?

- A plan specially designed to cater for selective Porsche models such as:
 - Panamera
 - Cayenne
 - Cayman
 - Boxster
 - 911
- Any quotes for Porsche car makes will fall automatically under Prestige Plan



Private Cars -- What are the minimum entry requirements for a Prestige quote?

- ✓ Covers the policyholder and up to 2 named drivers
- ✓ Minimum entry age is 33 years old for policyholder & named drivers
- ✓ Minimum 3 years driving experience & no accident claim in the last 3 years
- ✓ Policyholder must have at least 10% NCD
- ✓ For cases with 0% NCD, consideration will be given to:
 - Policyholders who own more than one car; &
 - Policy holders who have at least 10% NCD on any one cars owned

What are the coverage options available for Commercial Vehicle insurance?

Coverage Available	Vehicle Age Limits
<u>Preferred Workshop Plan / Comprehensive</u>	Vehicles aged up to 15 years old
<u>Third Party, Fire & Theft</u>	No limit to the age of vehicle
<u>Third Party</u>	No limit to the age of vehicle

Note: Covers Singapore, West Malaysia & Part of Thailand within 80 km from the border of West Malaysia

What is the main difference between PWP and Comprehensive?

- Preferred Workshop Plan allows vehicle repairs to be done at your preferred workshop;

whereas

- Comprehensive requires vehicle repairs to be done at a quality workshop chosen by NTUC Income

What are the coverage options available for Private Bus insurance?

Coverage Available	Vehicle Age Limits
<u>Comprehensive</u>	Vehicles aged up to 5 years old
<u>Third Party, Fire & Theft</u>	No limit to the age of vehicle
<u>Third Party</u>	No limit to the age of vehicle

Note: Covers Singapore only. Unless otherwise specified.

What are the coverage options available for Motorcycle insurance?

Coverage Available	Vehicle Age Limits
<u>Comprehensive</u>	Vehicles aged up to 5 years old
<u>Third Party, Fire & Theft</u>	Vehicles aged up to 15 years old
<u>Third Party</u>	No limit to the age of vehicle

Note: Covers Singapore, West Malaysia & Part of Thailand within 80 km from the border of West Malaysia

Note: We only allowed up to 2 riders for Motorcycle insurance.

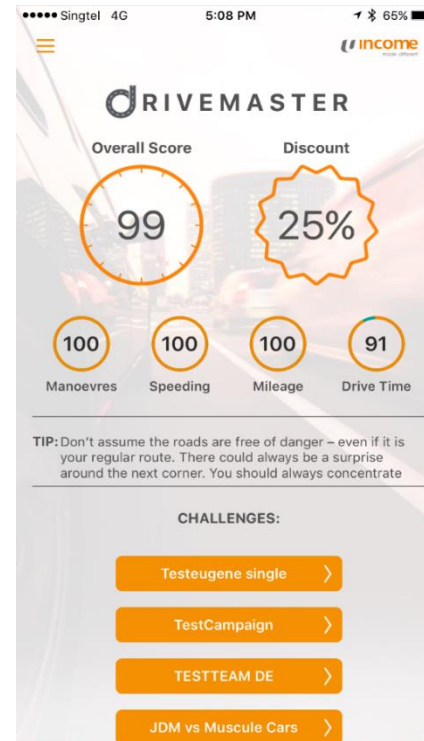
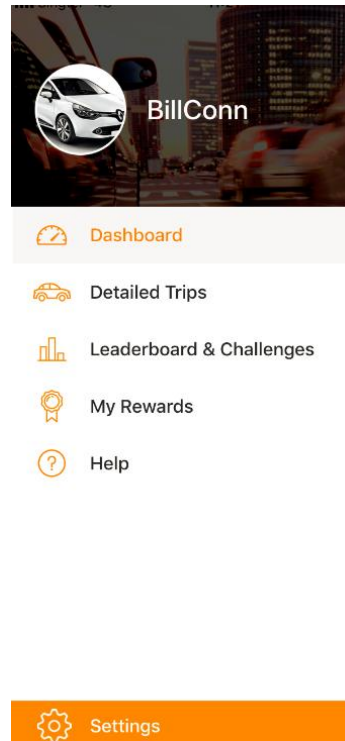
Drive Master / Flexi Mileage

Overview



App Enhancement

Demonstrate safe and smooth driving behavior to **influence your own premium!**



Revision of Discount Tiering

Qualification Criteria:

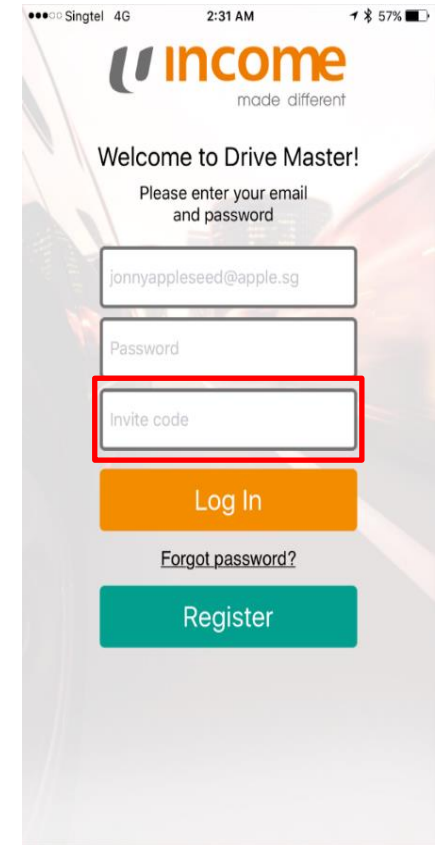
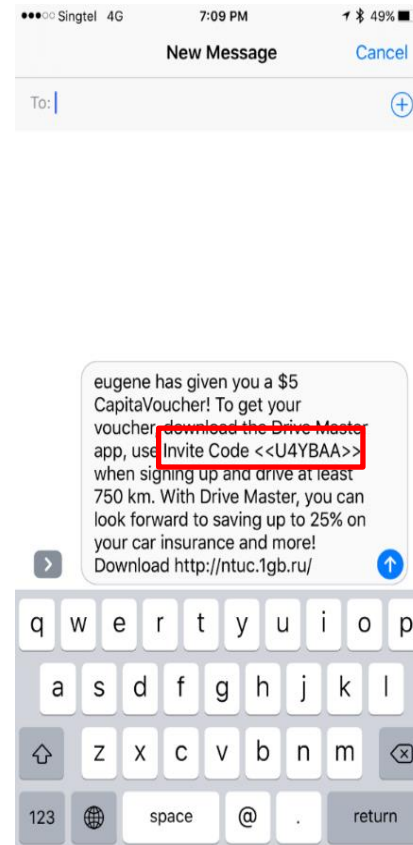
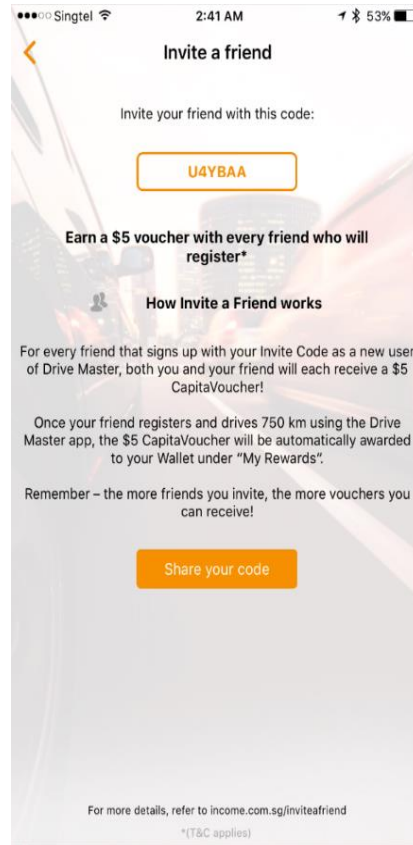
Current	6 months and 5000km
New	2 months and 1000km

