



Car Insurance to meet your needs



### Don't worry, drive with a peace of mind

ECiCS provides comprehensive coverage without hurting your wallet. Accidents are inevitable and we understand that car accidents can be stressful and inconvenient. Be assured that your car receives the best care at our authorised workshops and you receive the best care at ECiCS.

### Key Benefits

**Repair at Borneo Motor (Singapore) Pte Ltd/Champion Motor (1975) Pte Ltd or at ECiCS authorised workshops**

Quality repairs, genuine parts and best service for your car.

### Free No Claim Discount (NCD) Protector from 10% NCD

You work hard for your NCD, we work hard to protect your NCD. Protect your NCD from 10% onwards.

### Free Excess Waiver for Named Drivers in Authorised Workshops

Excess waiver on first claim at any of ECiCS's authorised workshops

- NCD 30% and above: Waiver up to \$750 for your repair excess on your first claim.
- NCD below 30%: Waiver up to \$250 if you share your in-car camera accident video footage with us.

### Courtesy Car

Rental car up to 1,600cc or 2,000cc provided for up to 10 days from the commencement of accident repair.

### NCD Protector Recognition

If you have a claim, we will continue to recognize your protected NCD from your current insurer.

### Unlimited Windscreen Cover with Zero Excess

We pay for unlimited windscreen repairs\* without you paying for any excess if you choose to repair your windscreen at any of ECiCS authorised workshops.

### Optional Add-Ons

#### Buy Up NCD (BUN)

Jump start to 50% NCD upon renewal by paying additional premium in the first year.

#### 24/7 Roadside Assistance

Receive roadside assistance support for minor fixes within Singapore.

#### Key Replacement Cover

Receive reimbursement for the cost of replacing your motor car keys in the event of theft or robbery.

#### Personal Accident Enhancement

Benefit from coverage of up to S\$150,000 for the Insured and/or Named Driver driving the Insured vehicle at the time of an accident.

#### Medical Expenses Enhancement

Gain coverage of up to S\$2,200 for the Insured and/or Named Driver driving the Insured vehicle at the time of an accident.

## Motor Car Insurance Summary

Benefits at a glance	
✓	Comprehensive coverage for your car against accidental loss or damage
✓	Unlimited cover for third party liabilities in respect of death or bodily injury
✓	Up to \$5,000,000 cover for third party liabilities in respect of property damage
✓	You/Named driver can claim up to \$50,000 for personal accident
✓	You/Named driver can claim up to \$500 for medical bills
✓	Protected for damage or loss caused during a strike, riot or civil commotion
✓	Cover for flood and windstorm damages
✓	24/7 accident assistance and accident-related towing services
✓	Windscreen cover with automatic reinstatement (\$100* excess applies)
ECICS motor policy includes	Description
NCD Protector	From 10% NCD
Waiver of excess	Up to \$750 (if current NCD is 30% or more)
Courtesy Car	Up to 10 days (Up to 1,600cc or 2,000cc)
Personal accident cover	Up to \$50,000 on basic coverage
Personal medical expenses	Up to \$500 on basic coverage
Optional Add-Ons	
BUN - Buy Up NCD	Jump start to 50% NCD upon renewal
Personal Accident +	Top up \$30,000/\$60,000/\$100,000 in coverage
Medical Expenses +	Top up \$200/\$700/\$1,700 in coverage
Key Replacement Cover	Coverage of \$300/\$500
24/7 Roadside Assistance	Breakdown assistance within Singapore



To view our list of approved accident reporting centers, please scan the QR code or visit: [www.ecics.com.sg](http://www.ecics.com.sg)



### Important Notice:

GST will apply to all excess amounts stated.

NCD protector benefits may not be transferable to another insurer.

NCD benefit does not guarantee renewal of the policy.

This insurance is underwritten by ECICS Limited. This brochure is not a contract of insurance. The specific terms, exclusions and conditions applicable to this insurance are set out in the policy. No insurance is in force until the Proposal Form is accepted by ECICS Limited in accordance to the policy terms and conditions.

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 policies that are covered under the scheme as well as the limits of coverage, where applicable, please contact ECICS Limited or visit ECICS, GIA and SDIC websites ([www.ecics.com.sg](http://www.ecics.com.sg) or [www.gia.org.sg](http://www.gia.org.sg) or [www.sdic.com.sg](http://www.sdic.com.sg)).

ECICS was set up in 1975 by the Singapore government to encourage and support the growth of export. ECICS was eventually privatised and is now a full subsidiary of IFS Capital Limited, a public listed financial group on Singapore SGX board. Its ultimate parent company is PhilipCapital Group which is one of the largest financial institutions in Singapore.

In 2013, ECICS became a fully licensed general insurer under the approval of Monetary Authority of Singapore. This has allowed ECICS to underwrite a full range of general insurance business product lines. For enquiries, please contact your agent/broker or call us at **6206 5588**.

### ECICS Limited

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