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Great Eastern
An OCBC Company

Drive and Save Plus

Policy Conditions

Here is your Drive and Save Plus policy document. Please read it with the schedule or certificate of insurance to make sure that you understand the terms and conditions and have the protection you need.

It is important that you carefully read this policy document, the schedule or certificate of insurance, and any amendment or endorsement issued (which all together make up the policy), to avoid any misunderstanding. If you find any mistake or inaccuracy, return the documents to us or your insurance intermediary (the person who arranged this insurance for you) so they can be corrected.

If you have any questions after reading these documents, please contact us or your insurance intermediary. If there are any changes that may affect the cover, please contact us immediately.

Important notice

All the information you give us must be complete and accurate (as far as you know or should know), otherwise the cover under the policy will not apply. If there are any changes that may affect the cover, you must tell us as soon as possible.

Carefully read the policy to make sure that it meets your needs and has been prepared correctly.

About the policy

This policy document sets out the terms and conditions of a contract of insurance between you and us (Great Eastern General Insurance Limited). The contract is based on the proposal form, declaration and any information you provided when you applied for cover.

In return for the premium you pay us, we will provide the cover described in this policy document during the period of insurance or any subsequent period we accept a premium for, as long as you keep to the terms and conditions of the contract of insurance between you and us.

Customer care

We are committed to providing a high standard of service and customer care. If you ever feel that we have not provided the service you expected, contact your insurance intermediary. If this insurance was not arranged for you by an insurance intermediary, please contact us direct, preferably in writing.

Important – Please remember to quote your policy number or other reference in any communication with us.

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Definitions

Authorized driver

Any person who:

- has a valid driving license;
- is driving the vehicle with your permission; and
- keeps to the policy.

Passenger

Any person, other than the driver, who travels in the vehicle.

Period of insurance

The period of insurance or policy period set out in the schedule or certificate of insurance. Unless this document says otherwise, the cover under the policy only applies to events that arise during the period of insurance.

Policy

The contract of insurance between you and us. The policy is made up of your application form, your declarations, the schedule, the certificate of insurance and any endorsements we have issued for your cover.

We (us, our)

Great Eastern General Insurance Limited.

You (your)

The policyholder named in the schedule or certificate of insurance, who is the registered owner of the vehicle.

Vehicle

The motor car that is owned by you, registered in your name and described in the schedule or certificate of insurance.

What the policy covers

Section 1 – Insurance on the vehicle

1. Loss or damage

   We will insure you against accidental loss of or damage to the vehicle, arising anywhere in the geographical area set out in this policy document, or while being carried by a direct sea route across the straits between:

   - the island of Penang and the mainland; or
   - Changi Point, Singapore and Tanjong Berlungkor, Johor.

   We will decide whether to pay a cash amount to cover the loss or damage, or to repair or replace the vehicle or any part of it (including its accessories and spare parts).

   The most we will pay is the value of the lost or damaged parts and the reasonable cost of fitting those parts, based on the market value of the vehicle at the time of the loss or damage, up to the estimated market value shown in the schedule.

2. Replacement parts

   If, as a result of loss or damage, the vehicle needs a replacement part that is not available in the country the vehicle is being held for repair, or we choose to pay a cash amount for a replacement part, the most we will pay for the part is limited to:

   - the price quoted in the latest catalogue or price list issued by the manufacturer (or their agent) for the country the vehicle is in (or, if there is no listed price available, the last price the manufacturer provided the part for direct, plus the reasonable cost of transporting the part, other than by air, to the country the vehicle is in, including any import duty); and
   - the reasonable cost of fitting the part.

3. Protection and removal after an accident

   If the vehicle cannot be driven as a result of loss or damage insured under the policy we will pay the reasonable cost of protecting the vehicle and moving it to the nearest repairers in the country the loss or damage happened in, up to a limit of S$300.

4. Authority to repair

   You may authorize the repairs needed to the vehicle as a result of damage covered under the policy, as long as:

   - the estimated cost of the repairs is no more than S$300; and
   - a detailed estimate of the cost is sent to us as soon as reasonably possible.

