

The Private Motor Car Insurance Policy is a contract between MSIG Insurance (Singapore) Pte. Ltd. and the policyholder, as specified in the Schedule. Coverage is contingent upon the policyholder providing accurate information and declaring all relevant facts to maintain benefits. The policy encompasses insurance for the insured vehicle, liability to third parties, medical expenses, and personal accident benefits, all subject to specific terms, conditions, and exclusions. The insured vehicle is defined as the one listed in the Schedule, with coverage limited to geographical areas including Singapore and parts of Malaysia and Thailand.

The policyholder has several key obligations, including taking reasonable care of the insured vehicle, notifying the insurer of any accidents or theft within 24 hours, and refraining from admitting liability without the insurer's consent. Either party may cancel the policy with a seven-day notice, and any premium refund will be based on the unexpired insurance period. Premium payment conditions vary depending on whether the policy is issued to an individual or a business, and failure to pay premiums on time may lead to automatic termination of coverage.

Claims must be reported promptly, and the policyholder must provide necessary information for the insurer to assess claims. If other insurance covers the same loss, the insurer's liability is limited to its proportionate share. Disputes regarding claims may be resolved through arbitration, with specific procedures for appointing arbitrators. Claims must be referred to arbitration or court action within twelve months of a settlement offer or disclaimer; otherwise, they are considered abandoned. The policyholder's adherence to the terms and the truthfulness of application statements are conditions precedent to the insurer's liability. Coverage extends to the legal representatives of the policyholder and authorized drivers.

General exclusions include claims from accidents outside the geographical area, use of the insured vehicle contrary to specified limitations, driving under the influence, and unapproved vehicle modifications. Additionally, liabilities arising from agreements not covered, nuclear incidents,

terrorism, war, strikes, and sanctions are excluded. Coverage includes indemnity for accidental loss or damage to the insured vehicle and its accessories, with the insurer having the option to pay cash or repair the vehicle. Specific provisions cover windscreen damage, with a deductible applicable, and costs for protection and removal after an accident. The policyholder may authorize repairs within a specified cost limit, while exclusions under this section include excess amounts, loss of use, depreciation, and damage to tyres unless accompanied by damage to other vehicle parts.

Liability coverage extends to the policyholder and authorized drivers for bodily injury or property damage arising from the use of the insured vehicle, with exclusions for employment-related injuries and property in the custody of the policyholder or authorized drivers. Medical expenses for injuries sustained in an accident are covered, as are personal accident benefits for the policyholder, authorized drivers, and passengers, subject to age restrictions and a three-month claim period. Compensation for personal accidents includes specified amounts for death and severe injuries, with exclusions for injuries occurring after three months, intentional self-harm, and incidents involving intoxication.

The policy provides coverage for specific bodily injuries, including total and irrecoverable loss of sight in one eye and total loss by physical severance of a hand or foot, with compensation amounts set at S\$10,000 for each. The maximum compensation payable during the insurance period is S\$20,000 for the policyholder's death or bodily injury, and S\$10,000 per person for authorized drivers or passengers, subject to the vehicle's legal seating capacity. Payments will be made directly to the injured parties or their representatives, discharging the insurer's liability upon receipt.

A No Claim Discount reduces the renewal premium based on the absence of claims in preceding years, with discounts ranging from 10% to 50%. However, if a claim is made, the discount may be reduced or rescinded. The policyholder must notify the insurer of any accidents or occurrences, as failure to do so may affect the No Claim Discount. Jurisdiction for claims is limited to courts in West

Malaysia or Singapore, and if the insurer pays amounts not covered by the policy due to legislation or agreements, the policyholder must reimburse the insurer. Liability limits include unlimited coverage for certain claims, S\$5,000,000 for others, and specific amounts for legal services and injuries.

The policy covers automobile and medical assistance services, including emergency towing and medical evacuation, with costs borne by the policyholder. Repairs must be conducted at authorized workshops, and coverage extends to vehicles in the custody of motor traders for repairs. Coverage for damage or theft of car audio equipment is included up to S\$1,000 without affecting the No Claim Discount. The policy also addresses hire purchase agreements, ensuring that payments for loss or damage are made to the vehicle's owners, and includes a non-cancellation clause requiring the insurer to notify owners before canceling the policy. Passengers are indemnified for negligence under certain conditions, but exclusions apply for injuries to employees or damage to property in their custody.

Indemnity for parallel-imported vehicles is restricted regarding storage and freight charges, and the policy covers private use of the vehicle by authorized individuals. Replacement parts are limited to specified costs, and exclusions apply for losses related to strikes, riots, and civil commotion, with specific conditions outlined for coverage in such events. The policy also specifies exclusions related to claims arising from acts of force, violence, or harm to life or property motivated by political, religious, or ideological purposes, including nuclear radiation and contamination by chemical or biological agents. Claims must be proven by the policyholder or authorized driver to have occurred independently of these excluded occurrences; failure to provide such proof will result in denial of the claim. Additionally, the policy includes a provision for third-party indemnity to the employer of the policyholder, covering the use of insured vehicles in connection with the employer's business, with stipulations that this indemnity does not cover liabilities for death or bodily injury to employees during their employment. The employer must not be entitled to indemnity under any other policy and

must adhere to the terms of this policy as if they were the policyholder. The Sanction Limitation and Exclusion Clause states that no insurer will provide coverage or pay claims if doing so would violate sanctions or restrictions imposed by United Nations resolutions or laws of the European Union, United Kingdom, or United States.