Discount Rewards:

Driving Score (upon 100)	70-80	81-90	91-95	> 96
Previous Discount %	5	10	15	20
New Discount %	<u>10</u>	<u>15</u>	<u>20</u>	<u>25</u>

Invite A Friend promotion

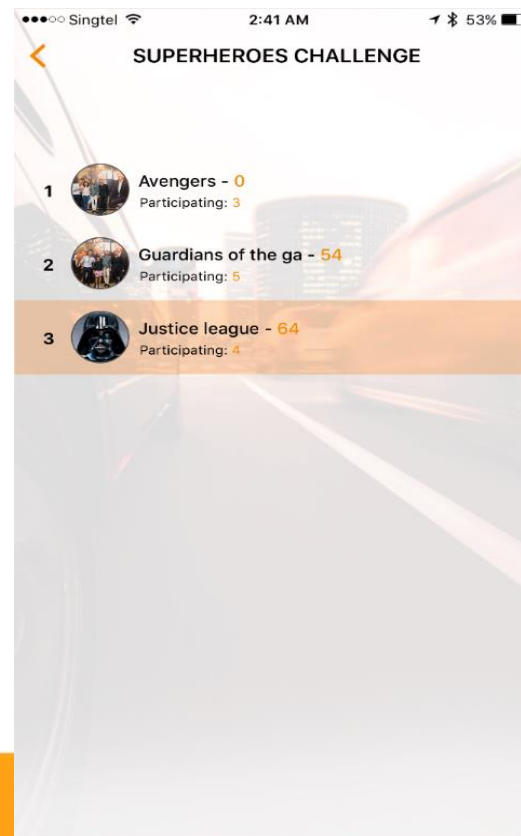
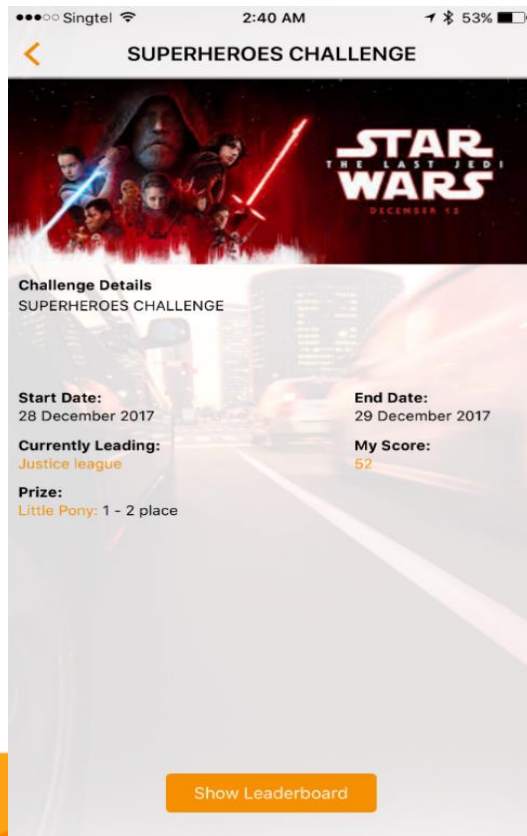
For every friend that signs up an Invite Code, **both user and his/her friend will each receive \$5 CapitaVouchers.**



Challenges

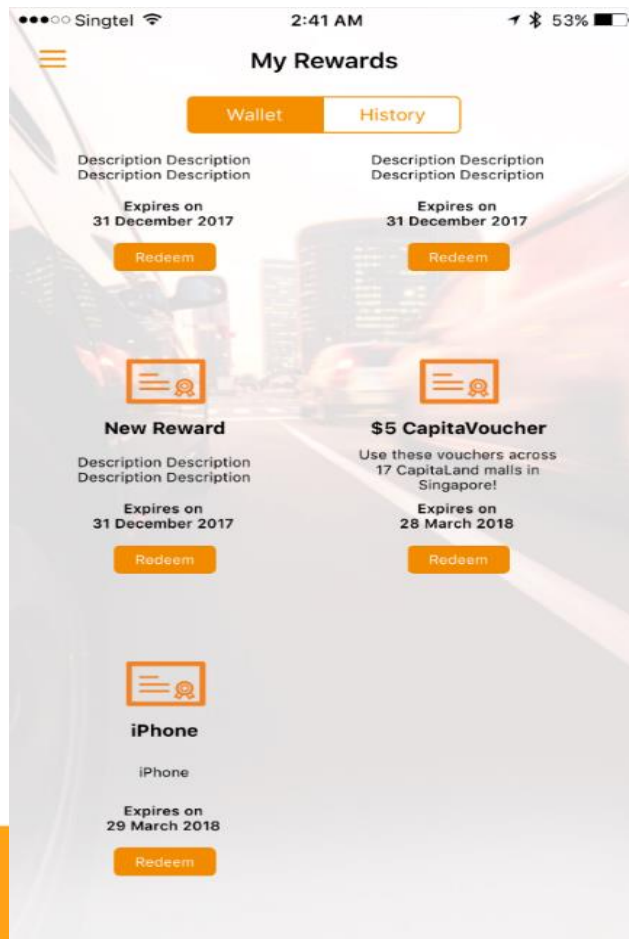
Drivers can join periodic challenges to get a chance to win prizes in **multi-team challenges and individual challenges**