5. Hire-purchase agreement

   If we know that there is currently a hire-purchase agreement in force for the vehicle, we will make any cash payment to the hire-purchase owner set out in the schedule (the HP owner). When the HP owner receives the payment, we will have no further liability for the loss or damage.

   Nothing in this clause means that you are the HP owner's agent or trustee, or that you are transferring your rights, benefits and claims under the policy to the HP owner. (You cannot transfer your rights, benefits and claims under the policy without our permission in writing.)

Exceptions to Section 1

a The policy does not cover:

- loss of use or any other indirect or consequential loss (that is, any loss that is not a natural and foreseeable consequence of the loss or damage);
- depreciation (loss of value over time as a result of use or age), wear and tear, or mechanical or electrical breakdowns, failures or breakages; or
- damage to tires, unless damage is caused to other parts of the vehicle at the same time and in the same accident.

b The policy does not cover the vehicle while it is being transported (including loading and unloading) between:

- Singapore and its offshore islands; or
- West Malaysia and its offshore islands, other than Penang.

Section 2 – Liability to third parties

1. Indemnity to you

   The policy covers you against all amounts you become liable to pay, including claimant's costs and expenses, as a result of the death of or bodily injury to any person other than you (a third party), or damage to a third party's property, if the death, bodily injury or damage arises out of an accident caused by or arising from you:

   - using the vehicle; or
   - driving any private vehicle, other than one hired (under a hire-purchase agreement or otherwise) to you, your employer or your partner.

   Limits on liability

   For damage to property, the most we will pay is S$5,000,000 for any one claim or for a series of claims arising from one event.

   There is no limit to the amount we would be liable to pay for the death of or bodily injury to a third party.

2. Cover for authorized drivers

   The policy will cover any authorized driver of the vehicle against all amounts they become legally liable to pay, including claimant's costs and expenses, as a result of the death of or bodily injury to any third party, or damage to a third party's property, if the death or bodily injury or damage results from an accident caused by or arising from them using the vehicle.

The authorized drivers covered by the policy, and the limits on the cover they have, are shown in the certificate of insurance.

Limits on liability

For damage to property, the most we will pay is S$5,000,000 for any one claim or for a series of claims arising from one event.

There is no limit to the amount we would be liable to pay for the death of or bodily injury to a third party.

3. Cover for personal representatives

   After the death of you or any authorized driver, we will cover your or their personal representatives against your or the authorized driver's liability, as long as they keep to the terms and conditions of the policy.

4. Expenses

   We will pay all costs and expenses we agree to in writing.

5. Representation and defence (limited to Singapore and Malaysia)

   We may agree to do the following.

   - Arrange for you or an authorized driver to be represented at any inquest or inquiry relating to a matter insured under this section.
   - Defend you or an authorized driver in court proceedings relating to any allegation or event covered under this section.
   - If you ask us to, we will arrange and pay up to S$3,000 for legal services for the defence of any charge of causing death by driving the vehicle (other than murder) which may be brought against you, or any person driving the vehicle with your permission, in connection with an event covered by this section.

Exceptions to Section 2

The policy does not cover the following.

a Death of or bodily injury to any person arising as a result of, and during the course of, that person's employment with the person otherwise covered under this section.

b Damage to property that:

- you or any member of your household; or
- any authorized driver or member of his or her household;

owns or is responsible for.

c Claims insured under any other insurance policy.

d Any claim if you or an authorized driver did not keep to the terms and conditions of the policy.

Section 3 – Medical expenses

We will pay up to S$1,000 per person for reasonable medical expenses you, any authorized driver or any passenger has to pay as a result of bodily injury directly and immediately caused by a sudden and unexpected accident the vehicle is involved in.

Claiming under this section will not affect the no-claim discount and you will not need to pay an excess towards the claim payment.

Section 4 – Death or permanent disability

We will pay compensation, as set out in the table below, for bodily injury that you, any authorized driver or any passenger suffers:

- in direct connection with the vehicle; or
- while getting into, travelling in or getting out of any private vehicle;

as a result of a sudden and unexpected accident, if that accident is the only cause of death or permanent disability (except medical or surgical treatment needed because of the injury) within three calendar months of the accident.

