

Private Car Insurance

Important Notice pursuant to Section 25(5) of the Insurance Act

For any claims under this Policy to be valid: -
You must disclose all facts that You know or ought to know which may affect the insurance cover being applied for.

This document contains the Policy Conditions of your Private Car insurance policy. These Policy Conditions, Policy Schedule, Certificate of Insurance, and any subsequent endorsements shall be read together as one contract and shall be referred to as the "Policy".

Definitions

In this Policy or Policy Schedule, the following words will have the meanings given below.

Words/Phrases	Meanings
Policyholder/Insured/You/Your	The person who contracted the insurance with Sompo Insurance Pte. Ltd. and under whose name this Policy has been issued.
We/Us/Our/The Company	Sompo Insurance Singapore Pte. Ltd.
Authorised Driver	Any person with a valid driving license to drive the motor vehicle, and is driving with your consent or permission. Authorised Drivers will include both Named and Unnamed Drivers.
Motor Vehicle / Insured Vehicle	The vehicle which is described in the Schedule or Certificate of Insurance.
Accessories	All audio, video, other standard equipment fitted into the motor vehicle by the manufacturer or distributor at the time of purchase. Any other additions, unless declared and endorsed under this Policy, will not be covered.
Windscreen	Refers to the front, side and rear windows but not the sunroof or any glass roof of the vehicle.
Excess	The amount indicated in the Schedule or Certificate of Insurance, to be paid by you for every accident claim (own damage) made on the policy.
Additional Excess	The amount to be paid by you on top of the Excess amount indicated in the Schedule or Certificate of Insurance when a claim is made on the policy.
Named Driver	Any person named in the Schedule or Certificate of Insurance who is entitled to drive the motor vehicle.
Unnamed Driver	Any person who is not named in the Schedule or Certificate of Insurance but who is authorised by you to drive the motor vehicle.
Unnamed Driver Excess	The amount to be paid by you on top of the Excess and Additional Excess indicated in the Schedule or Certificate of Insurance.
Policy	Refers to this policy, your application form, your declarations, Policy Schedule, Certificate of Insurance and any endorsements issued under this policy, which should be read together as one contract.
Policy Schedule	A document which gives the details of the cover of the policy.
Preferred Workshop	Refers to any workshop of your choice, including our Authorised Workshop, where the accident repair of damaged motor vehicle can be carried out.
Authorised Workshop	Refers to a panel of workshops where we have appointed for the accident repair of damaged motor vehicle can be carried out. The list of panel workshops may be amended or updated by us from time to time.
Market Value	The cost of replacing the motor vehicle with the same or similar make & model and age as currently available immediately before the date of the loss or accident.
Geographical Area	The Republic of Singapore, West Malaysia and that part of Thailand within 80.5 kilometres of the border between Thailand and West Malaysia.

Act of Terrorism	An act, including but not limited to the use of force or violence and/or the threat thereof, of any person or groups(s) of persons, whether acting alone or on behalf of or in connection with any organizations(s) or governments(s), committed for political, religious, ideological or similar purposes including the intention to influence any government and/or to put the public, or any section of the public, in fear.
Cyber Hacking	The malicious act of gaining unauthorised access to motor vehicle systems by anyone or entity other than the authorised car manufacturer and it's authorised personnel or entity.

Policy Coverage

Section I – Insurance on the Motor Vehicle

1. Loss or Damage

We will indemnify You against accidental loss or damage to the Motor Vehicle and its standard accessories and spare parts caused by:

- collision or overturning;
- fire, external explosion, self-ignition, lightning, burglary, housebreaking, theft or being hit by a falling object;
- a malicious act;
- strike, riot or civil commotion;
- flood, typhoon, hurricane, cyclone, tornado, volcanic eruption, earthquake or other natural disaster.

We have the option to indemnify in cash the amount of the loss or damage or may repair, reinstate or replace the Motor Vehicle or its Accessories or spare parts.

We will only cover Accessories or spare parts that are fitted (without any charge) as standard equipment by the car manufacturer or distributor. The Accessories or spare parts must be on the Motor Vehicle at the time of loss or damage. We will not pay more than the value of the parts loss or damaged and the reasonable cost of fitting such parts

In any event, the maximum amount We pay shall not exceed the prevailing market value of the Motor Vehicle at the time of loss or damage, or the sum insured stated in the Policy Schedule, whichever is lower.

