

## Enjoy more value and convenience with the 2-year plan

Get even more value with the Toyota Auto Protector 2-year plan for your new car purchase.

### Save up to 10% on your premiums

Receive instant savings on your premium when you sign up for the 2-year plan.

### Protect against claims loading

Your premium will not be increased for the second year, even if a claim was made during the first year of your 2-year plan.



### Renew with ease

Enjoy the convenience of automatic renewal after the first year of your 2-year plan.

\*Speak to a sales representative to find out more.

### Always at your service

Nominee Agent Name and Contact

#### Important notice

A Young and/or Inexperienced Driver Excess (YIDR) of S\$3,210 (inclusive of GST), in addition to the Policy Excess, applies to You or any Authorised Driver (named and unnamed) who is below the age of 23 (in case of All Age Condition policies) and/or has less than 2 years' driving experience. The YIDR Excess is not applicable to Named Driver policies.

All benefits are subject to policy terms, conditions and exclusions.

In association with:



Arranged by:



This insurance is underwritten by AIG Asia Pacific Insurance Pte. Ltd. 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 the company in accordance to the policy terms and conditions.

American International Group, Inc. (AIG) is a leading global insurance organization. Building on 100 years of experience, today AIG member companies provide a wide range of property casualty insurance, life insurance, retirement products, and other financial services to customers in more than 80 countries and jurisdictions. These diverse offerings include products and services that help businesses and individuals protect their assets, manage risks and provide for retirement security. AIG common stock is listed on the New York Stock Exchange.

Additional information about AIG can be found at [www.aig.sg](http://www.aig.sg) | YouTube: [www.youtube.com/aig](http://www.youtube.com/aig) | Twitter: [@AIGinsurance](https://twitter.com/AIGinsurance) [www.twitter.com/AIGinsurance](http://www.twitter.com/AIGinsurance) | LinkedIn: [www.linkedin.com/company/aig](http://www.linkedin.com/company/aig). These references with additional information about AIG have been provided as a convenience, and the information contained on such websites is not incorporated by reference into this brochure.

AIG is the marketing name for the worldwide property-casualty, life and retirement, and general insurance operations of American International Group, Inc. For additional information, please visit our website at [www.aig.sg](http://www.aig.sg). All products and services are written or provided by subsidiaries or affiliates of American International Group, Inc. Products or services may not be available in all countries, and coverage is subject to actual policy language. Non-insurance products and services may be provided by independent third parties. Certain property-casualty coverages may be provided by a surplus lines insurer. Surplus lines insurers do not generally participate in state guaranty funds, and insureds are therefore not protected by such funds.

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 AIG Asia Pacific Insurance Pte. Ltd. or visit the AIG, GIA or SDIC websites ([www.aig.sg](http://www.aig.sg) or [www.gia.org.sg](http://www.gia.org.sg) or [www.sdic.org.sg](http://www.sdic.org.sg)).

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# Toyota Auto Protector

The protection your car deserves



Enjoy **greater savings** with AIG!



# Which other car insurance gives you all of this?

AIG's Toyota Auto Protector is designed with one goal in mind – to give you peace of mind, knowing that you'll be well taken care of if you ever get into a road accident. From ensuring that your car receives the best repair service at the dealer's workshop, to providing a courtesy car so your daily schedule won't be affected, Toyota Auto Protector goes above and beyond regular car insurance plans.



## Key benefits for Toyota Auto Protector Plan



### Repair at Toyota Bodycare Centre

Don't compromise your car's manufacturer's warranty or settle for unofficial repairs. Our insurance allows you to repair your car at Toyota Bodycare Centre, ensuring that it receives quality repairs and uses genuine parts.



