

This insurance policy for private vehicles offers various coverage options, including Comprehensive, Third Party, Fire & Theft, and Third Party only. It covers accidental loss or damage to the vehicle and its accessories due to causes such as collision, fire, theft, and natural disasters. Legal liabilities for death or bodily injury to third parties are covered without limit, while property damage is covered up to S\$5 million. Additional benefits include medical expenses for the insured and passengers, personal accident benefits, and towing costs after an accident, each with specific limits. Exclusions include loss of use, depreciation, and damage to tyres unless caused by other damage in the same incident. The policy states that the company will cover reasonable medical expenses up to S\$1,000 per person injured in an accident and provides personal accident benefits with a maximum payout of S\$50,000 for death or total loss of sight, along with compensation for other specified injuries.

The policy includes a clause for the replacement of private electric chargers for electric vehicles, provided they were installed by an authorized dealer. The insured must notify the company of any changes affecting coverage and adhere to the policy's terms and conditions. The company reserves the right to limit liability to the market value of the vehicle at the time of loss and may choose to pay cash or repair the vehicle. The insured is obligated to obtain the company's consent for repairs exceeding S\$300. Coverage has a maximum indemnity limit of S\$500, subject to an excess of S\$100, and excludes claims related to the design, supply, or manufacture of Private Electric Chargers that contributed to an accident. Coverage is void if the Private Electric Charger is not installed by the manufacturer's authorized dealership or if a non-manufacturer charger is used. The policy does not extend to motor vehicles used for lease or rental purposes.

Private Electric Chargers are defined as equipment installed by an authorized electrician at a location controlled by the insured. A No Claim Discount is available, reducing the renewal premium based on the absence of claims during the preceding years, with discounts ranging from 10% to 50%. However, if a claim occurs, the discount may be reduced or rescinded entirely, depending on the number of claims made. The No Claim Discount does not carry over if the interest in the policy is

transferred to a new policyholder. The jurisdiction for claims is limited to courts in West Malaysia and Singapore, and the policy includes an avoidance clause requiring the insured to repay amounts the company pays under legislation that it would not otherwise be liable for. The geographical area covered includes West Malaysia, Singapore, and parts of Thailand.

General exclusions encompass accidents occurring outside the geographical area, use of the vehicle contrary to policy limitations, driving under the influence, and other conditions such as lack of valid registration or driving license. The policy excludes liability arising from war, terrorism, nuclear risks, and damage to data or software. The nuclear energy exclusion clause specifies that risks associated with nuclear energy, including property at nuclear sites and the production or storage of nuclear materials, are not covered. It also excludes any loss, damage, cost, or expense arising from ionizing radiation or contamination due to nuclear fuel or waste, as well as liabilities related to asbestos. The Seepage Pollution & Contamination Clause states that personal injury or property damage caused by seepage, pollution, or contamination is not covered, except when resulting from a sudden and unintended event that is otherwise covered by the policy. Coverage is also excluded if providing benefits would violate sanctions imposed by various jurisdictions, including the United Nations and the European Union.

Key conditions require the insured to maintain the motor vehicle in a safe and roadworthy condition and to promptly notify the company of any accidents or claims. The insured must not admit liability or make any payments without the company's consent, and claims must be submitted within fourteen days of the incident. The company reserves the right to assess damages before repairs commence. The policy can be canceled by either party with seven days' notice, with a pro-rata refund of the premium, provided no claims have been made. If there is other insurance covering the same loss, the company will only pay its proportionate share. An arbitration clause for resolving disputes requires claims to be referred to arbitration within twelve months of a liability disclaimer. Compliance with all policy terms and the accuracy of the insured's statements are conditions

precedent to the company's liability. Additionally, the policy is contingent upon the insured not having had any insurance terminated for premium payment issues in the past twelve months, or if such a breach occurred, that all outstanding premiums have been paid and confirmed by the previous insurer before coverage begins.