2. Protection and Removal After Accident

If the Motor Vehicle cannot be driven as a result of an accident, We will pay the reasonable cost of protecting and removing the Motor Vehicle to the nearest repairer, up to the limit of S\$500. We reserve the right to arrange for the damaged Motor Vehicle to be repaired at another workshop.

3. Authority to Repair

You may authorise the repair of the Motor Vehicle only if it is accidentally damaged and provided:

- the estimated cost of repair obtained from a repairer does not exceed S\$500; and
- a detailed estimate of the cost is forwarded to Us without delay.

4. Replacement Parts

In the event of loss or damage covered under this Policy, We can choose to repair, reinstate, replace or offer a cash settlement for the Accessories or spare parts of the Motor Vehicle.

If the damaged item forms part of a set or a pair, the repair or replacement will only apply to the damaged item in that pair or set.

We shall not be responsible for additional costs caused by or arising from the delay in repair due to unavailable spare parts and will not provide for the cost of any air freight charges for such spare parts.

5. Cover for Breakage of Windscreen and Window

We will pay for breakage of glass of windscreen or window of the Motor Vehicle due to accident, provided there is no other damage to the Motor Vehicle. We have the option to replace the windscreen with an original or original equipment manufacturer (OEM) windscreen.

For every such claim, You are required to pay a Windscreen Excess, and its applicable GST, indicated in the Schedule. We will waive this Excess if the windscreen glass is being repaired instead of replaced.

For clarity purpose:

- Repair of windscreen will mean conducting repairs only on the damaged portion of the windscreen or glass. Repair of windscreen can only be carried out by Our appointed or approved windscreen repairer(s).

- We will not pay for the cost of the solar film or similar as a result of repair or replacing the windscreen unless it is declared and accepted by Us, subject to additional premium to be paid to Us. The declared solar film must be on the Motor Vehicle's windscreen or windows at the time of damage.

We will pay for breakage of glass of sunroof or any glass at the roof of the Motor Vehicle up to a maximum amount of S\$2,000 for each claim. This is provided there is no other damage to the Motor Vehicle and You are required to pay a Windscreen Excess, and its applicable GST, indicated in the Schedule.

Such claim will not affect Your No Claim Discount (NCD).

6. Hire Purchase

If the Motor Vehicle is under hire purchase, the Hire Purchase Owner (as indicated in the Policy Schedule) is the owner of the Motor Vehicle and We will make payment of any claim under this Policy directly to the Hire Purchase Owner.

What is not covered under Section I

We do not pay for:

- loss of use or any other consequential loss;
- depreciation, wear and tear, mechanical or electrical breakdowns;
- damage to tyres unless other parts of the Motor Vehicle are damaged in the same accident;
- any loss or damage to personal items in the Motor Vehicle;
- any transport expenses or any losses due to unavailability of parts or accessories;
- Excess, Additional Excess and Unnamed Driver Excess and its Goods and Services Tax (GST) where applicable;
- any loss or damage arising from a criminal breach of trust;
- any loss or damage to the Motor Vehicle while being transported by sea (including loading and unloading as part of the journey);
- any loss or damage to Accessories not installed by the manufacturer or distributor unless it is declared and accepted by Us;
- any loss or damage caused to the Motor Vehicle arising from its use before all necessary repairs are carried out;
- any loss or damage to data, software or computer program of the Motor Vehicle and any other cause arising directly or indirectly from such a loss or damage.

Section II – Liability to Third Parties

1. Indemnity to You and Your Authorised Driver

We will provide cover for You or Your Authorised Driver for the amount (including all costs and expenses) which You or Your Authorised Driver is legally liable to pay to third parties in compensation for the following arising out of the use of your Motor Vehicle:

- death or bodily injury to any person; or
- damage to property for up to S\$5 million for any one claim or series of claims arising out of one accident.

2. Legal Liability of Passengers for Acts of Negligence

We will provide cover for any passengers travelling in, getting into or out of the Motor Vehicle against legal liability to third parties only if:

- they are not in charge of the Motor Vehicle at the time of the accident;
- they are not entitled to similar coverage under any other insurance policy;
- they comply with the terms and conditions of this Policy as if they were the policyholder.

3. Indemnity to Legal Personal Representatives

In the event of Your death, We will cover Your legal personal representatives in the same extent as We would cover You if a third party makes a claim against You. Your legal personal representatives shall fulfil and be subject to all the terms and conditions of this Policy.