Scale of compensation				
		To you	To an authorised driver or passenger	
1)	Death	S$120,000	S$50,000	If you have any other Great Eastern motor policy, we will pay compensation under only one policy.
2)	Total and permanent loss of sight in both eyes	S$60,000	S$25,000	
3)	Physical loss of both hands (at or above the wrist), both feet (at or above the ankle), or one hand and one foot (at or above the wrist and the ankle)	S$60,000	S$25,000	
4)	Physical loss of a hand (at or above the wrist) or a foot (at or above the ankle), together with total and permanent loss of sight in oneeye	S$30,000	S$12,500	
5)	Total and permanent loss of sight in one eye	S$30,000	S$12,500	
6)	Physical loss of a hand (at or above the wrist) or a foot (at or above the ankle)	S$30,000	S$12,500	

Injury to you

If you suffer more than one of disabilities 2 to 6 above as a result of one accident, we will pay the total of all amounts, up to a maximum of S$60,000 during any one period of insurance. If you die, after we have paid compensation for one or more of disabilities 2 to 6, we will take the total amount we have already paid for disabilities off the compensation we pay for death.

If we pay compensation for death, we will not pay any compensation for disabilities 2 to 6 above.

Injury to an authorised driver or passenger

If an authorised driver or passenger suffers more than one of disabilities 2 to 6 above as a result of one accident, we will pay the total of all amounts, up to a maximum of S$25,000 during any one period of insurance. If an authorised driver or passenger dies after we have paid compensation for one or more of disabilities 2 to 6, we will take the total amount we have already paid for disabilities off the compensation we pay for death.

If we pay compensation for death, we will not pay any compensation for disabilities 2 to 6 above.

The following conditions apply to this section.

a This section does not cover anyone younger than 16 or older than 65 at the time of the accident.

b We will not pay compensation for death or injury directly or indirectly arising from, resulting from or contributed to by:

- intentional self-injury, suicide or attempted suicide, or existing injury, disability, illness or condition; or
- an accident which happens while you or the authorized driver are under the influence of alcohol or drugs.

c We will not pay compensation to any passengers if endorsement 72(b) 'Legal Liability of Passengers for Acts of Negligence' is in force and you make a claim, under section 2, for your liability for the passenger's death or bodily injury.

d We will pay compensation to or for an authorized driver or passenger only with your approval. We will make the payment direct to the authorized driver or passenger, or their personal representatives. When we pay that compensation, we will have no further liability for the person's injury or death.

e Claiming under this section will not affect the no-claim discount and you will not need to pay an excess towards the claim payment.

No-claim discount (NCD)

If no claim under the policy arises during a period of insurance, when the policy is renewed at the end of that period of insurance, the renewal premium will be reduced by a discount (the NCD) as shown below.

Period without a claim arising	Discount
The previous period of insurance	10%
The previous two periods of insurance	20%
The previous three periods of insurance	30%
The previous four periods of insurance	40%
The previous fve periods of insurance	50%

If you make a claim when your NCD is 40% or 50%, your NCD will be reduced to 10% or 20% (as appropriate) at the next renewal. If you make a claim when your NCD is 30% or less, you will lose the full NCD.

Current	Upon a claim (Accident NCD)
50%	20%
40%	10%
30%	0%
20%	0%
10%	0%
0%	0%

If you make more than one claim during any one period of insurance, you will lose the full NCD.

If more than one vehicle is described in the schedule, each vehicle will have its own NCD as though a separate policy has been issued for it.

If we agree to transfer the policy or vehicle to another person, the NCD will not be transferred to that person.

Geographical area

The policy provides cover within the geographical area, which is West Malaysia, the Republic of Singapore, and the parts of Thailand within 80.5 km of the border between Thailand and West Malaysia.

We do not cover any claim that arises while the vehicle is outside the geographical area.

Relevant laws

This insurance is in line with the following laws.

