

COMPREHENSIVE ON-ROAD PROTECTION FOR A SMOOTHER DRIVE

Private Car Insurance



Protect your car for greater peace of mind

Key Highlights

- **Offence free discount**
5% granted automatically if NCD is 30% and above.
- **Emergency service**
24-hour Emergency Mobile Accident Response Service (MARS).
- **Loyalty discount**
Enjoy loyalty discount on renewal.
- **Windscreen**
Unlimited windscreen cover.
- **Flood protection**
Free cover for damages as a result of flood.
- **Credit card instalment**
Available for selected banks only.

Eligibility

1. The applicant must be the registered owner of the vehicle.
2. Minimum 1 year of driving experience in Singapore.
3. Not more than 1 claim for the past 3 years.
4. Total claim amount not exceeding S\$30,000 for the past 3 years.



Benefits

	Comprehensive Cover	
	Preferred Workshop Plan	Authorised Workshop Plan
1. Vehicle Age	0 to 10 Years Old	0 to 15 Years Old
2. Vehicle Repair at Your Preferred Motor Workshop	✓	✗
3. Vehicle Repair at Authorised Workshop Assigned by Sompō	✓	✓
4. Loss or Damage to Your Vehicle Due to Accident (up to market value at time of loss or damage)	✓	✓
5. Loss or Damage to Your Vehicle Due to Fire or Theft (up to market value at time of loss or damage)	✓	✓
6. Damage to Third Party Property (up to S\$5,000,000)	✓	✓
7. Death or Injury to Third Party (Unlimited)	✓	✓
8. Windscreen Cover (Unlimited replacement, with applicable excess as indicated in the Policy Schedule)	✓	✓
9. Personal Accident Cover (up to S\$50,000)	✓	✓

Optional Cover With Additional Premium

1. NCD Protector (applicable to policy with at least 10% NCD)	✓	✓
2. Loss of Use (S\$50 per day from the first day of accident repair, up to maximum of 7 days)	✓	✓
3. Waiver of Excess This Waiver of Excess benefit is limited to one accident claim per policy year and not applicable to Additional Excess as indicated in the Policy Schedule.	✓	✓

- View the list of Authorised Workshops and Approved Reporting Centres [here](#).
- For Third Party, Fire and Theft Plan and Third Party Only Plan, please call 6461 6555 or visit our [website](#) for quotation.

Emergency

24-hour Emergency Mobile Accident Response Service (MARS)

Our MARS officer will arrive at the accident scene within 20 minutes, anywhere in Singapore to provide advice, take photographs, complete accident statement and perform E-filing of claims on your behalf. If necessary, the officer will recommend the nearest authorised workshop and arrange towing service.

Important Note

This product brochure is not a contract of insurance. The specific terms, conditions and exclusions are set out in the policy. Please refer to our website should you require a specimen copy of the policy wording.

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 websites (www.gia.org.sg or www.lia.org.sg or www.sdic.org.sg).

Learn more at www.sompo.com.sg

Sompo Insurance Singapore Pte. Ltd.

UEN: 198905490E

GST Reg No: M200903196