

The Singlife Car Insurance Policy (Annual) is an agreement between the policyholder and Singapore Life Ltd, providing coverage for loss, damage, and liability related to the insured vehicle within specified territorial limits, primarily Singapore, West Malaysia, and Peninsula Thailand. Coverage includes loss or damage to the car, accessories, and audio equipment, with a maximum payout based on the car's market value at the time of loss. In the event of an accident, the policyholder must report the incident within 24 hours and can receive assistance for accident recovery. The policy includes an excess amount for claims, which may vary based on the driver's age and experience. Liability coverage extends to legal obligations for death or injury to others and property damage, capped at S\$5,000,000. Cancellation terms allow for a premium refund based on the duration of coverage used, with specific conditions if a claim has been made. The policyholder must inform Singlife of any changes affecting the insurance, such as modifications to the car or changes in usage. Exclusions include loss of use, wear and tear, and damage from theft if the ignition keys were left in the vehicle. Optional covers are available for additional personal accident coverage, loss of use, and no claims discount protection. The policy is governed by the laws of the Republic of Singapore, with all communications conducted in English.

Individuals specified in the Certificate of Insurance are permitted to drive the insured vehicle, and coverage extends to passengers entering or exiting the car. Legal costs incurred during incidents covered by the policy will be paid for legal representation at coroner's inquests and relevant legal proceedings, but not for pleas of mitigation or charges related to reckless driving. Exclusions under Section 2 include claims if the insured can claim under another policy, employee injuries during work duties (unless required by law), property loss or damage within the car, and incidents occurring in specific areas like airport grounds unless legally required. Section 1 excludes loss of value post-repair, damage from government actions, and costs related to hire purchase agreements. Coverage for accidental bodily injury is limited to specific amounts based on the chosen plan, with exclusions for self-inflicted injuries and claims under multiple policies. The policy includes a no claims discount (NCD) that increases with each claim-free year, with specific conditions for

restoration if investigations determine fault. Coverage extends to driving abroad within territorial limits, with provisions for customs duties and transport charges. Glass replacement claims have specific limits and conditions based on the repairer used, and optional covers for lost ignition keys and additional personal accident coverage are available. Daily transport allowances apply only to the Motor Prestige Plan under certain conditions.

The policy provides coverage for death or bodily injury resulting from an accident involving the insured car, with a payout of S\$100,000 for death and S\$50,000 for specific injuries, capped at S\$100,000 for all claims during a single insurance period. Compensation can only be claimed under one policy if multiple policies exist, with exclusions for self-inflicted acts or suicide. Optional coverage for loss of use provides up to 10 days of a replacement car after an accident, contingent upon claim acceptance, with the insured responsible for any deposits and costs incurred during the use of the replacement vehicle. The policy includes a no claims discount protector, safeguarding the NCD for one claim during the insurance period, although multiple claims will affect the discount. For electric cars, additional coverage includes protection for lost or damaged batteries and charging cables, with specific limits based on the plan type.

Premium payment conditions stipulate that premiums must be paid in full within 60 days of the policy's inception to maintain coverage, and claims will not be paid until full payment is received. General exceptions to coverage include accidents occurring while the vehicle is used outside specified purposes, driven by unauthorized individuals, or while unroadworthy. The policy excludes liability for claims that would expose the insurer to sanctions under international laws. Coverage exclusions also relate to loss or damage caused by nuclear risks and theft of the insured vehicle. Policyholders must comply with all terms and conditions for coverage validity, and any false declarations will result in forfeiture of premiums and benefits. The insured is required to take reasonable steps to protect their vehicle, maintain it in a roadworthy condition, and allow the insurer access for examination. Claims must be reported within 24 hours, and the insured must not admit

liability or make promises without the insurer's consent. The insurer reserves the right to recover payments made under certain legal obligations and will have subrogation rights for recoverable amounts. Third parties may contact the insurer directly in case of an accident, and fraudulent claims will lead to forfeiture of all premiums and benefits. The policy allows for car sharing under specific conditions, provided it is not for profit. Emergency breakdown assistance is available through a dedicated helpline, and if towing is necessary, the insured must pay for repairs directly. The policy is protected under the Policy Owners' Protection Scheme, and the claims process is facilitated through a dedicated hotline. Policyholders must report all accidents within 24 hours to avoid affecting their No Claim Discount (NCD), and the insurer offers various claims services, including a trauma management team and a network of approved repairers.