- Motor Vehicles (Third-Party Risks and Compensation) Act (Chapter 189)
- Motor Vehicles (Third-Party Risks and Compensation) Rules, 1960
- Road Transport Act, 1987 (of Malaysia)
- The Motor Vehicles (Third-Party Risks) Rules, 1959 (of Federation of Malaya)
- Road Transport (Amendment) Act 2019 (of Malaysia)

Right to recover amounts

If, as a result of:

- any relevant law;
- the agreement of 15 January 1968 between the Minister of Transport of the Government of Malaysia and the Motor Insurers' Bureau of West Malaysia; or
- the agreement of 22 February 1975 between the Minister for Finance of the Republic of Singapore and the Motor Insurers' Bureau of Singapore;

we have to pay an amount we would not otherwise be liable for under the policy, you must repay the amount to us.

General exceptions

The policy does not cover any claims directly or indirectly caused by, or arising from or in connection with, the following.

1. The vehicle being:
   - used in a way that is not in line with the 'Limitations as to use' shown in the certificate of insurance;
   - driven by anyone who is not an authorized driver;
   - used or driven when it is not registered under the Road Traffic Act 1970 or when its registration under the Road Traffic Act 1970 has been cancelled; or
   - driven by you, or by any person with your permission, while under the influence of alcohol or drugs. (A conviction relating to driving under the influence of drink or drugs, or any law on the abuse of drugs, will be conclusive proof for this exception if the offence was committed at the time of an accident or an event giving rise to a claim under the policy.)
2. Except where we need to provide cover by law:
   - war, invasion and hostilities (whether war is declared or not), civil war, rebellion, revolution, uprising or overthrowing of power;
   - strike, riot or civil commotion;
   - you, an authorized driver or a passenger being detained, or the vehicle or other property being seized or confiscated; and
   - natural disaster or extreme weather conditions, including flood, typhoon, hurricane, volcanic eruption and earthquake (unless endorsement 57 applies).

   If we think that this exclusion prevents the policy from covering any loss or damage, the loss or damage will not be covered unless you can prove that this exclusion does not apply.
3. Any liability we have under an agreement if we would not have had that liability if the agreement didn't exist.
4. Ionizing radiation, toxic contamination or radioactive contamination from nuclear fuel or the nuclear waste from burning nuclear fuel.
5. The vehicle being driven with more passengers or a larger load than it is licensed for.
6. Communicable disease

   Regardless of anything to the contrary set out in this policy document, the policy does not cover any actual or alleged loss, liability, damage, disease, injury or death, costs or any amounts you have to pay, if directly or indirectly caused by, arising from or in connection with a communicable disease, or the fear or threat of a communicable disease.

   For the purpose of this exception, a communicable disease is any disease which can be spread from one organism to another by a substance or agent, including (but not limited to) a virus, bacterium, parasite or organism, whether living or not, and where:

   - the method the disease spreads by, whether directly or indirectly, includes (but is not limited to) through droplets or particles in the air, bodily fluids or contact with any surface or object - solid, liquid or gas; and

- the disease, substance or agent can cause bodily injury, illness, emotional distress, damage to health or well-being, or damage to property.

7. Contracts (Rights of Third Parties) Act

   The policy conditions cannot be enforced by anybody other than you (or your estate after your death) or us.

8. Cyber loss

   Regardless of anything to the contrary set out in this policy document or any endorsement, the policy does not cover cyber loss.

   Cyber loss means actual or alleged loss, damage, liability, disease, injury or death, costs or any amounts you have to pay, if directly or indirectly caused by, or arising from or in connection with, any:

   - unauthorized or malicious act;
   - threat of, or false statement relating to, any unauthorized or malicious act or acts;
   - error, omission or accident; or
   - act of not meeting legal or regulatory requirements;

   involving any person or group having access to or using any data or computer system.

   For the purpose of this exception, a computer system is any computer, hardware, software, application, process, code, program, information technology, communications system or electronic device. This includes any associated device, equipment or system, including routers, data-storage devices, networking equipment or back-up facilities.

9. Damage to data or software

   Damage to property means physical damage to the structure of the property. This does not include damage to data or software, so the following are not covered by the policy.