Eg. Superheroes, Gender, World Cup, Challenges

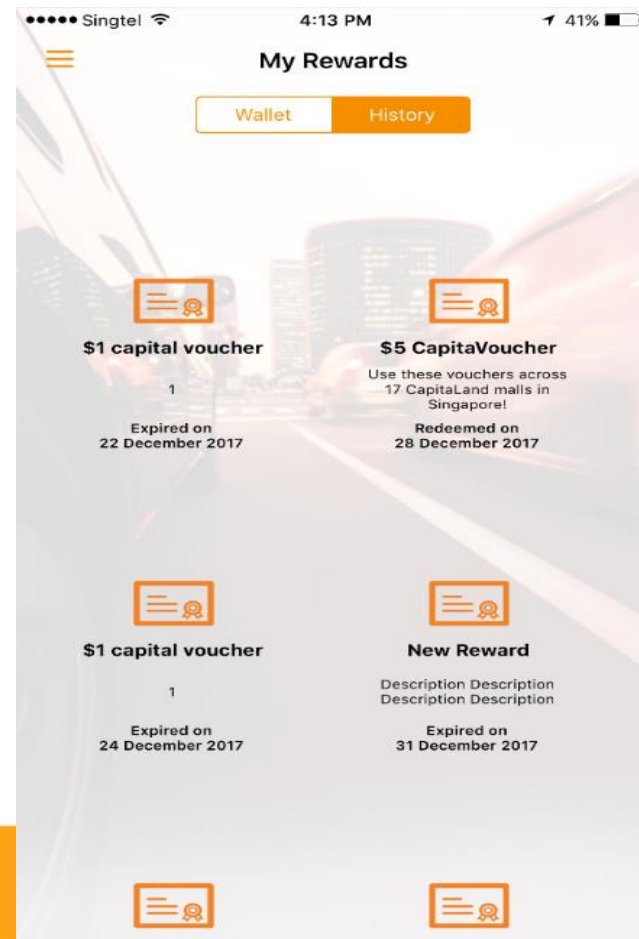


Rewards e-Wallet

Under the **My Rewards** section, driver can see the rewards that he/she has achieved and redeem them. Redemption letters for rewards will be sent to the driver's address entered in-app when he chooses his reward.



17



FlexiMileage

Discounted premiums for low mileage drivers!