4. Cost and Expenses

We will pay for all costs and expenses incurred with Our prior written consent.

5. Legal Representation and Defence

We may, at our discretion:

- arrange for representation at any inquest or official enquiry;
- undertake the defence of proceedings against You for any act or alleged offence causing or relating to any event covered by this section of the Policy;

- arrange, at your request, and pay for legal services to defend You and Your Authorised Driver against a charge of causing death by driving the Motor Vehicle other than murder, subject to a limit of S\$3,000.

What is not covered under Section II

We do not pay for:

- death or bodily injury to any person (including you) driving the Motor Vehicle;
- death or bodily injury to any person employed by You or Your Authorised Driver(s) which arises in the course of their employment;
- death or bodily injury which You or any third party can claim for under the Work Injury Compensation Act;
- loss or damage to property that belongs to, or held in trust by, or in the care, custody or control of any person covered by this Policy or any member of his household;

Section III – Medical Expenses

We will cover You, Your Authorised Driver and any passenger up to S\$500 per injured person per accident, for reasonable medical expenses as a result of an accident directly involving the Motor Vehicle. The maximum amount payable under this benefit shall not exceed S\$1,000 per accident.

Section IV – Personal Accident Benefits

This benefits will only apply if You are an individual policyholder.

1. Accident to the Insured

We will cover You for the amount stated in the Scale of Benefits table below, for death or bodily injury suffered by You as a result of an accident involving the Motor Vehicle, or when You were getting into or out of the Motor Vehicle provided that:

- such death or bodily injury is caused by accidental, external and visible means and is independent of any other cause;
- such death or bodily injury occurs within three (3) months of the accident;
- such death or bodily injury is not caused by intentional self-injury, suicide or attempted suicide, physical defect or infirmity;
- the accident must not happen while You were under the influence of intoxicating liquor, drinks or drugs;
- you are not a passenger at the time of accident;
- you are not more than seventy (70) years of age at the time of the such injury.

Scale of Benefits		
Item	Death/Nature of Injury	Compensation
1.	Death	S\$50,000
2.	Total and permanent loss of all sight in both eyes	S\$50,000
3.	Total loss by physical severance at or above the wrist or ankle of both hands or both feet or of one hand together with one foot	S\$50,000
4.	Total loss by physical severance at or above the wrist or ankle of one hand or one foot together with the total and permanent loss of all sight in one eye	S\$50,000
5.	Total and permanent loss of all sight in one eye	S\$25,000
6.	Total loss by physical severance at or above the wrist or ankle of one hand or one foot	S\$25,000

We will only pay You for one of the items under (1) to (6) stated in table above, for any one accident. If multiple injuries are sustained in the same accident, We will only pay for the injury that gives the highest benefits.

If You have more than one private car policy with Us, We will pay compensation under one policy only.

2. Accident to Authorised Drivers

The above mentioned benefit will cover Your Authorised Drivers in the Policy, up to 50% of the benefit stated in the Scale of Benefits table. We will only pay for one of the items under (1) to (6) stated in table above, for any one accident. If multiple injuries are sustained in the same accident, We will only pay for the injury that gives the highest benefits.

General Conditions (Applicable to the whole Policy)

1. Interpretation

This Policy, Policy Schedule and Certificate of Insurance shall be read together as one (1) contract. Any word or expression which has been given a specific meaning will have the same meaning wherever it may appear in the Policy, Policy Schedule and Certificate of Insurance or Endorsement.

2. No Claim Discount (NCD)

If there is no claim made under this Policy during a Period of Insurance of one year or more immediately before the renewal of this Policy, Your renewal premium will be discounted as follows:

No Claims For	No Claim Discount (NCD)
One year	10%
Two consecutive years	20%
Three consecutive years	30%
Four consecutive years	40%
Five or more consecutive years	50%

If there is a claim made during a Period of Insurance, Your No Claim Discount will be reduced as follows:

Current No Claim Discount (NCD)	NCD after one claim
50%	20%
40%	10%
10% to 30%	0%

The reduction of No Claim Discount (NCD) does not apply if the claim is on Windscreen only.

The No Claim Discount (NCD) shall be reduced by 10% for any late notification or any failure in notification of an accident and/or occurrence by You or Your Authorised Driver.