### UNIQUE! Claim a brand new car

Within the first 36 months of purchase, we've got you covered no matter how serious the damage is to your car. If it is damaged beyond economical repair, we will pay for a brand new car of the same make and model.\*



### UNIQUE! Get a courtesy car for as long as you need!

Your lifestyle doesn't have to be disrupted by an accident. Unlike other insurers who only provide up to S\$50 to cover your daily transportation, we will provide you with a 1,500cc to 1,600cc car, and the courtesy car is yours to use for as long as your vehicle is being repaired and certified by our authorized surveyor for the repair period required.\*



### Up to S\$100,000 personal accident coverage

Enjoy one of the highest personal accident benefits in the market, with up to S\$100,000 payable if you get into an accident as a driver in any car – not just your own.



### Protect your No Claim Discount (NCD) from natural disasters

Having your car damaged due to flood or other natural disasters does not make you a reckless driver. That's why we will not reduce your NCD for claims due to flood and other natural disasters.



### UNIQUE! Excess waiver for in-car camera footage

Share your in-car camera accident video footage with us. Help fight fraudulent claims, and get rewarded with up to S\$1,070 (inclusive of GST) in excess waivers.\*



### Pay nothing for windscreen replacement

The S\$107 (inclusive of GST) excess on your windscreen replacement will be waived if the repairs are carried out at Toyota Bodycare Centre.

\*Terms and conditions apply. Please refer to your auto policy for details.

## Additional benefits

- ✓ Unlimited liability cover for your passengers
- ✓ Unlimited cover for third party liabilities due to the negligence of your passengers\*
- ✓ Passengers receive personal accident coverage of up to S\$10,000 each
- ✓ You, your authorised drivers and passengers can each claim up to S\$1,000 for medical expenses
- ✓ Cover for damage or loss caused during strikes, riots or civil commotion
- ✓ Cover for flood and windstorm damages
- ✓ Claims-related accident towing
- ✓ 24-hour assistance for claims enquiries

\*Terms and conditions apply. Please refer to your auto policy for details.

## Optional benefits

### Protect your NCD

Safeguard your hard-earned NCD with our optional NCD Protector, which allows you to keep your NCD on your next renewal\* in the event that you have to make a claim.

Claims made during insured period	0	1	2	3
NCD upon renewal	50%	50%	20%	0%

\*The NCD that is protected under the NCD Protector is not transferable to any other insurer. The NCD Protector does not guarantee renewal of the policy.

# Auto Insurance

Car insurance plans to meet your needs



## Don't worry, we have you covered

Enjoying ease and convenience is what you value when you own a car. AIG understands and we will go the extra mile to keep you driving. Our three comprehensive car insurance plans help you match your cover to your needs. We also understand that car accidents can be stressful, so our team of claims specialists work hard to ensure you have a seamless claim experience and get back on the road quickly.

### Key benefits

#### **NEW!** Claim a brand new car

Within the first 3 years of purchase, we've got you covered no matter how serious the damage is to your car. If it is damaged beyond economical repair, we will pay for a brand new car of the same make and model.\*

#### **NEW!** Excess waiver of up to S\$1,000 with an in-car-camera

Share your in-car camera accident video footage with us. Help fight fraudulent claims, and get rewarded with up to S\$1,000 in excess waivers.\*

#### Choice of workshops

Whether you have a continental car that can only be repaired at the dealer's workshop, a new car that is still under manufacturer's warranty, or have no workshop preferences, we have a car insurance plan that matches your repair and servicing needs.

#### Free 24-hour towing & roadside assistance

With AutoPlus, you will receive roadside assistance to fix minor problems such as flat tyres or flat batteries, and towing services after a breakdown. This service is free for you, anywhere in Singapore.

#### Waiver of excess on accident repairs

With AutoPlus, we will waive up to S\$1,000 for your repair excess for your first claim at any one of AIG's authorised workshops, depending on your No Claim Discount (NCD).

#### Personal accident coverage

Get extra coverage of up to S\$50,000 with AutoPlus, and up to S\$20,000 with AutoPlan and AutoValue, claimable together with your personal accident or life insurance plans.