Annual Mileage	Discount
Less than 5,000km	35%
Less than 9,000km	20%

FlexiMileage



FlexiMileage Customer Portal

Odometr



Mileage since Activated
42 km

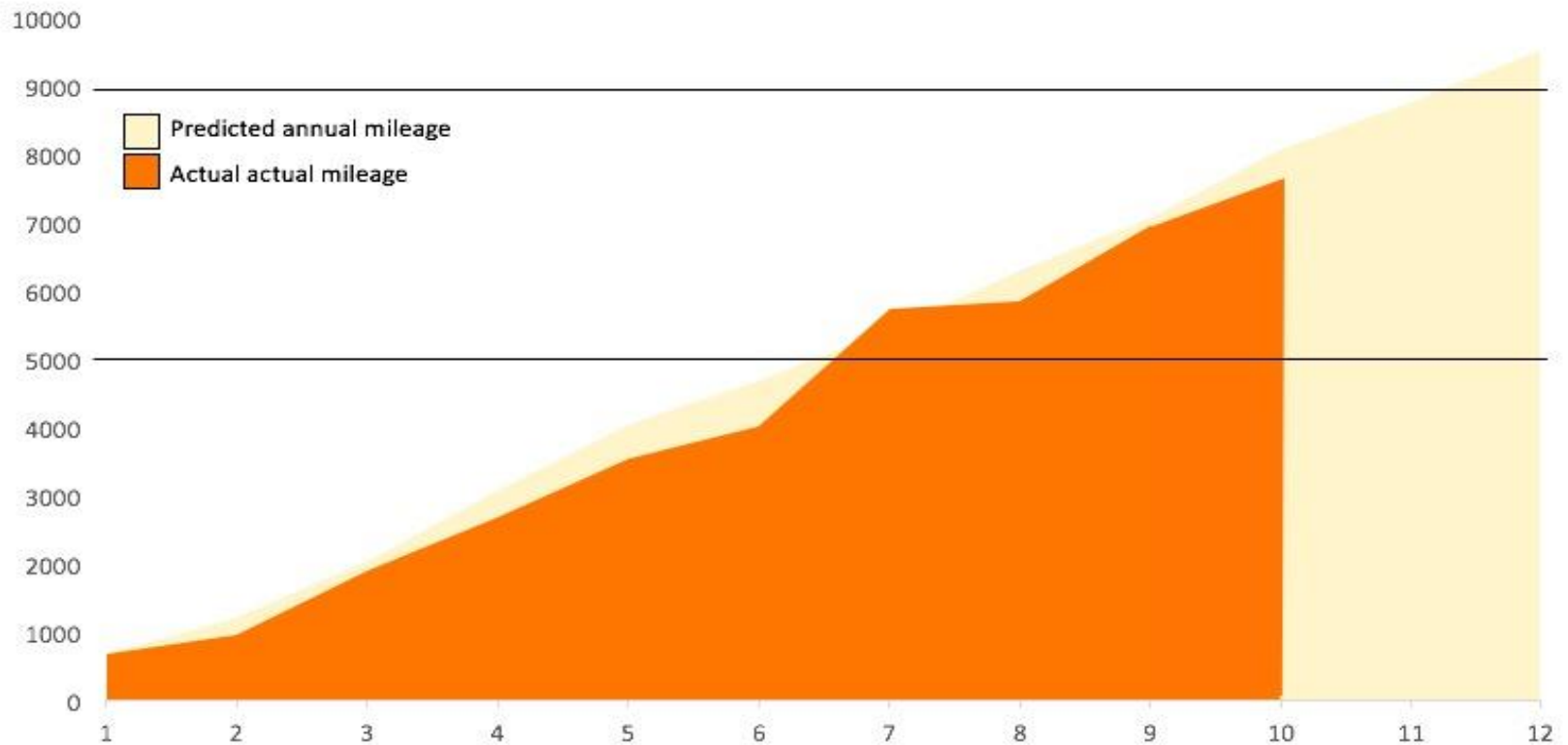


Predicated Annual Mileage
10 362



Projected Discount
35

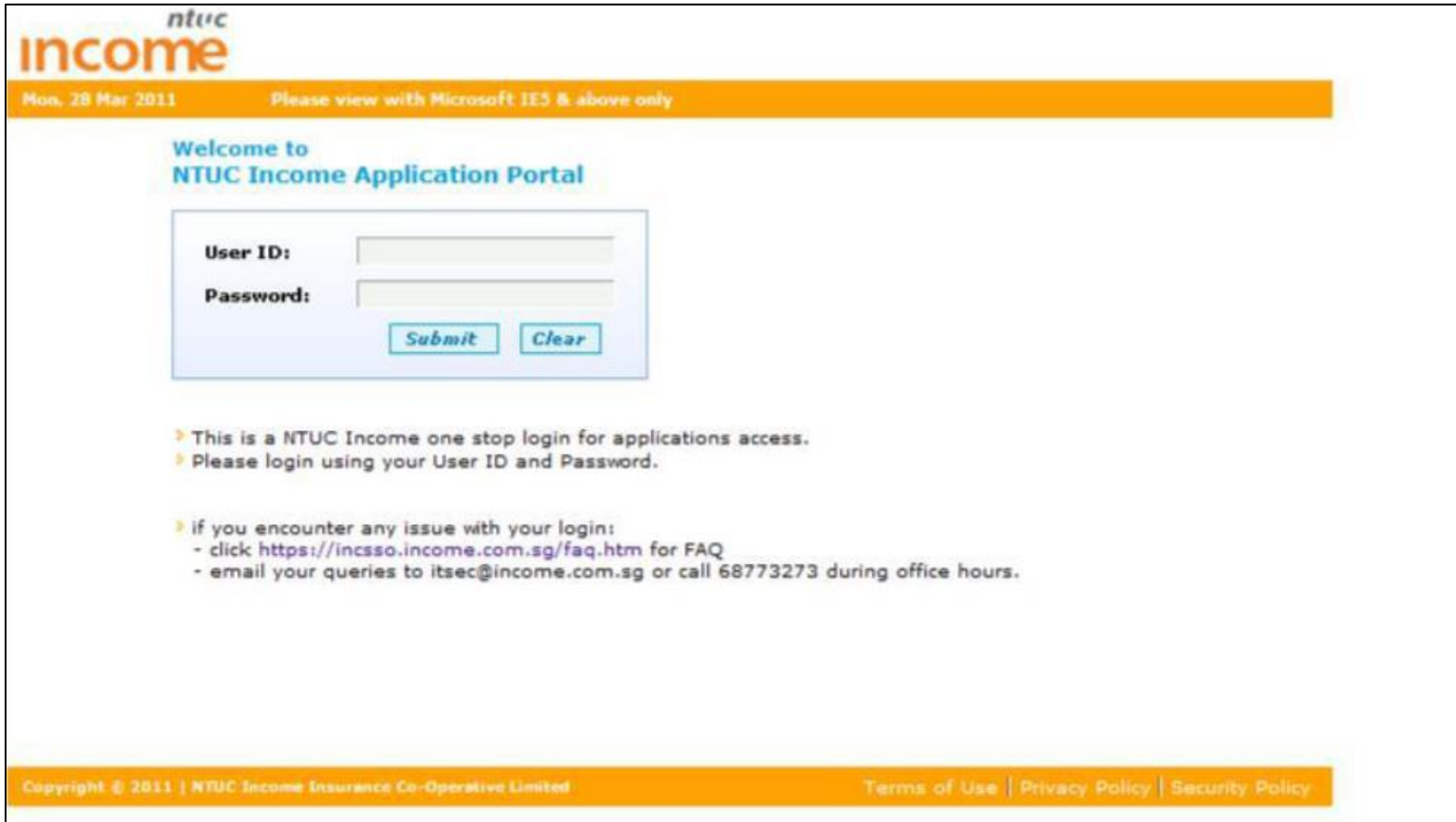
At First your discount will be estimated at 5K km and then at 9K km.



EASY PORTAL GUIDE

How to do a quotation

- Login via the SSO



The screenshot shows the NTUC Income Application Portal login page. At the top, the NTUC Income logo is displayed. Below the logo, a yellow banner contains the date 'Mon, 28 Mar 2011' and the instruction 'Please view with Microsoft IE5 & above only'. The main heading reads 'Welcome to NTUC Income Application Portal'. A login form is centered on the page, featuring two input fields: 'User ID:' and 'Password:'. Below these fields are two buttons: 'Submit' and 'Clear'. Below the login form, there are three bullet points providing additional information: 'This is a NTUC Income one stop login for applications access.', 'Please login using your User ID and Password.', and 'if you encounter any issue with your login: - click <https://incso.income.com.sg/faq.htm> for FAQ - email your queries to itsec@income.com.sg or call 68773273 during office hours.' At the bottom, a yellow footer bar contains the copyright notice 'Copyright © 2011 | NTUC Income Insurance Co-Operative Limited' and links to 'Terms of Use', 'Privacy Policy', and 'Security Policy'.

ntuc
Income

Mon, 28 Mar 2011 Please view with Microsoft IE5 & above only

Welcome to
NTUC Income Application Portal

User ID:

Password:

› This is a NTUC Income one stop login for applications access.
› Please login using your User ID and Password.

› if you encounter any issue with your login:
- click <https://incso.income.com.sg/faq.htm> for FAQ
- email your queries to itsec@income.com.sg or call 68773273 during office hours.

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- Click on Easy Portal (GI) in Orgnet Portal


Intranet //			
News & Announcements ▼ Departments ▼ Committees ▼ Corporate Policies & Docs Apps Newsfeed OneDrive Sites			
PeopleSoft HRIS (Internal Access Only)	Personal Details	PowerX-Q (Reports)	Printed Materials
Procurement	Reminder	Report	Reporting Services 2005
Reporting Services 2012	Sales Force Forum	Shop	Survey
Taleo (For Hiring Managers)	ToDo	WBCS	WBIS Agent
WCMS (Extranet)	WCMS (www)	WillTrust	WorkMedic
External Links			
Case Management	eBao Prod	Income-Galaxy (CRM)	Peoplesoft HRIS
DPS	eBao Prod (Home Access)	Internal Jobs Portal	Taleo (For Hiring Managers)
DPS (Home Access)	FFA	LaunchPad (Leads)	
Easy Portal (GI)	i-Medicare	MyIT	
eBao GI	i-Medicare (Home Access)	Outlook Web Access	

Home Welcome Agent Logout

EasyPortal eBaoTech

Quick Quote : Please Select go

Home New Business Endorsement Renewal Query Print Sales Management Online Help

 My Task (09/01/2019)

New Business Renewal Endorsement

Quotation Number	Product Code	Policy Holder	Proposal Date	Proposal Stage	Manual Quoted
			09/01/2019	NewBiz Quick Quote	N
			31/12/2018	NewBiz Quick Quote	N
			13/05/2015	NewBiz Quote Bound	N

3 newbiz task found, displaying 3 newbiz task, from 1 to 3. Page 1 / 1

Agent Account Information

Business Category Please Select

Credit Limit Amount 0

Unused Credit Limit 0

Message Center

more..