Transfer of No Claim Discount (NCD) is not allowed unless with Our prior written consent.

3. No Claim Discount (NCD) Declaration

In the event that there is a difference between the NCD declared by You and the NCD applicable, We will notify You and You shall pay any difference in the premium between the NCD declared and the actual NCD. If You do not make the premium shortfall due to Us by the expiry of the notice, the Period of Insurance of this Policy will be reduced to correspond to the premium paid to Us.

4. Reporting an Accident

If Your Motor Vehicle is involved in an accident, whether or not it would give rise to a claim, You must do the following:

- Report the accident, loss or damage to Us or at Our accident reporting centre within twenty-four (24) hours of the accident or by the next working day. Otherwise, Your NCD will be reduced by 10%.
- Ensure Your Motor Vehicle is available for inspection at an accident reporting centre, whether or not the Motor Vehicle has suffered any visible damage and whether or not You plan to claim under this Policy or claim against any other person.
- Notify Us immediately about any claim by other person or any writ, summons, offer of composition or notice of any other proceedings You have received.
- Must not admit legal responsibility or make any offer or payment without Our written permission.
- Report to the police and co-operate with Us in convicting the offender in the case of theft or other criminal act that may give rise to a claim under this Policy.

This condition in its entirety is a condition precedent to liability and failure to comply with any of the above requirements in respect of any accident and/or occurrence will result in the Insured being denied indemnity under both Section I and Section II of the Policy in respect of that particular accident and/or occurrence.

5. Claim Procedure

a. We shall have the full right and discretion in settling any claim.

We may:

- take over and conduct in Your name or the name of any other person covered under this Policy, any defence or settlement of any claim made against You or such person; and
- pursue in Your name or the name of such person, for Our own benefit, against anyone responsible for any claim paid by Us.

- b. You have to decide, advise Us and submit all claim documents within fourteen (14) days of accident occurrence or discovery of damage. If You are claiming against this Policy, the Policy cannot be called upon to pay after You have decided not to make a claim against the Policy or if You fail to advise Us after the 14 days period.

Any person covered under this Policy must give Us all information, documents and assistance as We may require in handling the claim. This may include attending court to give evidence.

6. Authorised Driver and Limitation as to Use

As described in the Certificate of Insurance.

7. Governing Laws

This Policy is governed by the laws of Singapore, including but not limited to the following legislations:

- Road Traffic Act (Cap. 276) (Republic of Singapore);
 - Motor Vehicles (Third Party Risks & Compensation) Act (Cap. 189) (Republic of Singapore);
 - Road Transport Act 1987 (Malaysia);
 - Road Transport (Amendment) Act 2019 (Malaysia);
 - Motor Vehicles (Third Party Risks) Rules 1959 (Malaysia);
- or any subsequent revisions to the above legislation.

8. Avoiding Certain Terms and Right of Recovery

You or Your Authorised Driver will have to refund Us any amount We have to pay under the following agreements:

- Motor Vehicle (Third Party Risks & Compensation) Act (Cap. 189) – Republic of Singapore
- The Agreement between the Minister of Transport of the Government of Malaysia and the Motor Insurers' Bureau of West Malaysia on 15 January 1968.
- The Agreement between the Minister for Finance of the Republic of Singapore and the Motor Insurers' Bureau of Singapore on 22 February 1975.
- Any later changes to any of these laws or agreements.

This applies if We are not legally responsible under this Policy.

9. Jurisdiction

Cover under this Policy will only apply to judgements which are in the first instance delivered by or obtained from a court of competent jurisdiction within Singapore or West Malaysia.

10. Written Notice

Every notice or communication to be given or made under this Policy shall be given to Us in writing.

11. Care of Motor Vehicle

You shall keep the Motor Vehicle, its Accessories and spare parts in roadworthy condition and take reasonable care to safeguard them from loss or damage. In any event that may give rise to a claim, You must take proper precaution to prevent further loss or damage to the Motor Vehicle.

We shall at all times have free and full access to examine the Motor Vehicle or any part of it and interview You and any of Your Authorised Driver(s).

12. Cancellation

We may cancel this Policy by giving You seven (7) days' notice in writing by registered post to your last known address. You may also cancel this Policy by giving Us seven (7) days' notice in writing.

