

## Personal Lines

2021年12月

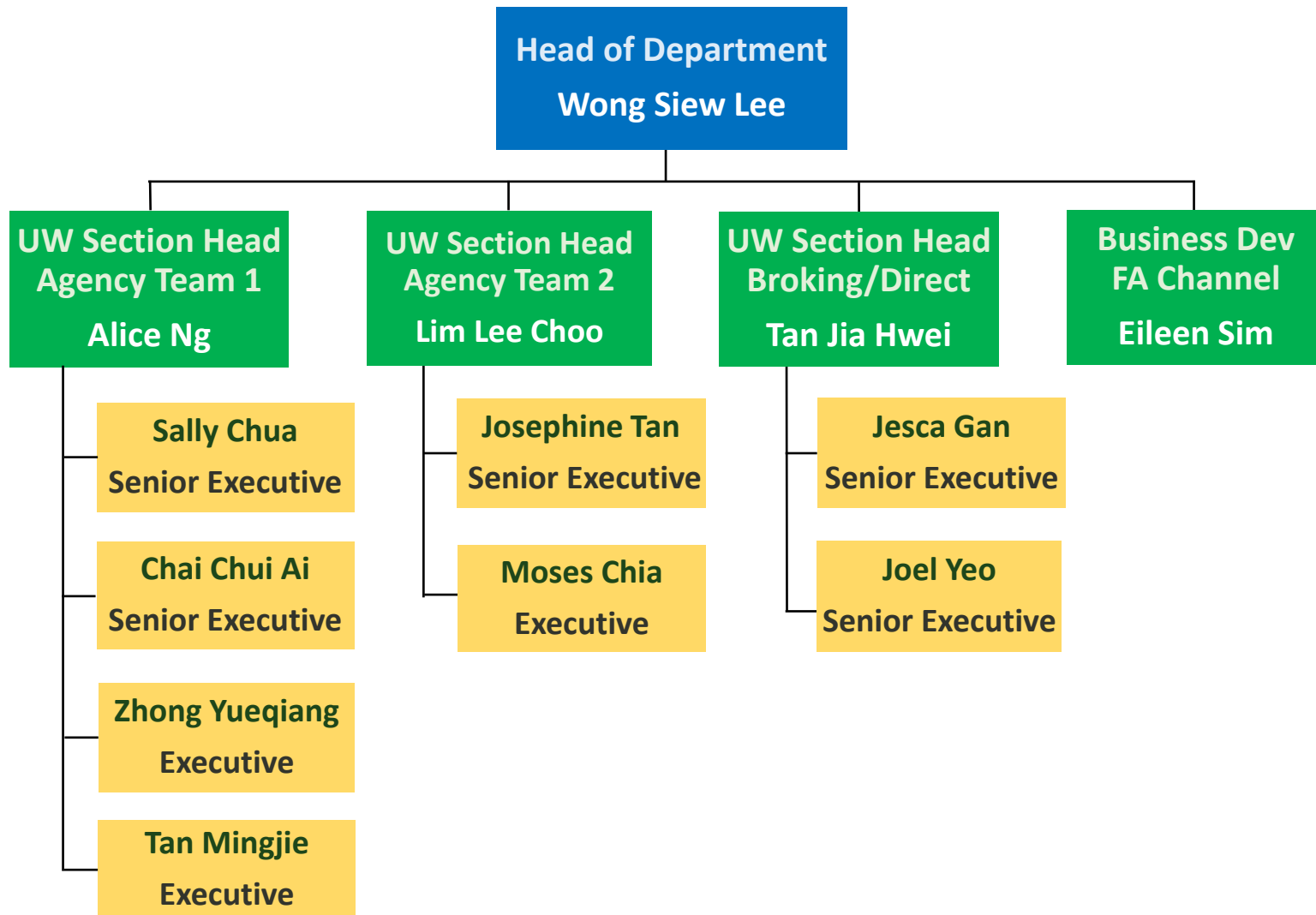


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# Personal Lines Department Structure



# Types of Products

## Motor – AutoExcel / AutoSafe

- Private car
- Commercial Vehicle
- Bus
- Private Hire / Rental car

## Home – UniHome Safe

- Bliss
- Cosy
- Harmony
- Joyous

# MOTOR INSURANCE

# Classes of Motor Insurance

There are four main classes of Motor Insurance that we underwrite:

