

# PrivateCar

## On-road protection

from a comprehensive range of services  
for a smoother drive.



### Free No Claim Discount (NCD) Protector

Free No Claim Discount (NCD) Protector if you are enjoying 30% NCD and above<sup>^</sup>

### 5% Offence Free Discount (OFD)

5% Offence Free Discount (OFD) will be granted automatically if NCD is 30% and above.

### Loss of use benefits

Loss of use benefits of S\$100 per day up to 10 days<sup>^</sup>

### 24-hour Emergency Service

24-hour Emergency Mobile Accident Response Service (MARS).

## With Sompo's Comprehensive *PrivateCar* insurance, you will have a smooth and safer ride

A car today has become more of a necessity than a luxury. It's more than just a vehicle transporting you from one location to another. It's your companion for daily commute and especially for weekends. It's everyone's pride and joy to own a car. Since it's a big part of your life, it's essential to protect yourself, your passengers and most importantly, your precious car against the unexpected.



## Highlights

### FREE NO CLAIM DISCOUNT PROTECTOR

Free No Claim Discount (NCD) Protector if you are enjoying 30% NCD and above<sup>^</sup>

### 5% OFFENCE FREE DISCOUNT

5% Offence Free Discount (OFD) will be granted automatically if NCD is 30% and above.

### LOSS OF USE BENEFITS

Loss of use benefits of S\$100 per day up to 10 days<sup>^</sup>

### EMERGENCY SERVICE

24-hour Emergency Mobile Accident Response Service (MARS).

### WINDSCREEN COVER

Unlimited windscreen cover.

### FREE DAMAGE COVER

Free cover for damages as a result of riot, strike, civil commotion, flood and windstorm.

### LOYALTY DISCOUNT

Enjoy loyalty discount on renewal

### CREDIT CARD INSTALMENT

Applicable for selected Bank.

<sup>^</sup>Applicable for EDP & EDG Plan Only.



FEATURES	Comprehensive Plans		
	Vehicle Age 0 to 10 Years Old	Vehicle Age 0 to 15 Years Old	
	ExcelDrive Prestige	ExcelDrive Gold	ExcelDrive Focus
<b>1. Vehicle repair at your preferred motor workshop</b>	✓		
<b>2. Vehicle repair at authorized ExcelDrive workshop</b>	✓	✓	✓
<b>3. Loss or damage to your vehicle due to accident</b> <i>(up to market value at time of loss or damage)</i>	✓	✓	✓
<b>4. Loss or damage to your vehicle due to Fire and/Theft</b> <i>(up to market value at time of loss or damage)</i>	✓	✓	✓
<b>5. Damage to third party property</b> <i>(up to S\$5,000,000)</i>	✓	✓	✓
<b>6. Death or Injury to third party</b> <i>(Unlimited)</i>	✓	✓	✓
<b>7. Loss of Use</b> <i>(S\$100 per day, up to 10 days)</i>	✓	✓	
<b>8. NCD Protector</b> <i>(Applicable to NCD of 30%, 40% and 50%)</i>	✓	✓	
<b>9. Windscreen Cover</b> <i>(Unlimited, with applicable excess)</i>	✓	✓	✓
<b>10. Windscreen Excess</b> <i>(S\$100 or otherwise specified for each and every applicable claim)</i>	✓	✓	✓
<b>11. Waiver of Excess<sup>1</sup></b> <i>(limited to 1 claim per policy year for repair done at ExcelDrive Workshops only)</i>	✓	✓	
<b>12. Unnamed Driver Excess</b> <i>An additional excess (on top of the policy standard excess) as detailed below shall apply for accidental loss or damage whilst driven by:</i> <i>Named Young and/or Inexperienced Drivers - \$1,500</i> <i>Unnamed Young and/or Inexperienced Drivers - \$3,000</i> <i>Unnamed All Other Drivers - \$500</i>	✓	✓	✓

<sup>1</sup>**Waiver of Excess (Excess is applicable if the policy excess waiver has been utilised for an earlier claim within the policy period)**

No Claim Discount (NCD)	Waiver of Excess (Limited to 1 claim per policy year)
<b>0 to 40% NCD</b>	Waive 50% of Excess up to S\$1,000 (whichever is lower)
<b>50% NCD</b>	Waive 100% of Excess up to S\$1,000 (whichever is lower)

The waiver of excess will NOT apply to:

- Additional excess applicable for Young and/or Inexperienced Drivers as indicated on the Policy Schedule
- Voluntary excess assumed by the Insured

**For Third Party, Fire and Theft Plan and Third Party Only Plan**, please call our Contact Centre at 6461 6555 or visit [sompo.com.sg](http://sompo.com.sg) for quotation.

\* For the latest list of ExcelDrive Workshops and Approved Centre, visit [sompo.com.sg/products/private-car](http://sompo.com.sg/products/private-car)

## 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 your insurer or visit the GIA/LIA or SDIC web-sites ([www.gia.org.sg](http://www.gia.org.sg) or [www.lia.org.sg](http://www.lia.org.sg) or [www.sdic.org.sg](http://www.sdic.org.sg)).

Scan to visit our website



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