

Direct Asia Insurance (Singapore) Pte Ltd provides a comprehensive motor car insurance policy that encompasses various coverage options and responsibilities for policyholders. The policy is legally binding and requires full premium payment in Singapore dollars. Coverage includes loss or damage to the insured vehicle based on the selected type, which can be Comprehensive, Third Party, Fire and Theft, or Third Party Only. Policyholders must accurately disclose all relevant information during the application process, as failure to do so may lead to claim denial or policy voidance. The policy features a Lifetime Repair Guarantee for repairs at approved workshops for accidents occurring after April 1, 2017, under specific plans, and allows for low mileage usage capped at 8,000 kilometers annually, with penalties for exceeding this limit. The policyholder is responsible for adhering to the declared usage type, which excludes commercial use, and any deviation incurs additional excess charges.

Third-party liability coverage is included for legal liabilities arising from accidents, covering death or bodily injury to others and property damage up to \$5,000,000, but excludes claims related to work-related injuries and damages to property owned by the policyholder or their family. Optional benefits are available for additional premiums, such as the ability to choose any workshop for repairs, 24-hour breakdown assistance, and coverage for declared accessories. Policyholders must report accidents promptly, follow legal proceedings as required, and ensure payment before coverage activation. The policy includes provisions for automatic renewal, material changes, and cancellation, and is protected under the Policy Owners' Protection Scheme administered by the Singapore Deposit Insurance Corporation. General exclusions include reckless driving, terrorism, and fraudulent claims.

The policy provides various benefits, including the right to repair, replace, or compensate for insured accessories, with exclusions for wear and tear, mechanical breakdowns, and intentional acts. Medical expenses up to \$3,000 per person for accidents in the vehicle are covered, and claims under this benefit do not affect the No Claim Discount (NCD). Personal accident coverage

compensates for death or bodily injury, with a scale of compensation based on injury severity, and claims do not impact the NCD. A "New for Old Replacement Car" benefit is offered for total loss of the vehicle under "Comprehensive" cover, with conditions regarding the Certificate of Entitlement (COE). The "No Claim Discount Protector Plus" allows retention of the current NCD if only one at-fault claim is made. Repatriation costs for transportation back to Singapore are covered if the vehicle is stolen for over 48 hours, with specific limits. The "Loss of Use" benefit provides daily compensation for the period the vehicle is being repaired, subject to conditions. A premium discount is available for vehicles equipped with an acceptable in-car camera, with penalties for non-compliance.

Policyholder responsibilities include maintaining the vehicle's roadworthiness, reporting accidents within 24 hours, and cooperating during claims. Premium payment is a prerequisite for coverage, with strict conditions for timely payment. Automatic renewal is available under certain conditions, and policyholders must report any material changes affecting coverage. The policy covers incidents within specified geographical limits, and the NCD is structured based on claim history. If multiple insurances cover the same loss, the insurer will only pay its share. The policy is governed by Singapore law, and third parties cannot enforce its terms. Amendments to the policy require approval, and the insurer may change terms with prior notice. Cancellation can occur with a 7-day notice from either party, with a pro-rated refund calculated based on the unexpired period.

Premium refunds are not available if a claim has been made, the certificate of insurance is not returned, or if there are outstanding payments. Policyholders can conduct transactions online, but these are not finalized until confirmation and payment are processed. It is essential for policyholders to keep their contact details updated, as the company is not liable for issues arising from outdated information. The policy also states that credit card details will be retained for refunds, and the insurer may refuse transactions at their discretion without liability, except in cases of policy breach.

Disputes under the policy must first be addressed through mediation, and if unresolved, will proceed to arbitration according to the Singapore International Arbitration Centre's rules. General exclusions include claims related to vehicles that are unregistered, uninsured, or used illegally, as well as those driven by unlicensed or disqualified drivers. Claims are also excluded for accidents involving unsafe vehicles, commercial use, or while under the influence of substances. Additionally, losses due to terrorism, war, nuclear risks, and fraudulent claims are not covered. Definitions within the policy clarify terms such as "accident," "accessories," and "total loss," ensuring that specific meanings are consistent throughout the document. The policyholder must be the legal owner of the vehicle and is responsible for ensuring compliance with all regulations. For customer service issues, policyholders are encouraged to contact the Customer Service Department, with further escalation available to the Financial Industry Disputes Resolution Centre (FIDReC) if necessary.