- 1) **Private Cars** – Passenger vehicle, 2 seaters to 8 seaters  
Rating is based on Make/Model, Engine Capacity (cc), Age of vehicle, Gender/Age, Driving Experience and Claims History of insured
- 2) **Commercial Vehicles** – Heavy goods and light goods vehicles  
Rating is based on Make/model, tonnage, age of vehicle
- 3) **Buses** – 10 seaters to 50 seater buses  
Rating is based on Make/model, No. of seaters, tonnage, age of bus
- 4) **Hire and Rental** – Private cars for long/short term lease or for private hire  
Rating is based on Make/Model, Engine Capacity (cc), Age of vehicle, Gender/Age, Driving Experience and Claims History of insured

# Private Car Policy

## Motor Insurance

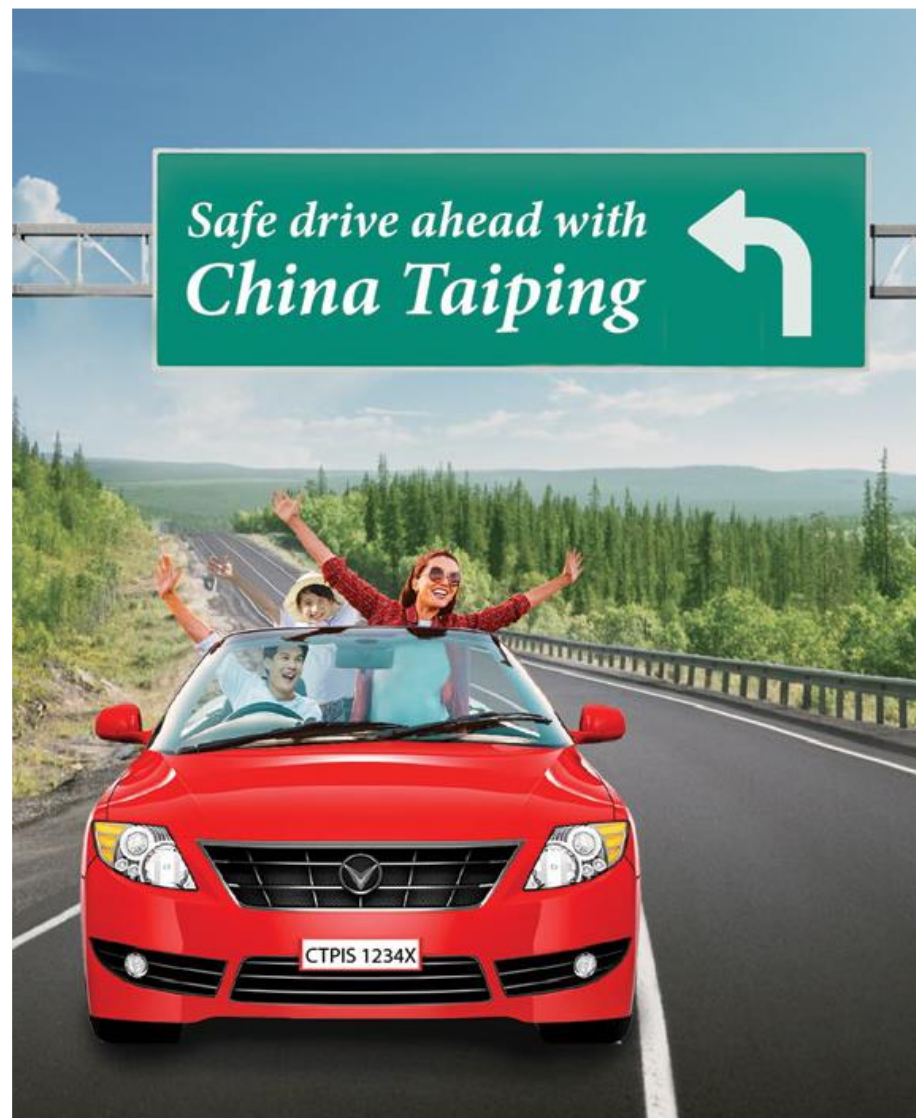
Enjoy peace of mind when it comes to the protection of your car through our comprehensive plans tailored to suit all your needs.

### AutoExcel

Allows you the freedom to have your accident repairs done at your preferred workshop.