On cancellation, You shall be entitled to a refund premium computed below and You shall delete and/or destroy all copies of the Certificate(s) of Insurance in your possession.

a. Cancellation by Us

$$\text{Premium Refund} = \frac{\text{Premium} \times \text{Unused Period of Insurance (Days)}}{\text{Original Period of Insurance (Days)}}$$

b. Cancellation by You

$$\text{Premium Refund} = \frac{\text{Premium} \times \text{Unused Period of Insurance (Days)} \times 80\%}{\text{Original Period of Insurance}^* \text{ (Days)}}$$

However, We will not refund any premium if:

- there is a reported claim;

- a claim has been paid (including windscreen claim);
- there is an outstanding premium;
- the refund premium is less than S\$25.00.

*Original Period of Insurance of the Policy shall be deemed to include any extension of period in the Policy.

If the Policy is cancelled before or after the effective date of insurance, We will charge a minimum premium of S\$27.00 (inclusive of GST).

13. Other Insurance

If there is other insurance covering the same loss, damage, injury or liability, We will only pay You a proportion of the claim based on the total number of policies covering such a claim.

14. Dealing with Disputes

Any disputes arising out of this Policy shall first be referred to the Financial Industry Disputes Resolution Centre Ltd. (FIDReC), where it falls within FIDReC's jurisdiction. If the dispute cannot be referred to or resolved by FIDReC, it shall be referred to and finally resolved by arbitration in Singapore in line with the Arbitration Rules of the Singapore International Arbitration Centre which apply at that point in time. The Tribunal shall consist of one (1) arbitrator.

15. Waiver of Your Rights

If We reject liability for any claim made under this Policy and it is not referred to arbitration within twelve (12) months from the date of Our rejection, it shall be deemed that You have accepted Our rejection of Your claim and waived all Your rights with respect to such a claim, and accordingly such claim shall not be recoverable under this Policy.

16. Goods and Services Tax on Policy Excess/Deductible

All amounts shown in this Policy (inclusive of Policy Schedule) in respect of Excess/Deductible, if any, do not include Goods and Services Tax (GST). Where GST is applicable to the Policy and/or to a claim under the Policy, GST will be levied accordingly on the Excess/Deductible amounts and You shall be liable to bear the GST so levied on the Excess/Deductible amounts.

17. Payment of Excess

We reserve the right to collect all applicable excess on demand any time a claim is made to the policy. In the event you do not pay the excess within fourteen (14) days of our written demand, we reserve the right to repudiate our liability to pay under this policy. If the claim is settled below the excess and we have collected the applicable excess from you, we will refund to you the difference.

18. Full Disclosure

You and all driver(s) must always disclose to us completely and truthfully all material facts and circumstances that may affect our decision. This applies to all information given to us for our assessment at the time of application. If you do not declare the information or misrepresent any information, we may declare your policy void from the policy cover start date and refund you all premiums paid to us if you have not made any claim under your policy, or impose additional terms and conditions or change the benefits.

19. Conditions Precedent to Company's Liability

The due observance and fulfilment of the Terms of this Policy insofar as they relate to anything to be done or not to be done by the Insured and the truth of the statements and answers in the proposal form shall be conditions precedent to any liability of the Company to make any payment under this Policy.

20. Contracts (Rights of Third Parties) Act Exclusion

A person who is not a party to this Policy shall have no right under the Contracts (Rights of Third Parties) Act (Cap 53B) (or any subsequent amendments thereof) to enforce any of its terms.

21. Personal Data Protection

In relation to the personal data collected for this Insurance, You agree and acknowledge that:

- a. We may collect, use and disclose the personal data for the purposes stated in Our Privacy Policy, which include underwriting and administering the insurance Policy (including reinsurance/ underwriting, claims processing, investigation, payment and other related purposes);
- b. We will not use, disclose or process the personal data for purposes which are not stated in the Privacy Policy or for which Your consent has not been obtained. If We wish to use, disclose or process the personal data for another purpose We will seek Your prior written consent;
- c. We may disclose the personal data for the purposes to a related corporation, subsidiaries, holding companies, associated companies, or affiliates of, any credit bureau; any other person to whom disclosure

is permitted or required by any law; and our third party service providers and agents (acting on our behalf). Those recipients may be located in or outside Singapore.