   - Loss of or damage to data or software, in particular any change in data, software or computer programs caused by a deletion, a corruption or a deformation of the original structure (including any indirect loss), unless the loss of or damage to data or software is a direct result of physical damage to the property.
   - Loss or damage resulting from a failure or fault in the functions, uses, availability or accessibility of data, software or computer programs (including any indirect losses).

10. Sanctions

    We will not be considered to have provided cover, and will not be liable to pay any claim or provide any benefit under the policy, if doing so may, in our opinion, lead to us breaking or going against any sanction, prohibition, restriction or regulations set out by any state, country or organization that operates across national borders (sanctions).

    If you or any party associated with the policy, such as a policyholder, beneficial owner, insured driver or passenger (an associated party):

    - is marked or listed as a person that sanctions apply to;
    - is involved in any way, whether directly or indirectly, with a party that sanctions apply to; or
    - has been charged, found guilty or had judgment taken against them under any local or foreign law or regulations that give effect to sanctions;

    we may decide to do one or more of the following without having any liability to you or any associated party.

    a) Cancel any policy, contract, transaction or business, or treat it as if it had never existed
    b) Close-out any financial product or investment
    c) Cash in any financial product or investment
    d) Hold back any payment, transfer of money, refund or benefit
    e) Suspend any payment, transfer of money, refund or benefit
    f) Refuse or reject any transaction or request

g) Take any step or action necessary to remove, reduce or minimize the possibility of us breaking or going against any sanctions

You and any associated party (or both) will indemnify us (fully compensate and not hold us responsible) for any and all losses, damages, costs and expenses which we may suffer as a result of or in connection with your or any associated party's actions or failure to act in relation to the sanctions, or us taking any of the actions a) to g) above.

11. Terrorism

Regardless of anything to the contrary set out in this policy document or any endorsement, the policy does not cover any actual or alleged loss, damage, cost or expense directly or indirectly caused by, resulting from or in connection with terrorism.

For the purpose of this exception, terrorism is any action or threat of action, whether or not it involves force or violence, that is:

- committed for political, religious, ideological or similar purposes;
- intended to influence any government; and
- Designed to scare or intimidate the public or any section of the public.

The policy also does not cover any loss, damage, cost or expense directly or indirectly caused by or in connection with action taken to control, prevent or suppress any act of terrorism.

If we think that this exception prevents the policy from covering any loss, damage or liability, and you disagree, you must provide proof that this exception does not apply. If you don't, the loss, damage, cost or expense will not be covered.

If any part of this exception cannot be enforced, the rest of it will still apply and can be enforced.

General conditions

1. Arbitration

Any dispute arising out of or in connection with the policy must be referred to the Financial Industry Disputes Resolution Centre Ltd (FIDReC).

If the dispute cannot be brought before or dealt with by FIDReC, it will be settled by arbitration in Singapore in line with the Arbitration Rules of the Singapore International Arbitration Centre (the SIAC Rules) in force at the time.

The arbitration will be conducted in English.

2. Cancellation

a) Cancellation by us

We can cancel the policy by sending you 30 days' notice by registered letter to your last known address.

- If you have not yet paid a premium, you must immediately pay us the amount we demand for the period you have been covered. If a claim has arisen since the policy was taken out or last renewed, this amount will be the full premium.
- If you have paid the premium, and no claim has arisen since the policy was taken out or last renewed, we will refund the premium you have paid less a proportion that pays for the period you were covered by the policy. If a claim has arisen since the policy was taken out or last renewed, we will not refund any premium.

If you are due a refund, we will work it out using the following equation.

$$\text{Premium refund} = \frac{\text{Premium paid x Remaining period of insurance (in days)}}{\text{Full period of insurance (in days)}}$$

We will not pay a refund if the amount calculated is less than S$25.

When we cancel the policy, you must return the current certificate of insurance.

b) Cancellation by you

You can cancel the policy by giving us 30 days' notice and returning the current certificate of insurance.

- If you have not yet paid a premium, you must immediately pay us the amount we demand for the period you have been covered. If a claim has arisen since the policy was taken out or last renewed, this amount will be the full premium.
- If you have paid the premium, and no claim has arisen since the policy was taken out or last renewed, we will refund the premium you have paid less a proportion that pays for the period you were covered by the policy. If a claim has arisen since the policy was taken out or last renewed, we will not refund any premium.