- Choose a plan to quote

Quick Quote : Please Select

- Please Select
- GCV_Commercial Vehicle...
- GBS_Bus Insurance
- GMC_Motorcycle Insurance
- GPC_Private Car Insurance

- Fill up important information under 'Policy Information'
 - Effective Date
 - Expiry Date
 - Scheme

Scheme*

Private Car Insurance

Please Select

Private Car Insurance

FlexiMileage Insurance

Drive Master Insurance

EasyPortal eBaoTech

Quick Quote : Please Select



Home New Business Endorsement Renewal Query Print Sales Management Online Help

Home>New Business>Private Car Insurance(GPC)>Quick Quote

▼ Policy Information

Quotation Number

Sales Channel Code*

00000610380

Effective Date*

09/01/2019

Expiry Date*

08/01/2020

Proposal Date

09/01/2019

Contact Person Name

TSA Code

Please Select

Policy Document Delivery Option*

By mail

Email For Policy Document

Scheme*

Private Car Insurance

- Choose Main Cover Type

▼ Main Cover Type

Select	Cover Type	Premium
<input checked="" type="radio"/>	drivo CLASSIC	0.00
<input type="radio"/>	drivo PREMIUM	0.00
<input type="radio"/>	Prestige Third Party, Fire & Theft	0.00
<input type="radio"/>	Prestige	0.00
<input type="radio"/>	Prestige Third Party	0.00
<input type="radio"/>	Third Party, Fire & Theft	0.00
<input type="radio"/>	Third Party	0.00

- Choose Optional Cover Type (if any)

▼ Optional Cover Type

Select	Cover Type	Premium	Actions
<input type="checkbox"/>	Excess Waiver	0.00	
<input type="checkbox"/>	Transport Allowance	0.00	
<input type="checkbox"/>	Accessory	0.00	
<input type="checkbox"/>	Airside	0.00	

- 'Vehicle Information' (Private Car)

▼ Vehicle Information

Make* AUDI	Model* A3	Vehicle Type* Saloon	Usage* Private Car
High Performance No	Vehicle Capacity* 1400	Number of Seats* 5	New Vehicle <input type="checkbox"/>
Vehicle Number <input type="text"/>	Vehicle Registration Date* 07/01/2016	COE/PARF* Yes	Imported Recondition* No
Parallel Import* No	Off Peak Car* No	Excess Type* Per Accident	OD Excess 600
TP Excess 0	Windscreen Excess 100	Outside Singapore OD Excess 600	Outside Singapore TP Excess 0
Additional Excess 0	All Claims Excess <input type="text"/>	Owner's Preferred Workshop Yes	

- 'Vehicle Information' (Commercial Vehicle)

▼ Vehicle Information

Make* NISSAN	Model* CABSTAR	Vehicle Type* Standard Lorry/Pickup	Usage* Freight & Transport
Vehicle Capacity* 2.95 ton	Number of Seats* 3	New Vehicle <input type="checkbox"/>	Vehicle Number <input type="text"/>
Vehicle Registration Date* 18/01/2010	COE* Yes	Excess Type* Per Accident	OD Excess 600
TP Excess 0	Windscreen Excess 100	All Claims Excess <input type="text"/>	

- Check 'Yes' under loyalty discount information if applicable

▼ **Loyalty Discount Information**

Insured with us for at least 3 years?

Yes	▼
No	
Yes	

- Fill in Claim Information if applicable

▼ **Claim Information**

Claim Experience

0.00

Number of Accidents

0

- Click 'Add Driver'

▼ Driver Information

Driver Name	ID Type	ID Number	Date of Birth	Driving License Registration Date	Role	Occupation of Primary Driver	Actions
							Add Driver

- Fill in important information

[Home](#)
[New Business](#)
[Endorsement](#)
[Renewal](#)
[Query](#)
[Print](#)
[Sales Management](#)
[Online Help](#)

Driver Information

Driver Name*

Occupation of Primary Driver*
Please Select ▼

Marital Status*
Please Select ▼

ID Type*
Please Select ▼

Driving License Registration Date*

ID Number*

Role*
Please Select ▼

Date of Birth*

Gender*
Please Select ▼

- Fill in 'NCD' if applicable
- Press 'Calculate' after inputting NCD

▼ **NCD**
With NCD ☒

NCD Entitlement
Please Select ▼

Please Select

0
10
20
30
40
50

NCD Protection ☐

Calculate Print Quotation Form

- Calculated Premium will be shown under 'Premium Information'

▼ **Premium Information**

Adjusted Net Premium	GST	Premium With GST
1,312.88	91.90	1,404.78

- Fill up 'Mailing Information'

▼ **Mailing Information**

Other Insured	Address Type*	Postal Code*	Unit Number
<input type="text"/>	<input type="text" value="Singapore address"/>	<input type="text" value="163006"/>	<input type="text" value="90-90"/>
Address01*	Address02	Address03	Address04
<input type="text" value="BLK 6 #90-90"/>	<input type="text" value="KIM TIAN ROAD"/>	<input type="text" value="SINGAPORE 163006"/>	<input type="text"/>

- Check 'Declaration Statement' (compulsory)
- If Declaration Statement is not checked, policy will not be issued.

Declaration Statement

I confirm that I have read and agreed with the declaration statement

☐

I have been authorized by the insured to apply for this insurance cover on the insured's behalf and to confirm the insured's understanding of and agreement to the following:

1. All information provided for this application is true, correct and complete, otherwise, the Insured understands that Income may make this policy void or refuse a claim. The insured accepts full responsibility for all information.
2. The insured or his/her named drivers have not been convicted of any driving offences in the past three years.
3. That the motor vehicle described in this application will be kept in an efficient and roadworthy condition.
4. That the insured understands and agrees that Income will not be legally responsible for any claim until Income has accepted this application and received the premium in full.
5. That the insured agrees that this application and other statements, information or declaration that are made on insured's behalf (including declarations made over the phone and internet) will form the basis of the contract of insurance between the insured and Income.
6. That insured is not an undischarged bankrupt and that no bankruptcy application (including any statutory order) or order has been made against insured.
7. That insured understands and agrees to the '[Personal data collection statement](#)'.

- Click 'Add Individual Customer' or 'Add Company Customer' to add Policyholder information
- Submit after completing.

