

## Frequently Asked Questions

### 1. What is the Young and/or Inexperienced Driver Excess about?

This Excess (the first amount of any claim to be borne by you) applies in respect of a claim for loss or damage when the Insured Vehicle is driven by any person (other than the Policyholder) who is under 23 years old and/or is holding a valid driving licence for 2 years or less. It is payable on top of the regular vehicle standard policy Excess.

### 2. What is Market Value and how is this determined?

This is the assessed value of the Insured Vehicle at the time of the accident, arrived at by comparing retail prices for vehicles of the same make, model, age and condition.

### 3. Do I have to reinstate my windscreen cover after a claim? Will my No Claim Discount (NCD) be affected?

The windscreen benefit covers the cost of reinstating any glass in the windscreen and windows including the in-vehicle unit (IU). Lexus DriveElite 360 policyholders do not have to pay any excess for this. Such claims do not affect your NCD entitlement and your windscreen cover will be automatically reinstated at no cost to you.

### 4. Can I claim for damages to my vehicle due to falling trees and in the event of flood? Will my NCD be affected when I make such claims?

Lexus DriveElite 360 covers damage caused by fallen trees or branches due to adverse weather and flood related damages. Such claims do not affect your NCD entitlement.

### 5. What is the NCD Protector and how does it work?

The NCD Protector is a benefit available to holders of 30% NCD and above at an additional premium. It protects your NCD entitlement in the event of a first claim in the policy year. See illustration below on how it works:

No. of claims made or arisen during the period of insurance	NCD at inception date of this policy		
	30%	40%	50%
0	40%	50%	50%
1	30%	40%	50%
2	0%	10%	20%
3 or more	0%	0%	0%

#### Important notes of the NCD Protector benefit:

- Not transferable to another insurer. You need to renew with us to enjoy this benefit.
- Not available where loss of NCD is due to non or late reporting of accidents.
- Does not protect against non-renewal or cancellation of the policy.

### 6. How does Courtesy Car Benefit work?

We will provide You with a rental vehicle of an engine capacity of up to 2,500cc up to maximum of twelve (12) days per policy year while the Insured Vehicle undergoes repairs at Borneo Motors (S) Pte Ltd or at our authorised workshops following accident damage during the approved repair period. Cover starts from the first day of repair, exclude windscreen repair.

## ABOUT MSIG INSURANCE

A leading general insurer with a local presence of over 100 years, MSIG Insurance offers an extensive range of insurance solutions for commercial and personal risk protection, enabling the security and safety of individuals and businesses. MSIG holds an A+/Stable financial rating by Standard & Poor's.

A testament to its growing strength and influence, MSIG has garnered numerous awards for delivering digitally innovative and customer-centric solutions. It was named Asia's Most Transformative Insurer (2019) by the IDC Financial Insights and The Digital Insurer of the Year (2018) by The Asset, an independent financial research publication in Asia.

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Please refer to [msig.com.sg](http://msig.com.sg) for current information and ratings.

#### MSIG Insurance (Singapore) Pte. Ltd.

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#### Administered by:

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## Lexus DriveElite 360

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## KEY BENEFITS

- Waiver of windscreen excess
- No maximum age limit for Personal Accident Coverage
- Choice of 6 or 12 months Instalment payment plans\* for your premium
- Optional add-on of NCD Protector for NCD holders of 30% NCD or higher

\*Selected Bank

Benefits Summary		Limit of Liability
1.	<b>Comprehensive Coverage</b> of Insured Vehicle against accidental loss or damage	Market Value of Insured Vehicle at time of loss or damage
	<b>Liability To Third Parties</b>	
	Death or bodily injury to any person	Unlimited
	Damage to property	\$5,000,000
2.	<b>Personal Accident Benefits</b>	
	Policyholder	\$100,000
	Authorised Driver and/or passenger (up to legal seating capacity)	\$50,000 each
3.	<b>Medical Expenses</b>	
	Policyholder	Up to \$1,000
	Authorised Driver and/or passenger (up to legal seating capacity)	Up to \$1,000 each
4.	<b>Authorised workshops for accident repairs to Insured Vehicle</b>	<b>Borneo Motors (S) Pte Ltd</b> or at our authorised workshops
5.	<b>New for Old Replacement</b> (High performance, sports makes and high value vehicles excluded) Replaces with a new vehicle of the same make, model and engine capacity up to \$100,000 above the Market Value of the Insured Vehicle at the time of a Total Loss or Constructive Total Loss occurring within 12 months of its first registration, or pays for the difference. This benefit does not cover losses caused by flood, theft or robbery of the Insured Vehicle.	Covered
6.	<b>NCD Protector</b> The NCD Protector is an optional benefit available to holders of 30% NCD or higher at an additional premium. It protects your NCD entitlement in the event of a first claim in the policy year.	Covered
7.	<b>Courtesy Car</b> We will provide You with a rental vehicle while the Insured Vehicle undergoes repairs at Borneo Motors (S) Pte Ltd or at our authorised workshops following accident damage during the approved repair period. Cover starts from the first day of repair, exclude windscreen repair.	Rental vehicle up to 2,500cc Max 12 days per policy year
8.	<b>Windscreen</b> Windscreen Cover due to breakage. Excess of \$100 will be waived at Borneo Motors (S) Pte Ltd.	Auto reinstatement
9.	<b>24 hours Automobile and Medical Assistance Services</b>	
	Auto Assistance Helpline Services such as emergency towing, roadside assistance, vehicle repatriation, accident & police report notification, locksmith referral and many more	Available
	Emergency medical evacuation and repatriation of the Policyholder for accidents within the Geographical area (excluding Singapore) in connection with the Insured Vehicle	\$50,000

