

The Private Car Insurance policy from Etiqa Insurance Pte. Ltd. establishes comprehensive terms and conditions for coverage, highlighting the necessity of full disclosure by the policyholder to ensure the receipt of benefits. The policy encompasses various components, including the policy document, schedule, endorsements, and application forms, which collectively constitute the contract. Coverage options available are Comprehensive, Third Party, Fire, and Theft, providing benefits for accidental loss or damage to the vehicle, legal liability to third parties, and additional benefits such as medical expenses and personal accident coverage. In the event of an accident, the insurer may repair or replace damaged parts or pay the cash equivalent, with the maximum payout limited to the vehicle's market value at the time of loss. Exclusions include depreciation, mechanical breakdowns, tire damage unless accompanied by damage to other parts, and losses due to negligence or failure to report claims within fourteen days. Legal liability coverage extends to authorized drivers and passengers but excludes claims for injuries to the driver or employees during employment.

Additional benefits include medical expenses coverage up to \$1,000 per injured person and personal accident benefits for the policyholder, with a maximum payout of \$50,000 for various injuries. The policy features a No Claim Discount (NCD) for claim-free years and a rebate for low annual mileage, contingent upon the submission of monthly mileage data and compliance with policy conditions. Compensation for physical disabilities or death resulting from accidents involving the insured vehicle is also included, with specified compensation percentages for different types of injuries. The maximum payout during a policy period is capped at S\$100,000 for the insured, S\$20,000 for an authorized driver, and S\$10,000 per passenger, with adjustments for exceeding legal seating capacity.

The policy introduces a "Drive Less Save More" (DLSM) program, rewarding low mileage with a premium rebate, provided that monthly mileage data is submitted and eligibility criteria are met. Optional benefits include a No Claim Discount (NCD) Protector, allowing policyholders with a 30% or

higher NCD to retain their discount after one claim, while a second claim will reduce the NCD by 30%. The Gap Cover benefit compensates for the difference between the market value of a total loss vehicle and the outstanding car loan, up to S\$80,000, excluding losses due to flooding. The Etika Package offers additional coverage for vehicle protection costs, towing after an accident, courtesy car rental during repairs, medical and dental expenses for injuries sustained in an accident, and loss of personal effects due to theft or accidents, with specific exclusions.

Coverage is applicable in Singapore, West Malaysia, and Thailand (within 80 km of the Malaysian border), limited to social, domestic, and pleasure use, including carpooling arrangements where passengers contribute to running costs. The policy provides coverage for the insured's car when used for repairs and servicing but excludes coverage in specific scenarios, such as using the car for motor trade, carrying goods or passengers for payment, racing, or speed tests. Several conditions under which the insured is not covered include driving by unauthorized drivers, lack of a valid driver's license, or intoxication. Coverage is void if the car is used for purposes not specified in the policy, is unregistered, or if incidents arise from changes in risk, acts of war, natural disasters, or negligence by the insured or authorized driver.

Claim conditions require the insured to report any accident to authorized workshops within 24 hours, notify the police in case of theft or criminal acts, and inform the insurer of any legal communications related to an accident. Non-compliance may result in denial of claims and loss of No Claims Discount (NCD). The NCD is based on consecutive claim-free years, with reductions applicable if claims are made. If multiple cars are insured, the NCD is only affected for the car involved in a claim. The insured must not leave the car unattended without precautions, drive it after damage, or admit liability without the insurer's consent. The insurer retains the right to take legal action against responsible parties after a claim is paid.

In cases of loss or damage, the insurer may pay the legal owner directly if the car is owned by

someone else under a hire purchase or leasing agreement. The policy includes endorsements that specify additional excess amounts for claims involving unnamed drivers or for vehicles stolen outside Singapore, and outlines the process for claims related to replacement parts and glass damage, with specific conditions regarding excess payments and coverage limits.

Endorsements modify coverage and conditions, such as the Young, Elderly, and/or Inexperienced Driver Excess endorsement, which imposes an additional excess of S\$4,000 for claims involving authorized drivers under 24 years old, over 75 years old, or with less than two years of driving experience. The Learner-Drivers Clause states that learner-drivers are not covered unless prior written consent is obtained from the insurer. The Sunroof/Moonroof Cover endorsement allows for claims up to S\$2,000 for reinstating a damaged sunroof or moonroof, provided no further damage occurs. The Inclusion of Special Perils endorsement adds coverage for natural disasters like floods and earthquakes, while the Solar Film endorsement permits claims up to S\$1,000 for damage to solar film. The Strike, Riot, and Civil Commotion endorsement extends coverage for accidents caused by public disturbances, requiring the insured to prove that the claim is unrelated to such events.

The Authorised Workshops Scheme mandates that repairs after an accident must be conducted at an Etika-authorized workshop, with non-compliance potentially leading to denial of liability. This scheme reduces the excess for young, elderly, and inexperienced drivers to S\$2,000 and provides a daily transport allowance of S\$50 for up to five days if repairs exceed three days, with specific exclusions. A nine-month warranty on repairs is provided if conducted at authorized workshops.

General conditions state that the policy, schedule, endorsements, and certificate of insurance constitute a single contract, and the insured must disclose all relevant information. The insured is responsible for maintaining the vehicle and must notify the insurer of any material changes. The policy can be canceled by either party with a seven-day notice, with specific refund conditions

outlined. The insured cannot transfer the policy without written consent from the insurer. The policy is governed by Singapore law, and the insurer is not liable for claims that would violate sanctions laws. Claims must be referred for mediation or arbitration within twelve months of rejection, or they will be forfeited. Exclusions also apply to data and software damage, and there is a terrorism exclusion endorsement, explicitly excluding coverage for any loss, damage, cost, or expense caused directly or indirectly by acts of terrorism.

The policy's validity is contingent upon the insured not having any insurance terminated in the past twelve months due to premium payment breaches. If there has been a breach, the insured must have settled all outstanding premiums with the previous insurer and provide written confirmation before coverage begins. For individual policyholders, the premium must be paid on or before the inception or renewal date, with payment considered effective upon cash handover, card approval, or electronic transaction approval. Failure to pay the premium by the due date results in no coverage being provided. For corporate policyholders, if the insurance period is sixty days or more, the premium must be fully paid within that timeframe; otherwise, coverage is automatically terminated after sixty days, although liability incurred during that period remains. If the insurance period is less than sixty days, the premium must be paid in full within that period.

Disputes related to the policy should be referred to the Financial Industry Disputes Resolution Centre Ltd (FIDReC) or, if not applicable, resolved through arbitration in Singapore according to the Singapore International Arbitration Centre's rules. The policyholder's personal data may be used or disclosed for purposes related to the application, policy issuance, and communication regarding products and services. The policy is protected under the Policy Owners' Protection Scheme administered by the Singapore Deposit Insurance Corporation, providing automatic coverage without further action required from the policyholder. For details on benefits and coverage limits, the policyholder can contact the insurer or visit relevant websites.