### AutoSafe

Lets you enjoy 20% savings on your premiums. Be assured that your accident repairs are well taken care of at any of our authorized workshops.



## Choice of 2 plans:

- 1) Auto Excel – Any Workshop plan
- 2) Auto Safe – Authorised Workshop plan

<b><u>Plan Benefits</u></b>	<b><u>AutoExcel</u></b>	<b><u>AutoSafe</u></b>
Accident Repairs at Any workshop	√	
Accident Repairs at CTPIS Authorised Workshops only		√
AutoSafe Discount (up to 20%)		√
Waiver of Excess at CTPIS Authorised Workshops (up to \$1,000) **	√	√
Unlimited Windscreen cover at CTPIS Authorised Workshops (Excess \$100*)	√	√
Free 24 hour Accident Towing Services at CTPIS Authorised Workshops	√	√
Medical Expenses for driver and Passengers up to \$300 each	√	√
Personal Accident Benefits for Policyholders up to \$20,000	√	√
Cover for Strike Riot, Civil Commotion and Convulsion of nature	√	√
Loyalty Discount up to 10% for renewal	√	√
Free NCD Protector for Policyholders with 10% NCD or higher**	√	√

\* Unless otherwise specified

\*\* Only for Private car policies



# Private Car Policy

## Key Benefits



### **Free No Claims Discount Protector (NCD) <sup>1</sup>**

Exclusively for our policyholders – with 10% NCD and above, you will enjoy free NCD protector benefit which will keep your NCD intact even in the event of any claims.



### **Waiver of Excess on accident repairs <sup>2</sup>**

Enjoy waiver of excess for own damage claim at any of our authorized workshops



### **Loyalty Discount**

Receive up to 10% discount when you renew your motor insurance with us. The longer you stay with us, the more savings you get.



### **Complimentary windscreen benefit <sup>3</sup>**

We will repair or replace your damaged windscreen and windows including the in-vehicle unit or on-board unit. Your NCD will remain intact and your windscreen benefit will be automatically reinstated.

#### **Footnotes:**

1. Free NCD Protector is not applicable at renewal should there be a claim on the policy
2. Applicable for the first claim within the policy period by the insured and/or named drivers only
3. Subject to S\$100 excess unless otherwise specified

# Private Car Policy

## Optional Benefits

### 1. Loss of Use benefit

Receive reimbursements of S\$50/day (up to five days) when your vehicle is at the workshop.

### 2. Protection Package benefit



#### Total Loss Protection

If your car is damaged beyond economical repair, we will still repair it instead of declaring as total loss unless LTA states that the car is beyond repairs for safe driving on the roads.



#### Loan Protector

We will pay out the outstanding car loan of up to S\$50,000 in the event of death of the insured caused by traffic accident.

# Private Car Policy

## Optional Benefits

### 2. Protection Package benefit (...continued)



#### **SOS Emergency Evacuation**









For those who drive into West Malaysia regularly, be assured that you are covered if you warrant an emergency evacuation.



**Increased Personal Accident benefit of up to S\$50,000 from S\$20,000.**

# Private Car Policy

## Named Drivers

-  Providing Named Driver is important as it will affect the excess payable.
-  All Named Drivers must be between 29 to 65 years old, with more than 3 years of driving experience in Singapore.
-  Insured and Named Drivers enjoy one-time excess waiver (up to \$500 for non-continental cars and up to \$1,000 for continental cars) for own damage repairs at our Authorised Workshops
-  Excess for Unnamed Authorized Driver:
  -  25 years old and below - Additional \$3,000
  -  26 years old and above - Additional \$500
  -  Drivers with Singapore driving license for less than 1 year – Additional excess \$3,000
  -  Drivers with Singapore driving license for less than 1 year and below 26 years old – Additional excess \$3,500

# Private Car Policy

## General Guidelines

1. **Quotation and Acceptance of Risk**
  - ☛ Based on claims history for past 3 years
  - ☛ If there are more than 2 claims in the past 3 years, please refer to Personal Lines underwriters
2. Excess is doubled for **Total Loss or Theft outside Singapore**
3. If a **foreign license** has recently been converted to Singapore license, the driving experience should be based on the Singapore license pass date.
4. **Foreigners or work permit holders** must convert their license and be driving in Singapore for more than 2 years.
5. **Revoked driving license** – refer to Personal Lines underwriters

6. **Upgrade or change of plan** is not allowed during mid-term of policy
7. **AutoSafe Discount** – 20% (Authorised workshop plan)
8. **Off Peak Cars (OPC)** Discount up to 10%
9. **Loyalty discount** at renewal up to 10%
10. **Named Drivers** will be charged at \$10/- plus the prevailing GST for each additional Named Drivers (No charges for first named driver)
11. **Duly Completed Proposal forms and Personal Data Collection Statement** must be completed and signed.
12. **Payment Before Cover Warranty** shall apply to all motor policies insured under personal names.