Currency: Singapore dollars

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**Inchcape Automotive Services Pte. Ltd.**



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Closed on Sunday & Public Holidays



**insurance@inchcape.com.sg**

**Geographical Area:** Singapore, West Malaysia and that part of Thailand within 80 kilometres of the border between Thailand and West Malaysia.

**Notes:** Cover is subject to an Excess for vehicle damage repairs. An additional Young and/or Inexperienced Driver Excess of \$3,000 applies for any person (other than Policyholder) who is under 23 years old and/or is holding a valid driving licence for 2 years or less.

This policy is protected under the Policy Owners' Protection Scheme which is administered by the Singapore Deposit Insurance Corporation. For more information on the scheme, please visit [www.gia.org.sg](http://www.gia.org.sg) or [www.sdic.org.sg](http://www.sdic.org.sg)

This document is not a contract of insurance. Full details of the terms, conditions and exclusions of this insurance are provided in the policy and will be sent to you upon acceptance of your application by MSIG Insurance (Singapore) Pte. Ltd.

Information correct as at 13 October 2020.

## Frequently Asked Questions

### 1. What is the Young and/or Inexperienced Driver Excess about?

This Excess (the first amount of any claim to be borne by you) applies in respect of a claim for loss or damage when the Insured Vehicle is driven by any person (other than the Policyholder) who is under 23 years old and/or is holding a valid driving licence for 2 years or less. It is payable on top of the regular vehicle standard policy Excess.

### 2. What is Market Value and how is this determined?

This is the assessed value of the Insured Vehicle at the time of the accident, arrived at by comparing retail prices for vehicles of the same make, model, age and condition.

### 3. Do I have to reinstate my windscreen cover after a claim? Will my No Claim Discount (NCD) be affected?

The windscreen benefit covers the cost of reinstating any glass in the windscreen and windows including the in-vehicle unit (IU). Suzuki DriveElite 360 policyholders do not have to pay any excess for this. Such claims do not affect your NCD entitlement and your windscreen cover will be automatically reinstated at no cost to you.

### 4. Can I claim for damages to my vehicle due to falling trees and in the event of flood? Will my NCD be affected when I make such claims?

Suzuki DriveElite 360 covers damage caused by fallen trees or branches due to adverse weather and flood related damages. Such claims do not affect your NCD entitlement.

### 5. What is the NCD Protector and how does it work?

The NCD Protector is a benefit available to holders of 30% NCD and above at an additional premium. It protects your NCD entitlement in the event of a first claim in the policy year. See illustration below on how it works:

No. of claims made or arisen during the period of insurance	NCD at inception date of this policy		
	30%	40%	50%
0	40%	50%	50%
1	30%	40%	50%
2	0%	10%	20%
3 or more	0%	0%	0%

#### Important notes of the NCD Protector benefit:

- Not transferable to another insurer. You need to renew with us to enjoy this benefit.
- Not available where loss of NCD is due to non or late reporting of accidents.
- Does not protect against non-renewal or cancellation of the policy.

### 6. How does Courtesy Car Benefit work?

We will provide You with a rental vehicle of an engine capacity of up to 1,600cc up to maximum of 10 days per policy year while the Insured Vehicle undergoes repairs at Champion Motors (1975) Pte Ltd or at our authorised workshops following accident damage during the approved repair period. Cover starts from the first day of repair, exclude windscreen repair.