Home>Query>Customer Query>Individual Customer Query

Customer Name <input type="text"/>	ID Type* <div style="border: 1px solid #ccc; padding: 2px;">Please Select ▼</div>	ID Number* <input type="text"/>	Date of Birth* <input type="text"/>	<input type="button" value="Search"/> <input type="button" value="Add"/>
Select	Customer Name	ID Type	ID Number	Gender

Individual Customer Information

Customer Name <input type="text"/>	ID Type <div style="border: 1px solid #ccc; padding: 2px;">Please Select ▼</div>	ID Number <input type="text"/>	Gender <div style="border: 1px solid #ccc; padding: 2px;">Please Select ▼</div>
Date of Birth <input type="text"/>	Marital Status <div style="border: 1px solid #ccc; padding: 2px;">Please Select ▼</div>	Race <div style="border: 1px solid #ccc; padding: 2px;">Please Select ▼</div>	Occupation <div style="border: 1px solid #ccc; padding: 2px;">Please Select ▼</div>
Mobile <input type="text"/>	Residence Telephone <input type="text"/>	Business Telephone <input type="text"/>	Ext. <input type="text"/>
Email <input type="text"/>	Contact Type <div style="border: 1px solid #ccc; padding: 2px;">Please Select ▼</div>	Postal Code <input type="text"/>	Unit Number <input type="text"/>
Address Type <div style="border: 1px solid #ccc; padding: 2px;">Please Select ▼</div>			
Address01 <input type="text"/>	Address02 <input type="text"/>	Address03 <input type="text"/>	Address04 <input type="text"/>

- After keying in 'Individual Customer Information' or 'Company Customer Information', the customer information will be shown below.
(Please double check for errors)
- Click 'Submit'

▼ **Customer Information**

Customer Name	Customer Type	ID Number	Registration Number	Insured	Policy Holder	Actions
APPLE TEE	Individual Customer	G5356728Y		<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	View Delete

▼ **Underwriting Remarks**

Underwriting Remarks

E-MOTO PAYMENT ISSUANCE

- To make payment via eMOTO after completing the quotation, click on 'Continue'.

The screenshot displays the EasyPortal eBaoTech interface. At the top, there is a navigation bar with a 'Home' link and a 'Welcome Agent : ALL INS LLP | Logout' message. Below this, the 'EasyPortal eBaoTech' logo is visible on the left, and a 'Quick Quote : Please Select' dropdown menu is on the right. A secondary navigation bar contains links for 'Home', 'New Business', 'Endorsement', 'Renewal', 'Query', 'Print', 'Sales Management', and 'Online Help'. The main content area is titled 'Quotation Decision' and contains the following text: 'Your quotation (Quotation Number:5071699927) has already passed auto underwriting rule.', 'If you want to issue policy by yourself now, click 'Continue'.', 'If you want to issue policy next time or allow staff to issue policy for you, click 'Send to Quote Bound'.', and 'Or back to previous page to edit.'. At the bottom of this area, there is a row of buttons: 'Continue', 'Send to Quote Bound', 'Reject', 'Back', and 'Exit'. The 'Continue' button is highlighted with a red rectangular box. The footer of the page states '2000-2018 eBaoTech Corporation. All Rights Reserved.'.

- Upon clicking on the 'Continue' you will be brought to a page (refer to picture below). Please proceed to fill up the required information needed; Engine number, Chassis number, Claim information and NCD information.

Vehicle Information

Make*

BAJAJ

Model*

AVENGER 180

Usage*

Private Vehicle

Vehicle Capacity*

180

Number of Seats*

2

New Vehicle

☐

Vehicle Number

STS9737L

Side Car*

No

Vehicle Registration Date*

10/10/2015

Engine Number*

Engine76576

Chassis Number*

ChassytEEE

Finance Company Name

5S CREDIT PTE LTD

COE*

Yes

Imported Recondition*

No

Parallel Import*

No

Excess Type*

Per Accident

OD Excess

0

TP Excess

0

All Claims Excess

Loyalty Discount Information

Insured with us for at least 3 years?

No

Claim Information

Select	Accident Date*	Insurance Company*	Claim Type*	Claim Amount*	Claim Detail
<div>AddRemove</div>					

Driver Information

NCD

With NCD

☒

NCD Entitlement

Please Select

Ex-Insurer*

AVIVA LTD

NCD Statement

No

Ex-Policy Number

Ex-Policy Status

Please Select

Ex-Vehicle Number

Remark

Calculate

Print Quotation Form

income

made different

- Under 'Payment Information' > 'Pay Mode' choose 'eMOTO' to select payment by 'eMoto'.
- After selecting 'eMoto', proceed by clicking on 'eMOTO Online Deduction'.

Payment Information
Pay Mode*
eMOTO

Claim Information

Select	Accident Date*	Insurance Company*	Claim Type*	Claim Amount*	Claim Detail
Add Remove					

Driver Information [Add Driver](#)

NCD

Premium Information

Adjusted Net Premium	GST	Premium With GST
297.49	20.82	318.31

Payment Information

Pay Mode*	Payment Plan	Bank	Bank Account Number
eMOTO	Lump Sum		Please Select

[eMOTO Online Deduction](#) [Edit](#)

- Click 'OK' to proceed to payment page.

Payment History


PRN	Status	Amount	Date/Time	Action
Payment Confirmation: APP:SGD 318.31 Proposal Balance: SGD 0.0 Outstanding Payable Amount with Deduction in progress status: SGD 0.0 Still Outstanding amount is SGD 318.31 Do you want to deduct premium now?				
				OK
				Refresh Close

- Click 'Link to Payment Portal' hyperlink to proceed to the Payment Portal page.

Payment History				
PRN	Status	Amount	Date/Time	Action
180905-119355	Deduction in progress	SGD318.31	2018/09/05 11:14	Link to Payment Portal
				Refresh Close

- Fill up Online Payment Portal > Policy Details

http://paymentsuat.income.com.sg/?syskey_request_token=f8f485c36a7edae2565cd7332623e3928&ID=FM8x - Internet Explorer



INCOME Online Payment Portal

Policy Details

Policy No. 5071699927 S\$ 318.31
MOTORCYCLE INSURANCE

Total Amount	S\$ 318.31
--------------	------------

Mobile Number
99999999

Email Address
test@income.com.sg

[← Back to Previous Details Page](#)

Payment Details

- Under Payment Details, fill up credit card details.
- Click 'Submit' after details are filled up.

http://paymentsuat.income.com.sg/?syskey_request_token=f8f485c36a7edae2565cd7332623e392&ID=FM8x - Internet Explorer

income
made different

Payment Details

Card details

Card type

☒ VISA ☐ MasterCard

Card number

4111 1111 1111 1111

Card expiry date

09 / 20

Cardholder name


abc

CVV2/CV2 ?

...

Submit

- A SMS / email will be sent to Policyholder after the payment is deducted successfully.



Successful Payment


Transaction Reference:
180910-119442


Dear Policyholder,

Thank you for insuring with Income!






We are pleased to inform you that your payment deduction of \$268.68 is successful. The link to view your policy document will be emailed to you separately.

For queries, feel free to contact us.