If you are due a refund, we will work it out using the following equation.

$$\text{Premium refund} = \frac{0.8 \times \text{Premium paid} \times \text{Remaining period of insurance (in days)}}{\text{Full period of insurance (in days)}}$$

We will not pay a refund if the amount calculated is less than S$25.

3. Care of the vehicle

You must take all reasonable steps to protect the vehicle from loss or damage and maintain it in good condition. We can examine the vehicle (or any part of it) and carry out checks on any driver or employee of yours.

If the vehicle breaks down or is involved in an accident, it must not be left unattended until proper precautions to prevent further loss or damage have been taken. If the vehicle is driven before the necessary repairs are carried out, any increased or further damage this causes to the vehicle will not be covered by the policy.

4. If claim arises

a) You and any authorized driver or passenger (if appropriate) must not admit any blame, or offer or promise any payment, without our permission in writing.

b) After we have been told about an event that could give rise to a claim, we will be entitled to do the following.

- Defend or settle the claim, in your name or the name of any person the claim relates to.
- Pursue, in your name or the name of any person the claim relates to, but for our benefit, any claim to recover damages or any other amount we have paid in settling a claim.
- Conduct any proceedings as we see ft.

You accept that if we exercise any of these rights, you and any person the claim relates to must:

- provide all the necessary help and information we ask for; and
- allow us to examine all damage to the vehicle before it is repaired. We have this right whether or not you are entitled to make a claim, or intend to make a claim, under the policy.

c) If any loss or damage to the vehicle is insured by the policy, you must decide whether or not to claim for it. If you want to make a claim, you must do so within 14 days of discovering the loss or damage. If the cost of necessary repairs is more than S$300 in total, we must approve the cost before any repair can start.

5. If a claim relating to one event could be made under section 2, 3 and 4 of the policy, we will pay the claim under only one section, which will be the section that provides the higher amount of cover.

6. Keeping to the policy

We will only be liable under the policy if you keep to all the terms, conditions and endorsements.

7. Governing law

The policy will be governed by and interpreted in line with Singapore law.

8. Jurisdiction

If there is a legal dispute between you and us in connection with the policy, that dispute will not take account of judgments that were not first made by a competent court in West Malaysia or the Republic of Singapore.

9. Interpretation

The policy and the schedule should be read together. Any word or expression which has a specific meaning in this policy document has the same meaning in the schedule.

10. Declaring a no-claim discount

If the no-claim discount you declare is higher than the true no-claim discount that applies, you must pay us any resulting extra premium, by the due date set out in the written notice we send you. If you don't, we will shorten the period of insurance to reflect the premium you have paid. If we are required by law, or under an agreement shown under 'Right to recover amounts' in this policy document, to pay a third party for any liability that arose after the shortened period of insurance, you must repay the amount we have paid.

11. Reporting accidents, theft or criminal acts

a) If the vehicle is involved in an accident, regardless of whether it would give rise to a claim, you must call our Approved Reporting Centre within 24 hours or on the next working day (whichever is later).

b) If the vehicle is stolen or damaged by a criminal act, you must immediately report the theft or criminal act to us and the police, and co-operate with us in any action against the offender.

c) You must immediately send us every letter, claim, writ, summons or other document you receive, and must not respond to them yourself. You must also contact us immediately if you or any person the claim relates to find out about any impending prosecution, inquest, inquiry or offer in connection with any accident, theft or criminal act.

If you fail to keep to a, b or c above:

- the loss or damage resulting from the accident, theft or criminal act will not be covered under section 1 and section 2; and
- your no-claim discount at renewal will be reduced or lost, as shown below.

Current no-claim discount	No-claim discount at renewal
50%	40%
40%	30%
30%	20%
20%	10%
10%	0%
0%	0%

For every reported accident, your no-claim discount will be reduced by 30%.

If we fnd out about an accident that you did not report, we may reduce your no-claim discount further by applying a penalty for non-reporting.

12. Other insurance

The policy does not cover any loss, damage or liability which is insured by (or would have been if you did not have the policy) any other policy or policies. This insurance does not cover any amount over that which would be paid under the other policy or policies if you did not have this insurance.