### 13. **Windscreen Breakage** (Comprehensive cover only)

Windscreen coverage is incorporated into the policy subject to an excess of \$100 for each and every claim.

Coverage At Various Types of Workshops	Distributor Workshop	Authorised Workshops	Other Workshops
Vehicles Within Warranty Period (Usually within 3 yrs) + without AutoSafe	Unlimited	Unlimited	\$300
Vehicles Exceed Warranty Period + without AutoSafe	\$300	Unlimited	\$300
Vehicles under AutoSafe Scheme	No Cover	Unlimited	No Cover

If the Insured chooses to repair instead of replacing his windscreen, the excess of \$100.00 will be waived.

The insured may at its own option top up the windscreen cover with additional premium charged as below:

Limit up to \$1,000/- :	Additional Premium - \$50/-
Limit up to \$2,000/- :	Additional Premium - \$100/-

# Commercial Vehicles Policy

## Motor Insurance (Commercial)

Our AutoExcel and AutoSafe plans ensure your motoring needs are met smoothly and safely.



### AutoExcel

Allows you the freedom to have your accident repairs done at your preferred workshop.

### AutoSafe

Lets you enjoy 20% savings on your premiums. Be assured that your accident repairs are well taken care of at any of our authorized workshops.



# Commercial Vehicles Policy

## Key Benefits for Commercial Vehicle



### **Choice of Workshops**

AutoExcel allows you to have your vehicle repairs done at your preferred workshops while AutoSafe provides repairs at any of our authorized workshops.



### **Option to protect your No Claim Discount (NCD)**

With NCD protector benefit, your first claim during the policy year will not affect your 20% NCD.



### **Complimentary windscreen benefit**

Enjoy up to S\$500 windscreen reinstatement. You may increase your coverage with a minimal premium top-up.



### **Loyalty Discount up to 20%**

Enjoy up to 20% Discount when you renew your policy with us. The longer you stay with us, the more savings you get.

# Commercial Vehicles Policy

## General Guidelines

1. We underwrite **commercial vehicles up to 6 tons**. Above 6 tons please refer to Personal Lines underwriters.
2. Our preferred business segment is commercial vehicles **up to 1 ton**.
3. Vehicles with crane, refrigerated vans are subject to additional premium based on market value of the fixture(s).
4. Crane attached to the vehicle has to be insured separately as they are not covered under the motor policy.
5. Authorised drivers below 22 years old or possess a Singapore Driving License for less than 1 year, an additional excess of \$3,000 shall apply.
6. Additional \$2,000 flat Excess applies to authorized elderly drivers **above 66 years old**.
7. Section II Excess is applicable on case to case basis.
8. Upgrade or change of plan is **not allowed** during mid-term of policy.

9. It is compulsory for **Proposal Form to be duly completed and signed** by the Insured.
10. **Windscreen Breakage (For Comprehensive Cover Only)**  
 Windscreen coverage is incorporated into the policy subject to an excess of \$100 for each & every claim.

Coverage At Various Types of Workshops	Distributor Workshop	Authorised Workshops	Other Workshops
Vehicles Within Warranty Period (Usually within 3 yrs) + without AutoSafe	\$300	\$500	\$300
Vehicles Exceed Warranty Period + without AutoSafe	\$300	\$500	\$300
Vehicles under AutoSafe Scheme	No Cover	\$500	No Cover

The insured may at its own option top up the windscreen cover with additional premium charged as below:

Limit up to \$1,000/- : Additional Premium - \$50/-

Limit up to \$2,000/- : Additional Premium - \$100/-

# Motor Insurance – Our Business Focus

1. To selectively grow our portfolio of high end vehicles such as continental brands, high cc, high value and high performance vehicles.
2. To have a healthy balance of private cars and commercial vehicles in our portfolio.
3. To improve our renewal retention of good and loyal customers.
4. To expand our distribution channels for organic growth.