**6788 1777**

**csquery@income.com.sg**

Yours Truly,
The Income Team

an NTUC Social Enterprise

- A SMS / email will be sent to Policyholder after the payment is deducted successfully.

om.sg/?DataType=0&ID=FMBxG%2fk3n0ZL1nioJmK6Dw%3d%3d&PayVia=VISA - In - Internet Explorer



INCOME Online Payment Portal

Payment Success

Payment has been received. If you do not receive any sms/email acknowledgement after 15 minutes, please contact us at 63 INCOME / 67881777 during our operating hours of Monday – Friday 8.30am to 8.30pm. Thank you.

The following policy has been paid for:

Policy Details

Policy No. 5071699927

MOTORCYCLE INSURANCE

S\$ 318.31

Total Amount

S\$ 318.31

Payment reference number. 180905-119355

Payment made via: VISA

Exit

- At payment page, click on 'Refresh' to update the status of the payment.
- Click 'Close' to exit the page.

Payment History

PRN	Status	Amount	Date/Time	Action
180905-119355	Successfully	SGD318.31	2018/09/05 11:14	N/A

Payment Confirmation:
APP:SGD 318.31
Proposal Balance: SGD 318.31
Outstanding Payable Amount with Deduction in progress status: SGD 0.0
Still Outstanding amount is SGD 0.0
Do you want to deduct premium now?

Premium has been fully paid

Refresh

Close

- Make sure that the Declaration Statement is checked.
- Click on 'Issue' to issue policy.

Please refer to www.income.com.sg/privacy-policy for more information.

Declaration Statement

I confirm that I have read and agreed with the declaration statement



I have been authorized by the insured to apply for this insurance cover on the insured's behalf and to confirm the insured's understanding of and agreement to the following:

1. All information provided for this application is true, correct and complete, otherwise, the Insured understands that Income may make this policy void or refuse a claim. The insured accepts full responsibility for all information.
2. The insured or his/her named drivers have not been convicted of any driving offences in the past three years.
3. That the motor vehicle described in this application will be kept in an efficient and roadworthy condition.
4. That the insured understands and agrees that Income will not be legally responsible for any claim until Income has accepted this application and received the premium in full.
5. That the insured agrees that this application and other statements, information or declaration that are made on insured's behalf (including declarations made over the phone and internet) will form the basis of the contract of insurance between the insured and Income.
6. That insured is not an undischarged bankrupt and that no bankruptcy application (including any statutory order) or order has been made against insured.
7. That insured understands and agrees to the '[Personal data collection statement](#)'.

Add Individual Customer

Add Company Customer

▼ Customer Information

Customer Name	Customer Type	ID Number	Registration Number	Insured	Policy Holder	Actions
TESTREE	Individual Customer	87665DECD		<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	View Delete

► Underwriting Remarks

Save Re-quote **Issue** Reject Exit

- The policy is now issued successfully.
- Click on 'Print' to print out policy document.

The screenshot shows the 'EasyPortal' interface by eBaoTech. At the top, there is a 'Home' button and a 'Logout' link. The main navigation bar includes links for 'Home', 'New Business', 'Endorsement', 'Renewal', 'Query', 'Print', 'Sales Management', and 'Online Help'. The 'Print' link is highlighted with a red box. The main content area displays the 'Issuance Result' with the message: 'Congratulations. This quotation is issued as policy (Policy Number is 5071699927)'. Below the message, there are buttons for 'Print', 'New Quotation', and 'Exit'. The footer contains the text: '2000-2018 eBaoTech Corporation. All Rights Reserved.'

UNDERWRITING INFORMATION

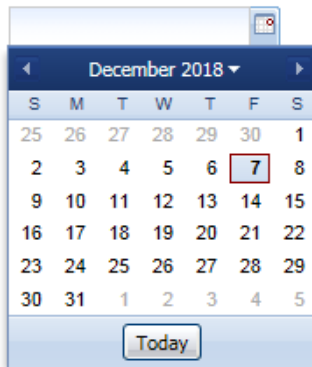
Things to Know for Underwriting

- Tonnage for Commercial Vehicle and Bus formula:
 - $(\text{Maximum Laden Weight} - \text{Unladen Weight}) / 1000$
- Vehicle Make and Model
 - Choose 'Others' and submit to underwriting and state the vehicle make and model
- Vehicle Usage
 - Difference between Private Car and Private Hire
 - Difference between Freight and Transport and Others
- Accessory (Sunroof)
 - We do cover Sunroof if it is factory fitted under Own Damage claim.
 - You may add in as accessory and it will be the same as Windscreen Claim.
- Loyalty Discount / Existing Customer

Registration Date / Effective Date

- Please remember to:
- Put in correct registration date of vehicle

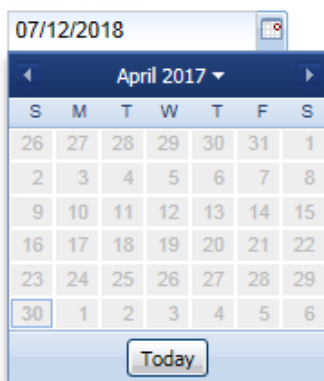
Vehicle Registration Date*



Note: Age of vehicle will affect premium amount

- Put in correct effective date

Effective Date*



Declaration Statement

- An alert message will appear if declaration statement is not ticked

EasyPortal eBaoTech

Quick Quote : Please Select go

Home New Business Endorsement Renewal Query Print Sales Management Online Help

Please make sure you have read and agreed with the Declaration Statement information

Home>New Business>Commercial Vehicle Insurance(GCV)>Quick Quote

▼ Policy Information

Quotation Number	Sales Channel Code*	Effective Date*	Expiry Date*
5071700701	00000610380	06/09/2018	05/09/2019

Declaration Statement

I confirm that I have read and agreed with the declaration statement

☐

I have been authorized by the insured to apply for this insurance cover on the insured's behalf and to confirm the insured's understanding of and agreement to the following:

1. All information provided for this application is true, correct and complete, otherwise, the Insured understands that Income may make this policy void or refuse a claim. The insured accepts full responsibility for all information.
2. The insured or his/her named drivers have not been convicted of any driving offences in the past three years.
3. That the motor vehicle described in this application will be kept in an efficient and roadworthy condition.
4. That the insured understands and agrees that Income will not be legally responsible for any claim until Income has accepted this application and received the premium in full.
5. That the insured agrees that this application and other statements, information or declaration that are made on insured's behalf (including declarations made over the phone and internet) will form the basis of the contract of insurance between the insured and Income.
6. That insured is not an undischarged bankrupt and that no bankruptcy application (including any statutory order) or order has been made against insured.
7. That insured understands and agrees to the 'Personal data collection statement'.

Invalid Mobile Number

- At **Quote bound** page,
- There will be a pop-out when mobile number is **blank** when Click on 'eMOTO Online Deduction'

The screenshot displays the 'Quote bound' page with a central pop-up message. The page layout includes several sections on the left and right, and a central area for the pop-up.

