



AIG Asia Pacific Insurance Pte. Ltd.
78 Shenton Way
#07-16
AIG Building
Singapore 079120
Co.Reg.No.201009404M

Policy/Reference No. 1700075440-01

04 Nov 2019

Miss. LEO YING
63A LENGKOK BAHRU
#09-374
SINGAPORE 151063

Dear Miss. LEO YING

Your Policy Has Been Renewed

We are pleased to inform you that your WEARNES AUTO PROTECTOR (VOLVO) PRIVATE VEHICLE has been renewed and details of your policy are below:

Policy number : 1700075440-01
Effective date : 07 Nov 2019
Expiry date : 06 Nov 2020

It is important that you review the enclosed policy documents to verify that all the information in these documents is accurate. If you wish to update us on any changes, please contact us.

For More Information

If you require more information about your policy, please contact our customer service representatives Monday through Friday between 9am to 5pm at +65 6419 3000. Alternatively, you can send us an email at www.aig.sg.

Thank you for your support. We look forward to serving you in all your general insurance needs.

Yours sincerely

Bucha Manik
Head of Individual Personal Insurance

PS: You can now enjoy round-the-clock access to selected AIG products and services with our easy-to-use Apple or Android smartphone app. Purchase new policies, renew your policies, access claims support or receive emergency assistance for motor and travel, anytime, 24-hours a day. Your AIG Mobile App can be downloaded for free at iTunes or Google Play.

WEARNES AUTO PROTECTOR (VOLVO) PRIVATE VEHICLE

Name of Policyholder : LEO YING
Period of Insurance : 07 Nov 2019 To 06 Nov 2020
Engine No. : B4154T52228271
Chassis No. : YV1FS28L0J2453989

Vehicle No. : SJV9909K
Policy No. : 1700075440-01
Endorsement No. :
Issued Date : 04 Nov 2019

ABOUT THE COVER

Make/Model : VOLVO S60 T2
Engine Capacity/Tonnage : 1,498.00 CC
Driver Restriction : NA
Sum Insured : Market Value
Off Peak Car : No
First Year of Registration : 2017
Insuring with COE/PARF : Yes
Person or Classes of Persons Entitled to Drive* :

a) The Policyholder
b) Any other person who is driving on the Policyholder's order or with his/her permission.
This Policy will indemnify the Policyholder or any authorised driver only if he/she meets the specified age condition.

You have to pay an additional sum of \$3,000 as "Young and/or Inexperienced Driver Excess" ("YIDR") if You are or Your Authorised Driver (named or unnamed) is under the age of 23 and/or has less than 2 years' driving experience.

Age Condition : All Age Condition
Limitation as to use* :

Use only for social, domestic and pleasure purposes and for the Policyholder's business.
This Policy does not cover use for hire or reward, driving tuition, driving test, racing, pace-making, reliability trial or speed-testing, the carriage of goods other than samples in connection with any trade or business or use for any purpose in connection with Motor Trade.

Loss of Use 2000cc

* Limitations rendered inoperative by Section 8 of the Motor Vehicles (Third-Party Risks and Compensation) Act (Cap. 189), Section 95 of the Road Transport Act, 1987 (Malaysia) and Road Transport (Amendment) Act 2019, are not to be included under these headings.

EXCESS

Section 1
Fire - \$0 Own Damage - \$800 Theft - \$0 Flood Cover - \$800

Section 2
Property Damage - \$0

Windscreen : \$100

Named Driver and Excess (where applicable)
LEO YING - \$800 (Own Damage), \$800 (Flood Cover)

APPROVED REPORTING CENTRES/AUTHORISED REPAIRERS (FOR CLAIMS RELATED REPAIRS)

1. Wearn's Automotive Pte Ltd Add: 249 Alexandra Road Singapore 159935 64304890 63789350

For other Approved Reporting Centres/AIG Authorised Repairers, please contact our 24-hour accident emergency hotline at +65 6338 6200. Alternatively, you may refer to AIG website www.aig.com.sg or AIG SG Mobile App. Simply search and download "AIG SG" from iTunes or Google Play.

IMPORTANT NOTES

Hire Purchase Company/Employer's Loan: OVERSEA-CHINESE BANKING CORPN LTD

I/We hereby certify that the policy to which this Certificate of Insurance relates is issued in accordance with the provisions of the Motor Vehicles(Third Party Risks and Compensation) Act (Cap. 189), Part IV of the Road Transport Act, 1987 (Malaysia), Road Transport (Amendment) Act 2019 and Motor Vehicles (Third Party Risks) Rules, 1959 (Malaysia).

0503485742

WEARNES AUTOMOTIVE - DL (V)
45 LENG KEE ROAD
SINGAPORE 159103

Underwritten by AIG Asia Pacific Insurance Pte. Ltd.



AIG Asia Pacific Insurance Pte. Ltd.
AUTHORISED REPRESENTATIVE

Shirley Low

What can the 24-hour AIG Auto Emergency Hotline provide for you?

- Immediate assistance after an accident
- Emergency breakdown service
- Towing service (accident or non-accident related)
- Advice on Motor Claims procedures
- Medical Referral Assistance

If no one is injured in the accident:

- You are not required to make any police report.
- Record vehicle number, name and address, insurance company and policy number of the other driver(s) and vehicle(s).
- Collect details (name, address and contact number) of witnesses and/or try to take photographs of the scene of the accident.
- Report the accident to us with your accident vehicle (whether damaged or not) via our approved reporting centres or authorised repairers within 24 hours or the next working day of the accident.