# HOME INSURANCE

# Unihome Safe

## Key Benefits

- ☐ **Flexible plan options**  
Choice of 1, 3 or 5 years plan
- ☐ **No Claim Discount (NCD)**  
Up to 20% when no claim is made.
- ☐ **Loss of rental income / alternative accommodation**  
Compensation for loss of rent or alternative accommodation when the insured's home is damaged.
- ☐ **Enhanced non-home coverage**  
Additional coverage for SARS, bird flu and Dengue Fever.
- ☐ **24/7 Worldwide Personal Accident Coverage**  
Extended coverage to insured's family members for accidental bodily injuries.



# UniHome Safe

1. Protection against:
  - Building
  - Renovation, Fixtures and Fittings
  - Household Contents
2. Plan Types
  - 4 plans – Bliss / Cosy / Harmony / Joyous
  - Coverage option for 1, 3 or 5 years
3. Caters to both HDB and Private Home Owners
4. Special premium for 3 and 5 years plans

5. Allows for additional sum insured for Building, Renovations or Household contents at nominal additional premium. Refer refer to our underwriters for quotation.
6. Extended benefits include
  - Worldwide Personal Accident
  - Personal Liability of Insured / Family
  - SARS / Bird Flu (H5N1) / Dengue Fever
  - Loss of cash, valuables, credit card
7. Agent's commission @ 20%
8. Self-help service to issue cover note on line via i-Biz login



## UniHome Safe at a glance

Section	Coverage	Choose Your Preferred Plan (S\$)			
		Bliss	Cosy	Harmony	Joyous
1	Building	100,000	150,000	200,000	250,000
2	Renovation, Fixtures and Fittings	50,000	75,000	100,000	125,000
3	Household Contents	40,000	60,000	80,000	100,000
Benefits (S\$) for all Coverages					
Loss of Rental Income/Alternative Accommodation		8,000	12,000	16,000	20,000
Removals of Debris		2,000	3,000	4,500	6,500
Fire Extinguishing Expenses (Eg. Cost of replenishment of fire extinguisher)		19,000	28,500	38,000	47,500
Replacement and Repair of Home Security System, Locks and Keys		750	750	750	750

## UniHome Safe at a glance

Benefits (S\$) for Household Contents only				
Domestic Servant's Property	4,000	6,000	8,000	10,000
Breakage to Mirrors	4,000	6,000	8,000	10,000
Loss of Cash	1,000	1,000	1,000	1,000
Valuables	8,000	10,000	15,000	20,000
Emergency Cash Allowance	1,000	1,000	1,000	1,000
Conservancy Charges/ Management Fees/Power Supply Bills	1,000	1,000	1,000	1,000
Household Removal	8,000	8,000	8,000	8,000
Legal Documents	500	500	500	500
Cost of Temporary Additional Domestic Help (following an accident at home)	750	750	750	750

## UniHome Safe at a glance

Benefits (S\$) for Household Contents only				
Loss of Credit Card	100	100	100	100
Robbery of Amount Withdrawn at ATM	300	300	300	300
Replacement of Cable Set-Top Box	1,000	1,000	1,000	1,000
Accidental Death to Pedigree Pets	500	500	500	500
Personal Liability within Home Premises (Insured and/or family legal liability arising out of third party injury or property damage. Eg: food poisoning)	500,000	500,000	500,000	500,000
Worldwide Personal Accident (Insured, Spouse and up to 3 Unmarried Children)	30,000 per adult 10,000 per child (max 3)			
Emergency Home Assistance	2 Emergency Repairs up to S\$100 per repair			

## UniHome Safe at a glance

### Additional for all Coverages (S\$)

SARS / Bird Flu (H5N1) - Death Benefit for Insured, Spouse and Children (in Singapore Only)	Up to 5,000 in aggregate	Up to 5,000 in aggregate	Up to 5,000 in aggregate	Up to 5,000 in aggregate
One-Time SARS Home Quarantine Benefit (Order issued by MOH)	300	300	300	300
Dengue Fever Cover for Insured, Spouse and Children (Reimbursement of Medical Expenses per policy year)	Up to 500 in aggregate	Up to 500 in aggregate	Up to 500 in aggregate	Up to 500 in aggregate

### Premiums Payable (S\$)

Premium	Bliss	Cosy	Harmony	Joyous
Annual	138	178	238	358
3 Years	338	428	578	858
5 Years	448	578	768	1,148

*Premiums excludes GST.*

# UniHome Safe – Our Business Focus

1. To expand Home Insurance business
2. To encourage cross selling to existing motor clients by increasing product holding and enhance customer stickiness.
3. To allow our agents to use this low premium product as a door opener for other GI products.
4. To offer attractive premium for 3 to 5 years.