Left Side:

- NCD Entitlement:** Please Select (dropdown)
- NCD Statement:** No (dropdown)
- Ex-Policy Status:** Please Select (dropdown)
- Remark:** (text field)

Premium Information:

- Adjusted Net Premium: 297.49

Payment Information:

- Pay Mode*: eMOTO (dropdown)

Mailing Information:


- Consent to receive marketing materials**
By signing up for this product or service, I give my consent to Income to collect, use and disclose my personal data, and contact me via email and post, for both rewards and privileges, marketing and promotional purposes.

Right Side:

- Calculate** **Print Quotation Form** (buttons)
- Account Number:** (text field)
- eMOTO Online Deduction** **Edit** (button)

Pop-up Message:

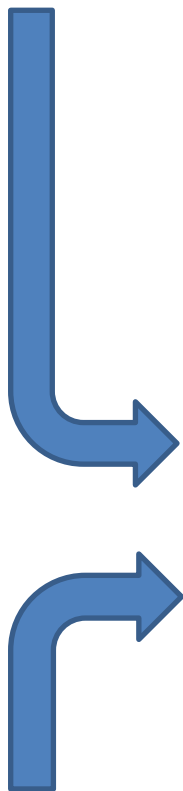
Message from webpage

 A valid mobile number of policyholder is required. Please update the record before submitting the application.

OK (button)

Send to Underwriting

State Underwriting remarks



The screenshot displays the 'EasyPortal eBaoTech' interface. At the top, a navigation bar includes links for Home, New Business, Endorsement, Renewal, Query, Print, Sales Management, and Online Help. A message states: 'Your quotation does not pass auto-underwriting rule, you can choose 'send to underwriter', or back to the quotation page to edit some information.' Below this, the 'Quotation Number: 5071757362' is shown, followed by the error message: 'Your quotation does not pass these auto-underwriting rules: Number of Accident is greater than 2, send to Underwriting'. The 'Underwriting Remarks:' field is highlighted with a red border. Below it, the 'Notify By:' field contains the email address 'YourEmail@Email.com.sg' and is also highlighted with a red border. At the bottom right, there are two buttons: 'Send to Underwriter' and 'Reject Back', both highlighted with red borders. The footer indicates '2000-2019 eBaoTech Corporation. All Rights Reserved.'

Take note: Put correct email address

Loyalty Discount Error

- This error will only appear when the loyalty discount is selected wrongly.

▼ **Loyalty Discount Information**

Insured with us for at least 3 years?

Yes

No

Yes

1. All information provided for this application is true, correct and complete, otherwise, the Insured understands that Income may make this policy void or refuse a claim. The insured accepts full responsibility for all information.
2. The insured or his/her named drivers have not been convicted of any driving offences in the past three years.
3. That the motor vehicle described in this application will be kept in an efficient and roadworthy condition.
4. That the insured understands and agrees that Income will not be legally responsible for any claim until Income has accepted this application and received the premium in full.
5. That the insured agrees that this application and (including declarations made over the phone and internet) will form the basis of the contract.
6. That insured is not an undischarged bankrupt at the time of application.
7. That insured understands and agrees to the 'Policyholder's Declaration'.

Message from webpage

⌵

⚠ The loyalty discount information provided does not match customer information. Please change discount information or customer, then re-calculate premium before submit.

OK

▼ **Customer Information**

Customer Name	Customer Type	Number	Policy Holder	Actions
MR DRIVER	Individual Customer	S1162354I	<input checked="" type="checkbox"/>	View Delete

▼ **Underwriting Remarks**

Underwriting Remarks

Existing Customer

- Error due to mismatch of customer information.
- Please approach your Account Manager for assistance.

EasyPortal eBaoTech Quick Quote : Please Select go

[Home](#) [New Business](#) [Endorsement](#) [Renewal](#) [Query](#) [Print](#) [Sales Management](#) [Online Help](#)

Home>Query>Customer Query>Add New Individual Customer

Individual Customer Information

Customer Name*	ID Type*	ID Number*	Gender*
<input type="text"/>	<input type="text" value="NRIC"/>	<input type="text"/>	<input type="text" value="Male"/>
Date of Birth*	Marital Status	Race	Occupation
<input type="text"/>	<input type="text" value="Married"/>	<input type="text" value="Chinese"/>	<input type="text" value="Business"/>
Mobile	Residence Telephone	Business Telephone	Ext
<input type="text"/>	<input type="text" value="NIL"/>	<input type="text"/>	<input type="text"/>
Email	Address	Address	Address
<input type="text"/>	<input type="text" value="Singa"/>	<input type="text"/>	<input type="text"/>
Contact Type*	Address	Address	Address
<input type="text" value="Mailing"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Address01*	Address	Address	Address
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>

Message from webpage

?

This customer has already existed. Click 'OK' to pick out his or her information to continue, click 'Cancel' to change some information to add a new one.

Key Features / Value Added Services

Key Selling Features of Income Motor

- 5% loyalty discount for income life or motor policy renewal with income for 3 years
- No 3rd party excess on section 2 commercial policies (*Except buses*)
- NCD % retention for up to 2 years (*Income to Income*)
- Free NCD protector for policy holder with 50% for 2 years
- Option for NCD protector on 30% and 40%
- Insured 9 months or more to elevate to the next level of NCD %
- Minimum 5 vehicles to form a Fleet
- Welcome to insure SG50 Pioneers

Free Added Value Services from Income



24/7 Accident Response Team

Orange force, our dedicated on-scene 24/7 accident response team will assist you with your needs and ensure your safety in the event of an accident



One-Stop Service Centre

Motor Service Centre allows our policyholders to do their accident reporting and vehicle repairs all at one location.



In-Car Camera Mobile App

Orange Eye, a **free** in-car camera Mobile App that allows your smart phone to double up as an in-car camera device.



Malaysia Roadside Assistance

A **free** 24/7 Concierge referral services for roadside and medical assistance in West Malaysia in event of any breakdown or accident.



Accident Reporting

The **first** of its kind in Singapore, **Accident Reporting** by Income is a mobile app that lets you submit accident reports in the comfort and convenience of your own home – all in less than a few minutes

Email Contact Points

Related Matters	Email / Contact
New Policy issuing & Renewals	bs@income.com.sg
Motor Quotations & Enquiries	motorsalessupport@income.com.sg (TEL: 6430-7876)
Renewal Matters	priscilla.ho@income.com.sg
Motor Endorsement	motorendorsement@income.com.sg
Motor Cancellation	motorcancellation@income.com.sg
Fleet New Business	newbizfleet@income.com.sg
Fleet Matters	motorfleet@income.com.sg
NCD Matters	motorncd@income.com.sg
Motor Claims Matters	motor@income.com.sg (TEL: 6788-6616)

***Thank You for
your time &
attention!***