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## KEY BENEFITS

- Waiver of windscreen excess
- No maximum age limit for Personal Accident Coverage
- Choice of 6 or 12 months Instalment payment plans\* for your premium
- Optional add-on of NCD Protector for NCD holders of 30% NCD or higher

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Benefits Summary		Limit of Liability
1.	<b>Comprehensive Coverage</b> of Insured Vehicle against accidental loss or damage	Market Value of Insured Vehicle at time of loss or damage
	<b>Liability To Third Parties</b>	
	Death or bodily injury to any person	Unlimited
	Damage to property	\$5,000,000
2.	<b>Personal Accident Benefits</b>	
	Policyholder	\$100,000
	Authorised Driver and/or passenger (up to legal seating capacity)	\$50,000 each
3.	<b>Medical Expenses</b>	
	Policyholder	Up to \$1,000
	Authorised Driver and/or passenger (up to legal seating capacity)	Up to \$1,000 each
4.	<b>Authorised workshops for accident repairs to Insured Vehicle</b>	<b>Champion Motors (1975) Pte Ltd</b> or at our authorised workshops
5.	<b>New for Old Replacement</b> (High performance, sports makes and high value vehicles excluded) Replaces with a new vehicle of the same make, model and engine capacity up to \$100,000 above the Market Value of the Insured Vehicle at the time of a Total Loss or Constructive Total Loss occurring within 12 months of its first registration, or pays for the difference. This benefit does not cover losses caused by flood, theft or robbery of the Insured Vehicle.	Covered
6.	<b>NCD Protector</b> The NCD Protector is an optional benefit available to holders of 30% NCD or higher at an additional premium. It protects your NCD entitlement in the event of a first claim in the policy year.	Covered
7.	<b>Courtesy Car</b> We will provide You with a rental vehicle while the Insured Vehicle undergoes repairs at Champion Motors (1975) Pte Ltd or at our authorised workshops following accident damage during the approved repair period. Cover starts from the first day of repair, exclude windscreen repair.	Rental vehicle up to 1,600cc Max 10 days per policy year
8.	<b>Windscreen</b> Windscreen Cover due to breakage. Excess of \$100 will be waived at Champion Motors (1975) Pte Ltd.	Auto reinstatement
9.	<b>24 hours Automobile and Medical Assistance Services</b>	
	Auto Assistance Helpline Services such as emergency towing, roadside assistance, vehicle repatriation, accident & police report notification, locksmith referral and many more	Available
	Emergency medical evacuation and repatriation of the Policyholder for accidents within the Geographical area (excluding Singapore) in connection with the Insured Vehicle	\$50,000

Currency: Singapore dollars

**Geographical Area:** Singapore, West Malaysia and that part of Thailand within 80 kilometres of the border between Thailand and West Malaysia.

**Notes:** Cover is subject to an Excess for vehicle damage repairs. An additional Young and/or Inexperienced Driver Excess of \$3,000 applies for any person (other than Policyholder) who is under 23 years old and/or is holding a valid driving licence for 2 years or less.

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The windscreen benefit covers the cost of reinstating any glass in the windscreen and windows including the in-vehicle unit (IU). Toyota DriveElite 360 policyholders do not have to pay any excess for this. Such claims do not affect your NCD entitlement and your windscreen cover will be automatically reinstated at no cost to you.

### 4. Can I claim for damages to my vehicle due to falling trees and in the event of flood? Will my NCD be affected when I make such claims?

Toyota DriveElite 360 covers damage caused by fallen trees or branches due to adverse weather and flood related damages. Such claims do not affect your NCD entitlement.

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	<b>Liability To Third Parties</b>	
	Death or bodily injury to any person	Unlimited
	Damage to property	\$5,000,000
2.	<b>Personal Accident Benefits</b>	
	Policyholder	\$100,000
	Authorised Driver and/or passenger (up to legal seating capacity)	\$50,000 each
3.	<b>Medical Expenses</b>	
	Policyholder	Up to \$1,000
	Authorised Driver and/or passenger (up to legal seating capacity)	Up to \$1,000 each
4.	<b>Authorised workshops for accident repairs to Insured Vehicle</b>	<b>Borneo Motors (S) Pte Ltd</b> or at our authorised workshops
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9.	<b>24 hours Automobile and Medical Assistance Services</b>	
	Auto Assistance Helpline Services such as emergency towing, roadside assistance, vehicle repatriation, accident & police report notification, locksmith referral and many more	Available
	Emergency medical evacuation and repatriation of the Policyholder for accidents within the Geographical area (excluding Singapore) in connection with the Insured Vehicle	\$50,000

Currency: Singapore dollars

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