# FAQ

# Commonly Asked Questions

Qn:- Kindly assist to process policy based on attached

Reply:- We do not accept manual quote

Qn:- I am not able to find the exact model

Reply:- Please try to find the closest model and refer the quote to us

Qn:- I have a fleet enquiry, what are the information required?

Reply:- Kindly provide the vehicle listing, past 3 years claims experience and incumbent quote

# Commonly Asked Questions

Qn:- Do you underwrite high performance vehicle

Reply:- Yes, however additional underwriting information will be required for our consideration. Please process policy via iBiz and refer the case to underwriter and provide the information as follows:-

Underwriting Questionnaires for High Value/High Performance Cars	
[1] Vehicle Make/Model	
[2] Vehicle Capacity	
[3] Is this a brand new vehicle?	
[4] Claim experience last 3 years	1) Date: Amount: 2) Date: Amount:
[5] Place of garage (at home and in office)	Address:
[6] what other cars does the insured/Named driver own?	Make/Model:
[7] Has the named drivers driven such high performance cars previously (Name the make/model)	Yes/No Make/Model:
[8] Renewal/Competitor's Quote:	Premium: Excess:



# Commonly Asked Questions

Qn:- Does my NCD apply to me or to my vehicle?

Reply:-

Your NCD applies to you (the policyholder) and is tied to one vehicle.

For example:

- If you sell your existing vehicle and buy another one, you can transfer the NCD from the existing vehicle to the newly purchased vehicle.
- If you retain your existing vehicle and buy another one, you can choose to transfer the NCD from the existing vehicle to the newly purchase vehicle. You will then have to earn the NCD for the existing vehicle. Alternatively, you can choose to keep the NCD with your existing vehicle and start earning the NCD for the newly purchase vehicle.

# Commonly Asked Questions

Qn: What is the benefit of having named drivers in my motor insurance policy?

Reply:- By having named drivers in your motor insurance policy, your named drivers will enjoy the same Excess as you. Excess is the amount the policyholder is required to contribute before they can make a claim.

Qn:- May I know the payment mode for CTP Motor policy?

Reply:- Payment via credit card. Installment plans are available for OCBC cards. Credit card form is required for credit card payment mode. You can also choose to email payment link to the insured after you have generated the quotation. We can also accept payment via AXS.

# Commonly Asked Questions

Qn:- I have processed the policy and client had made payment but I am not able to retrieve the policy

Reply:- You have selected “Yes” for cover note issuance and the status of this case is now under cover note. We will need to convert the cover note into policy. Please let us have the proposal form for policy issuance.

For future cases, please do not to select “yes” for cover note issuance for existing/transfer vehicles. Cover note is for brand new vehicles without car plate number.

# Commonly Asked Questions

Qn:- I am not able to login to my portal despite using the correct password and login ID

Reply:- Account will be suspended after 120 days of inactivity and will subsequently be deleted after 180 days of inactivity

Qn:- What is Protection Package?

Reply:- Protection Package covers additional protection like Total Loss Protection, Loan Protector, SOS Emergency Evacuation, with additional premium of \$150 +GST

# Commonly Asked Questions

Qn:- Any loss of use or courtesy car benefit

Reply:- Customer can choose to enhance the coverage at \$50 + GST. (\$50 per day is claimable, up to a maximum of five days when repair duration exceeds 3 days)

- \$100 + GST (\$100 per days is claimable, up to a maximum of five days when repair duration exceeds 3 days)

- \$75 + GST (\$50 per day is claimable, up to a maximum of ten days when repair duration exceeds 3 days)

- \$150 + GST (\$100 per day is claimable, up to a maximum of ten days when repair duration exceeds 3 days)

# Contact Us

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为您分担风险 与您共享太平



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