#### Cover your car key

If your car key gets stolen, we will pay for the cost of replacing your car's lock and key, for up to S\$800. We will also pay for locksmithing or towing costs if you accidentally lock your keys in the car (S\$50\* excess applies).

\*Terms and conditions apply. Please refer to your auto policy for details.

## Optional add-ons

#### **NEW!** Get a courtesy car for as long as you need!

Your lifestyle doesn't have to be disrupted by an accident. Unlike other insurers who only provide up to S\$50 to cover your daily transportation, we will provide you with a replacement car, delivered to your doorstep. The courtesy car is yours to use for as long as your vehicle is being repaired, without any limit on the number of days.\*

Replacement car type	Additional premium (including 7% GST)
1,500cc – 1,600cc	S\$104.86
1,800cc – 2,000cc	S\$126.26

**AutoPlus exclusive:** Loss of use courtesy car is included in AutoPlus!

#### NCD Protector# for drivers with 50% NCD

With our optional NCD Protector add-on, your first claim during the policy year will not reduce your NCD.

**AutoPlus and AutoPlan exclusive:** AutoPlus and AutoPlan policyholders with 50% NCD will receive the NCD Protector when you renew your policy!

#### Age condition policy

If you do not need to include younger drivers in your auto policy, you can enjoy lower premiums by limiting the coverage of your policy to drivers aged 30, 35, or 40 years and above - the higher the age condition, the lower your premium!

#### Flexible policy excess

Increase your policy excess to up to S\$3,000\* and enjoy lower premiums, or reduce your policy excess to enjoy greater peace of mind.

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\* GST will apply to all excess amounts stated.

# NCD that is protected under the NCD Protector Benefit is not transferable to any other insurer. NCD Protector Benefit does not guarantee renewal of the policy.

## Product comparison

Key benefits	AutoValue	AutoPlus	AutoPlan
Choice of workshop	Authorised workshops appointed by AIG	Car is 3 years old or newer: Dealer or AIG workshops Car is above 3 years old: AIG workshops	No workshop restriction
Brand new replacement car	Not applicable	For cars less than 3 year old and damaged beyond economical repair	
24-hour towing and roadside assist	Not available	Free	Not available
Waiver of excess on accident repairs	Not applicable	50% NCD: Full waiver of Excess up to S\$1,000 Below 50% NCD: Half waiver of Excess up to S\$1,000	Not applicable
Personal accident cover	Up to S\$20,000	Up to S\$50,000	Up to S\$20,000
Cover your car key	Up to S\$800		
Optional add-ons			
Loss of use courtesy car	Optional add-on	Included	Optional add-on
NCD Protector for 50% NCD	Optional add-on	Included upon policy renewal	Included upon policy renewal
Other benefits			
<ul style="list-style-type: none"> <li>✓ Windscreen cover with automatic reinstatement (S\$100* excess applies)</li> <li>✓ Unlimited liability cover for your passengers</li> <li>✓ Unlimited cover for third party liabilities due to negligence of your passengers</li> <li>✓ Passengers receive personal accident coverage of up to S\$10,000 each</li> <li>✓ You, your authorised driver and passengers can each claim up to S\$500 for medical bills</li> <li>✓ Cover for damage or loss caused during a strike, riot or civil commotion</li> <li>✓ Cover for flood and windstorm damages</li> <li>✓ Claims-related accident towing</li> <li>✓ 24-hour assistance for claims enquiries</li> </ul>			



To view our list of approved accident reporting centres, please scan the QR code or click [here](#).

### AIG now offers Policy Lifetime Repair Guarantee!

Your own damage accident repairs carried out by any of AIG's designated authorised workshops will come with a policy lifetime workmanship and paintwork repair guarantee.\*

\* Terms and conditions apply.

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For enquiries, please contact your agent/broker, call us at 6419 3000, or visit [www.aig.sg](http://www.aig.sg)



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