

Commercial Vehicle Insurance

Summary of Cover



Commercial Vehicle - Summary Of Cover

Features	Comprehensive	Third Party Fire & Theft	Third Party Only
<p>Accidental loss, fire or theft damage</p> <p>We'll cover you up to the cost of your vehicle's market value including the COE. Your manufacturer-fitted vehicle accessories and audio equipment are covered for an unlimited amount.</p>	✓	✓ ¹	x
<p>Repairs for your vehicle</p> <p>Where you can send your vehicle for repairs.</p>	Approved repairer only	Approved repairer only ¹	x
<p>Additional excess for young and inexperienced driver</p> <p>If the driver (including policyholder) is aged 24 and below or has held a valid driving license for less than 2 years.</p>	S\$2,500	S\$2,500 ¹	x
<p>Geographical coverage</p> <p>We cover use of your vehicle in Singapore, West Malaysia and Peninsula Thailand (up to 80km from West Malaysia border).</p>	✓	✓	✓
<p>Windscreen replacement coverage</p> <p>Windscreen excess.</p>	✓ S\$100	✓ ¹ S\$100	x Not applicable
<p>Towing services</p> <p>Towing services to nearest accident reporting centre.</p>	S\$500	S\$500 ¹	S\$0
<p>On-site accident reporting</p> <p>Someone to help you on-site for accident reporting.</p>	✓	✓ ¹	x

Your vehicle's driver, passengers and relevant third parties are covered in road accidents

Features	Comprehensive	Third Party Fire & Theft	Third Party Only
Coverage for death or injury to another person Unlimited, includes passengers.	✓	✓	✓
Coverage for legal charges Unlimited, with Aviva's consent.	✓	✓	✓
Damage to third party's property Up to S\$500,000.	✓	✓	✓

Optional cover (applicable if shown on your policy schedule)

Features	Comprehensive	Third Party Fire & Theft	Third Party Only
Additional accessories	✓	✓ ¹	x
Airside extension Covers within the restricted area of Changi Airport or Seletar Airport.	✓	✓	✓
Any workshop extension This extension allows you to send your vehicle for repairs at your preferred workshop.	✓	✓ ¹	x
Brand new vehicle replacement If the accident repair cost is > 70% of its market value, provided you have purchased your vehicle from new and the accident happened within the time specified.	12 months	12 months ¹	x

Footnote:

1. Applies only if the loss or damage is due to Fire and / or Theft.

Apr 2020