- 22. Payment Before Cover Warranty (This warranty applies where the Policy is issued to an Individual.)**
- a. The total premium due must be paid and received in full by Us, or the intermediary through whom this Policy was effected on or before the effective date of coverage under this Policy, Renewal Certificate, Cover Note and/or Endorsement.
 - b. If the total premium due is not paid and received in full by Us, or the intermediary through whom this Policy was effected on or before the effective date, this Policy shall be deemed to be cancelled immediately, and no benefits shall be payable by Us. Any payment received thereafter shall have no effect whatsoever.
- 23. Premium Payment Warranty (This warranty applies where the Policy is issued to a corporate entity.)**
- a. If the Period of Insurance is sixty (60) days or more:
 - The total premium due must be paid and received in full by Us (or the intermediary through whom this Policy was effected) within 60 days of the effective date of coverage under this Policy, Renewal Certificate, Cover Note and/or Endorsement.
 - If the total premium due is not paid and received in full by Us (or the intermediary through whom this Policy was effected) within 60 days of the effective date of this Policy, the coverage shall be deemed to be automatically cancelled upon the expiry of the 60-day period.
 - You shall still be liable to pay to Us time on risk premium computed on pro-rata basis, subject to a minimum of S\$27 (inclusive of GST).
 - b. If the Period of Insurance is less than sixty (60) days, any premium due must be paid and received in full by Us (or the intermediary through whom this Policy was effected) within the Period of Insurance.

General Exclusions (Applicable to the whole Policy)

We do not cover:

1. if the Motor Vehicle is being used or driven:
 - outside the Geographical Area;
 - outside for the purposes which are beyond the 'Limitations As To Use' specified in Certificate of Insurance;
 - with modifications without approval from LTA and Us;
 - by any persons who is not Your Authorised Driver(s);
 - by any persons not permitted under licensing, regulations or the requirement of authorities;
 - by any persons who is under the influence of intoxicating liquor drinks or drugs or medications;
 - by any persons in preparation or participation for any motor competition or any form of race, speed testing or test driving;
 - by any persons who is trying to hurt themselves or commit suicide;
 - under circumstances in connection with any fraudulent activity;
 - not comply with any laws in the region where you are driving your Motor Vehicle
 - not comply with requirement of authorities
 - when it is not registered under the Road Traffic Act (Cap 276) or when its registration has been cancelled under the Road Traffic Act (Cap 276) or any subsequent amendments.
Reference to a provision of an Act of Parliament shall be deemed to include any amendment thereof or any corresponding provision in an Act in substitution.
2. Any accident, loss, damage or legal liability directly or indirectly caused by or contributed to:
 - war, invasion, act of foreign enemies' hostilities or warlike operations (whether war be declared or not) civil war, mutiny rebellion, revolution, insurrection, military or usurped power;
 - connection with any act of nuclear, chemical or biological terrorism, even if there is another cause or event which contributes to the loss;
 - ionising radiations or contamination by radiations or contamination by radioactivity or from using any nuclear fuel, material, weapons or waste;
 - repossession, detention, actual or attempted seizure of the Motor Vehicle by any lawful authority;
 - any wilful or negligent act of You or Your Authorised Driver.
3. Any liability which attaches by virtue of an agreement but which would not have attached in the absence of such agreement.
4. Any accident, loss or damage to any property or any loss or expense resulting or arising from or any consequential loss.
5. Any accident, loss, damage or liability if the Motor Vehicle does not have a valid Certificate of Entitlement.

6. Any accident, loss, damage or liability caused, sustained or incurred when the Motor Vehicle is being used at the Airside in any airport or aerodrome. The term "Airside" shall mean the maneuvering areas and aprons of the airport and service roads which are directly associated therewith.
7. Any accident, loss, damage or liability caused, sustained or incurred when the Motor Vehicle is being used for hire and reward, and carpooling arrangement with any form of compensation.
8. Any accident, loss, damage, injury or legal responsibility if the number of people (including the driver), in the Motor Vehicle, at the time of accident is more than its legal seating capacity.
9. Any loss, damage, destruction, distortion, erasure, corruption, reduction in functionality or alteration of electronic data from any cause whatsoever to the Motor Vehicle.
10. Any loss or damage caused to the Motor Vehicle arising from Cyber Hacking due to inherent software or firmware manufacturers' system fault or vulnerabilities. We reserve the rights to determine if any Cyber Hacking did occur.
11. Any legal responsibility for loss or damage directly or indirectly caused by or as a result of any Act of Terrorism. There is also no cover for any loss, damage, cost or expenses directly or indirectly caused by, resulting from or in connection with any action taken to control, prevent, suppress or in any way relating to any Act of Terrorism.
12. Sanction Limitation and Exclusion - We shall not be deemed to provide cover, or shall be liable to pay any claim or provide any benefit hereunder to the extent that the provision of such cover, payment of such claim or provision of such benefit would expose Us to any sanction, prohibition or restriction under United Nations resolutions or the trade or economic sanctions, laws or regulations of the European Union, United Kingdom or United States of America.