13. Premium warranty

13.1 Payment before cover warranty (for non-corporate insured)

a) The premium for the policy must be paid to us, or the intermediary you took the policy out through, on or before the start date or renewal date of the policy. The premium will be considered to have been paid when:

- cash for the premium is handed over to us or the intermediary;

- a cheque for the premium is handed over to us or the intermediary and is not returned unpaid;
- a credit-card or debit-card payment for the premium is approved by the card issuer; or
- an electronic transfer or online payment goes through.

b) If the premium is not paid on or before the start date or renewal date of the policy, no cover will be provided, regardless of any payment you make after that date.

c) For insurance cover with free-look provision (that is, a provision which allows you to cancel the policy within a specific number of days and get a full refund), you can cancel the policy by returning this original policy document to us or the intermediary within the free-look period. We will refund the premium you have paid, as long as you have not made a claim, and the cover will be considered to have never been in place.

13.2 Premium payment warranty (for corporate insured)

a) If the period of insurance is 60 days or more, any premium due must be received in full by us or the intermediary you took the policy out through within 60 days of:

- the start date or renewal date of the policy; or
- the date each endorsement (if any) that applies to the policy comes into force.

b) If any premium due is not received in full by us or the intermediary within 60 days, as referred to above, then:

- cover will automatically end immediately after the end of the 60-day period; and
- we will be entitled to a payment of either S$25 or the appropriate proportion of the premium to reflect the time you were covered, whichever is more.

c) If the period of insurance is less than 60 days, any premium must be received in full by us or the intermediary within the period of insurance.

13.3 Essential condition for cover (for corporate insured)

The cover under the policy only applies if either of the following is true.

a) You have not had any insurance cover cancelled in the last 12 months due, totally or partly, to you breaking any condition relating to paying the premium.

b) If you have told us that in the last 12 months you have had insurance cover cancelled due, totally or partly, to you breaking any condition relating to paying the premium:

- you have since paid all the premium due for the time you were covered, as calculated by the relevant insurer; and
- you provide written confirmation of this from the insurer before cover under the policy starts.

14. Written notice

Every notice or communication you or we need to provide under the policy must be given in writing.

Endorsements

The following endorsements are amendments to the policy. They apply only if stated on your schedule or certificate of insurance.

A. The following endorsement automatically applies to the policy.

Non-Injury Motor Accident Report Scheme

You must report all accidents your vehicle is involved in, even if you do not intend to make a claim.

If the accident involves:

- a government vehicle or damage to government property;
- a foreign vehicle (a vehicle that is registered in another country, owned by visiting forces in Singapore or has USN or USG prefixes, and is insured by an insurance company not registered in Singapore);

- a pedestrian or cyclist; or
- a 'hit-and-run' incident where nobody needs medical treatment;

you or the authorized driver (as appropriate) must report the accident to the police as well as to us.

B. The following endorsements apply to the policy only if they are listed in the policy.

1 General excess

Regardless of anything to the contrary set out in this policy document, for each event giving rise to a claim you must pay:

- the amount shown in the schedule under the heading 'Excess', plus the associated Goods and Services Tax (GST); or
- the full amount of the claim;

whichever is less.

The said expenditure includes any claims, costs, expenses and other amounts we pay or become responsible for after exercising our rights under general condition 4.

For the purpose of this endorsement, 'event' means an event or series of events arising out of one cause and relating to any one vehicle insured under the policy.

3(p) Third party only

Section 1 (and its exceptions), section 3 and section 4 of this policy document are cancelled.

The whole of general condition 3 of this policy document is replaced by the following.

'You must take all reasonable steps to maintain the vehicle in good condition. We can examine the vehicle (or any part of it) and carry out checks on any driver or employee of yours.'

3(q) Third party, fire and theft

Regardless of anything to the contrary set out in the policy, section 1 of this policy document will only cover loss or damage caused by fire, external explosion, self-ignition, lightning, burglary or theft.

No cover will be provided under sections 3 and 4 of this policy document.

