

Summary of Cover	Maximum amount payable
<p><b>Accidental loss, fire or theft damage to your car:</b></p> <ul style="list-style-type: none"> <li>➤ Your car</li> <li>➤ Audio equipment</li> <li>➤ Accessories</li> <li>➤ Windscreen</li> </ul>	<p><b>To the market value of your car including the COE</b></p> <p>S\$500</p> <p>S\$500</p> <p>Unlimited if you use the Aviva authorised repairer (S\$600 cap if non-approved repairer)</p>
<p><b>Your liability towards other persons:</b></p> <ul style="list-style-type: none"> <li>➤ Death or injury to another person, including passengers</li> <li>➤ Damage to property</li> <li>➤ Legal costs (with our consent)</li> </ul>	<p>Unlimited</p> <p>S\$5,000,000</p> <p>Unlimited</p>
<p><b>Injury to you:</b></p> <ul style="list-style-type: none"> <li>➤ Death or total loss of sight or hearing</li> <li>➤ Loss of limb</li> <li>➤ Loss of sight/hearing in one eye/ear</li> </ul>	<p>S\$20,000</p> <p>S\$10,000</p> <p>S\$10,000</p>
<p><b>Medical expenses:</b></p> <ul style="list-style-type: none"> <li>➤ If you or any passenger in your car are injured in an accident</li> </ul>	<p>S\$1,000</p>
<p><b>Personal belongings:</b></p> <ul style="list-style-type: none"> <li>➤ Whether loss in an accident or through fire or theft</li> </ul>	<p>S\$500</p>
<p><b>Child seat cover:</b></p> <ul style="list-style-type: none"> <li>➤ If a child seat is fitted to your car and is damaged following an accident</li> </ul>	<p>S\$250</p>
<p><b>Use of your car outside of Singapore:</b></p> <ul style="list-style-type: none"> <li>➤ West Malaysia</li> <li>➤ Peninsula Thailand (up to 80km from West Malaysia border)</li> </ul>	<p>Up to the cover of your policy in Singapore and including the minimum legal requirements in both Malaysia and Thailand</p>
<p><b>Other policy benefits:</b></p> <ul style="list-style-type: none"> <li>➤ The Aviva approved accident &amp; repair service providing "at scene of accident" assistance</li> <li>➤ No excess payable if not "at fault" in an accident</li> <li>➤ If your car is less than 12 months old and damage repairs are greater than 70% of the value of your car, we will provide <b>a new car replacement</b></li> <li>➤ Free "get you home" cover following an accident in Singapore</li> <li>➤ Free emergency car breakdown assistance in Singapore</li> </ul>	

The following optional covers are also available:	Maximum amount payable
<b>Replacement locks and keys:</b> <ul style="list-style-type: none"> <li>➤ If your ignition keys are lost or stolen, the cost of replacing the affected locks, transmitter, central locking interface and any affected parts of the cars alarm or immobiliser</li> </ul>	S\$500
Additional <b>personal accident cover</b> including injury to you or any passengers in your car: <ul style="list-style-type: none"> <li>➤ Death or total loss of sight or hearing</li> <li>➤ Loss of limb</li> <li>➤ Loss of sight/hearing in one eye/ear</li> </ul>	S\$100,000 S\$50,000 S\$50,000
<b>Additional audio cover:</b> <ul style="list-style-type: none"> <li>➤ Audio equipment</li> </ul>	S\$1,500
<b>Identity theft:</b> <ul style="list-style-type: none"> <li>➤ If your identity has been fraudulently used, we will pay for expenses incurred in relation to recovering your identity, defending lawsuits and removing any criminal or civil judgments made against you</li> <li>➤ Fraudulent transactions on your credit card</li> </ul>	S\$2,500 S\$500
<b>Loss of use cover:</b> <ul style="list-style-type: none"> <li>➤ In the event of an accident, stay mobile with a replacement car free of charge for up to 10 days</li> </ul>	Up to 10 days use

### Accident Reporting

You MUST report all accidents to Us within 24 hours of the occurrence regardless of whether You intend to claim on Your own policy or not, or whether Your car is damaged or not. Should You fail to do so, Your No Claims Discount could be affected and Your claim may be prejudiced.

### Policy Owners' Protection Scheme (PPF)

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 us or visit the GIA or SDIC web-sites ([www.gia.org.sg](http://www.gia.org.sg) or [www.sdic.org.sg](http://www.sdic.org.sg)).