Endorsements

The following Endorsements apply when specifically mentioned in the Schedule and are subject to the Terms of the Policy.

Endorsement A - Third Party

It is hereby understood and agreed that Sections I (and its exclusions), III and IV of this Policy are deemed to be cancelled.

Endorsement B - Third Party Fire and Theft

It is hereby understood and agreed that We shall not be liable for Section I of this Policy except in respect of loss or damage by fire, external explosion, self-ignition or lightning or burglary housebreaking or theft.

It is further understood and agreed that Sections III and IV of this Policy are deemed to be cancelled.

Endorsement U - COE and PARF Value (Not insured)

When the Motor Vehicle is insured without COE/PARF Value, in the event of an indemnity for theft or total loss, We shall not be liable for the residual value of the COE and the established PARF at the time of loss or damage. In consideration of the above, a premium discount is given.

Endorsement W1 – Preferred Workshop Plan

If You choose this cover, in the event of a loss or damage covered under this Policy, the repair of the Motor Vehicle can be carried out at any workshop of your choice, including our Authorised Workshop.

Endorsement W2 – Authorised Workshop Plan

If You choose this cover, in the event of a loss or damage covered under this Policy, the repair of the Motor Vehicle will be carried out at our Authorised Workshop.

We shall have the right and discretion to arrange and/or assign any Authorised Workshop to carry out the repair of the damaged Motor Vehicle.

Optional Cover

The following Endorsements apply when specifically mentioned in the Schedule, subject to additional premium and the Terms of the Policy.

Endorsement V - NCD Protection

If you purchase the No Claim Discount (NCD) Protection benefit, We will protect your NCD for one "at fault" claim during the Period of Insurance. If more than one "at fault" claim is made against this Policy, your NCD will be affected as indicated in the table below:

Current NCD	No Claim Discount (NCD) at Renewal		
	1 "at fault" claim	2 "at fault" claims	3 or more "at fault" claims
10%	10%	0%	0%
20%	20%	0%	0%
30%	30%	0%	0%
40%	40%	10%	0%
50%	50%	20%	0%

This NCD Protection is not applicable to cases involving the loss of NCD as a result of any late notification or any failure in notification of accidents as set out under the Policy.

This benefit applies only when the Policy is renewed with Us, and is not transferrable to the next insurer.

Having NCD Protection does not mean renewal invitation or renewal terms are guaranteed for the next Period of Insurance.

Endorsement WE – Waiver of Excess

If You purchase the Waiver of Excess benefit, the Excess indicated in the Policy Schedule will be waived in the event of a loss or damage covered under this Policy, limited to one accident claim per policy year. This benefit will not apply to Additional Excess indicated in the Policy Schedule.

Endorsement Z - Loss of Use Benefit

If You purchase the Loss of Use benefit, You will be paid an amount of S\$50 per day, up to a maximum of seven (7) days, when the Motor Vehicle is in the workshop undergoing repairs as a result of a loss or damage covered under this Policy. We will only pay for the actual number of days it takes to repair the Motor Vehicle, or the repair period certified by Our authorised surveyor, whichever is earlier.

The total amount payable under this benefit shall not exceed S\$350 per claim, and will only be paid to You after We have finally settled Your repair bill with the workshop.

The benefit will not be applicable:

- due to a delay in collecting the Motor Vehicle upon completion of repair;
- when the repairs are delayed due to the unavailability of the spare parts;
- when the claim is on Windscreen only;
- for return jobs to the workshop due to repair not up to your satisfaction.

Claiming under this benefit will not affect your No Claim Discount (NCD).

In the event of total loss, We will pay You up to the maximum number of days or up to the day We pay your claim, whichever is earlier.

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 Us or visit the GIA/LIA or SDIC web-sites (www.gia.org.sg or www.lia.org.sg or www.sdic.org.sg).