18 For fleet vehicles - Cancellation of no-claim discount

The 'No-claim discount (NCD)' clause in this policy document does not apply.

25 Strike, riot or civil commotion

The exception of 'strike, riot or civil commotion' in general exception 2 does not apply, and is considered to be deleted, if a claim is for any accident, loss, damage or liability directly caused by either of the following.

- The actions of any person taking part, together with others, in any disturbance of the peace (whether or not in connection with a strike or other industrial action),
- Any lawful authority's actions to suppress (or try to suppress) any disturbance of the peace, or to minimize the consequences of the disturbance.
- The deliberate behavior of any worker when done to support a strike or industrial action, or to resist a lockout, or any lawful authority's actions to prevent (or try to prevent) any such behavior, or to minimize the consequences of the behavior.

Except where required by law, this endorsement does not apply to any claim relating to accident, loss, damage or liability directly or indirectly caused by, arising from or contributed to by:

- war, invasion and hostilities (whether war is declared or not) civil war, rebellion, revolution, uprising or overthrowing of power;
- terrorism (as defined in general exception 11) or violence; or
- the direct or indirect consequences of any of these situations.

If we think that this endorsement prevents the policy from covering the accident, loss, damage or liability, and you disagree, you must provide proof that this exception does not apply. If you don't, the loss, damage, cost or expense will not be covered.

57 Flood, typhoon, hurricane, volcanic eruption, earthquake

Regardless of the general exceptions that apply to section 1, cover under that section will be extended to cover accidental loss of or damage to the vehicle arising from natural disaster or extreme weather conditions, including flood, typhoon, hurricane, volcanic eruption and earthquake, anywhere in the geographical area set out in this policy document or while being carried by a direct sea route across the straits between:

- the island of Penang and the mainland; or
- Changi Point, Singapore and Tanjong Berlungkor, Johor.

We will decide whether to pay a cash amount to cover the loss or damage, or to repair or replace the vehicle or any part of it.

The most we will pay is the value of the lost or damaged parts and the reasonable cost of fitting those parts, based on the market value of the vehicle at the time of the loss or damage, up to the estimated market value shown in the schedule.

72(b) Legal liability of passengers for acts of negligence

If you ask, we will extend section 2 to cover the liability of any passenger getting into, travelling in or getting out of the vehicle, as long as they:

- are not driving the vehicle or in charge of it for the purpose of driving it;
- do not have this cover under any other insurance policy; and
- keep to the terms of the policy.

Exceptions

We will not cover a passenger's liability for:

- death of or bodily injury to any of their employees if the death or bodily injury arises out of or in the course of their employment; or
- damage to property that you or they own or are responsible for.

89 Breakage of glass in windscreens or windows

We will pay up to the amount shown in the schedule under the heading 'Breakage of Windscreen' for repairing or replacing broken glass in the vehicle's windscreen or windows (as long as there is no other damage to the vehicle). This claim would not affect any no-claim discount.

You will have to pay S$100 (or the excess set out in the schedule, if this is higher), plus GST, for each claim under this endorsement.

92 Leasing agreement

You have the vehicle under a leasing agreement between you and the leasing company named in the schedule. The leasing company own the vehicle. Any payment we make under section 1 of this policy document for loss of or damage to the vehicle (except where we pay for the vehicle to be repaired or replaced) will be paid to the leasing company while they still own the vehicle. When we have made that payment, we will have no further liability for the loss or damage.

Regardless of anything to the contrary set out in the leasing agreement, you have the policy as the 'principal party' of the leasing agreement, not as the leasing company's agent or trustee. Nothing in the policy makes you an agent or trustee for the leasing company or transfers your rights, responsibilities and benefits under the policy to the leasing company. Also, nothing in the policy gives the leasing company the right to sue us for not meeting our obligations.

Policy Owners' Protection Scheme

This policy is protected under the Policy Owners' Protection Scheme which is administered by the Singapore Deposit Insurance Corporation (SDIC). Protection is automatic for your policy, you do not need to take any action. For more information on the benefits covered under the scheme, contact us or visit the General Insurance Association website (www.gia.org.sg) or the SDIC website (www.sdic.org.sg).