

Private Car Coverage Summary

QBE Insurance (Singapore) Pte Ltd



As part of a joint collaboration with AVA Insurance Brokers, QBE Insurance (Singapore) Pte Ltd is pleased to offer our **Private Car Coverage** for your Private Car insurance needs.

Enjoy peace of mind on the road with our **economical pricing, wide coverage and complimentary additional benefits**. Contact AVA Insurance Brokers for a free quotation to enjoy our special rates.

Complimentary Benefits

- **NCD Protector** (applicable to policy with at least 50% NCD)
- **Daily transport allowance** (S\$100 is claimable from the first day of repair, up to maximum of 10 days and applicable for first two claims, subject to a minimum of a three-day repair.)
- **Flexible Workshop Option**
If your vehicle is three years and below or still under warranty, you may visit your manufacturer's workshop at no additional premium.
- **Waiver of Excess**
Full waiver of excess for 30% NCD and above (subject to the first claim).
Half waiver of excess for 20% NCD and below (subject to the first claim).
- **Named Drivers**
Name up to three drivers in the policy at no additional premium (subject to driver's age of 24 years old and above with a minimum of two years driving experience).

Coverage (Amounts shown are in Singapore Dollars (S\$))

- **Vehicle repairs at our panel of authorized workshops**
- **Loss or damage to your vehicle from accidental causes** (up to market value at the time of loss or damage)
- **Loss or damage by fire or theft** (up to market value at the time of loss or damage)
- **Damage to third party property** (up to S\$5,000,000)
- **Death or injury to third party** (unlimited)
- **Medical expenses** (up to S\$2000)
- **Personal accident benefits** (up to S\$50,000)
- **Towing service** (up to S\$500)
- **Unlimited windscreen cover**
- **Policy excess:** S\$400 or otherwise specified applies for each and every accident claim
- **Windscreen excess:** S\$100 or otherwise specified applies for each and every claim
- **Unnamed driver excess**
Additional excess of S\$2,500 will apply if the unnamed driver is under 24 years old or has less than 24 months of driving experience.
Additional excess of S\$500 will apply if the unnamed driver is 24 years old and above with more than 24 months of driving experience.

Policy Owners' Protection Scheme

This policy is protected under the Policy Owners' Protection Scheme which is administered by the Singapore Deposit Insurance Corporation (SDIC). Coverage for your policy is automatic and no further action is required from you. For more information on the types of benefits that are covered under the scheme as well as the limits of coverage, where applicable, please contact your insurer or visit the GIA/LIA or SDIC websites (www.gia.org.sg or www.lia.org.sg or www.sdic.org.sg).

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