If the accident involves injuries or damage to government property & vehicles, foreign registered vehicles or non-injury hit & run case:

- Report the accident to the police, providing full details of the circumstances of the accident.
- Record vehicle number, name and address, insurance company and policy number of the other driver(s) and vehicle(s), if applicable.
- Collect details (name, address and contact number) of witnesses and/or try to take photographs of the scene of the accident.
- Report the accident to us with your accident vehicle (whether damaged or not) via our approved reporting centres or authorised repairers within 24 hours or the next working day of the accident.

What should I do in the event of an accident?

- Keep calm and move your car to a safe place.
- Do not admit or discuss fault or blame with the other party(ies).
- Report the accident to us with your accident vehicle (whether damaged or not) via our approved reporting centres or authorised repairers within 24 hours or the next working day of the accident.
- Submit Writ/Summons/Correspondences from third party(ies) to AIG immediately.

LOSS OF USE CAR REPLACEMENT BENEFIT

Applicable only if this benefit is included in your motor insurance. Please refer to your Policy Schedule for details. Policy terms and conditions apply. Please call our customer service hotline number **(65) 6419-3000** for assistance.

The Certificate of Insurance (CI) should be produced without demand when collecting the Rental Car and the Rental Car Company reserves the right to verify the identity of the holder. The CI is the property of AIG and its use is subject to the terms and conditions contained in the Loss of Use Endorsement under the policy issued to the policyholder.

Steps to activate Loss of Use Car Replacement Benefit and Important Information

1. To activate your loss of use car replacement, please contact the Rental Car Company (listed below) after filing/reporting your accident claim.
2. Your rental car will be made available within **5** working hours of activation with the Rental Car Company.
3. At the time of collection of the Rental Car, the **original** insurance policy and schedule issued by AIG, a copy of the Accident Report from **Wearnes Automotive Pte Ltd** must be produced.
4. The number of days is based on the period your vehicle is in the repair workshop unless the number of days of loss of use entitlement is stated in the Policy.
5. Rental cars are strictly for use in Singapore only.
6. Extension of rental beyond repair period approved by AIG surveyor will be chargeable by the Rental Car Company on per day basis.
7. Upgrade of Rental Car is available upon request subject to additional charges by the Rental Car Company.

Rental Car Company: Popular Rent A Car Pte. Ltd.

Activation Hotline: 67428888

501 Guillemard Road Singapore 399840

Monday to Friday: 9am to 6pm Saturday (Half Day): 9am to 4pm

*The Rental Car Company's Terms & Conditions apply (i.e., refundable security deposit, excess liability for the Rental Car, Collision Damage Waiver, etc).

IMPORTANT NOTICE

If you sell your motor vehicle, this Notice is **IMPORTANT** and **MUST** be complied with. Policyholders are hereby warned that under the Motor Vehicles (Third Party Risks and Compensation) Act (Cap.99), it shall be unlawful for any person to use or cause or permit any other person to use a motor vehicle without a valid policy of insurance under the Act.

The Policyholder is further warned that on the sale of a motor vehicle, they must surrender the Certificate of Insurance and the Policy to the insurance company. If the Certificate of Insurance has been lost or destroyed, a Statutory Declaration to that effect must be made. Failure to comply with this obligation is an offence under the Motor Vehicles (Third Party Risks and Compensation) Act (Cap.88).

This Policy will cease to be valid once the motor vehicle has been sold to another person unless the transfer of interest has been duly notified to and agreed to by the insurance company concerned. If the insurance company agrees to cover the new owner, they will issue a new Certificate of Insurance in the new owner's name. The premium chargeable may vary according to the new owner's profile.

WEARNES AUTO PROTECTOR (VOLVO) PRIVATE VEHICLE

Policy No. : 1700075440-01

Period of Insurance : 07 Nov 2019 to 06 Nov 2020

Issued Date : 04 Nov 2019

ABOUT THE POLICYHOLDER

Name of Policyholder : LEO YING
 Address : 63A LENGKOK BAHRU
 #09-374
 SINGAPORE 151063
 Occupation/Nature of Business : Manager/Director/Management

ABOUT THE VEHICLE

Registration No. : SJV9909K Engine Capacity/Tonnage : 1,498.00 CC
 Chassis No. : YV1FS28L0J2453989 Engine No. : B4154T52228271
 Seating Capacity : 5 First Year of Registration : 2017 Body Type : Sedan
 Make/Model : VOLVO S60 T2
 Hire Purchase Company/Employer's Loan : OVERSEA-CHINESE BANKING CORPN LTD

ABOUT THE COVER

Sum Insured : Market Value Off Peak Car : No
 Driver Restriction : NA Insuring with COE/PARF : Yes

Person or Classes of Persons Entitled to Drive :

- a) The Policyholder
 b) Any other person who is driving on the Policyholder's order or with his/her permission.
 This Policy will indemnify the Policyholder or any authorised driver only if he/she meets the specified age condition.

You have to pay an additional sum of \$3,000 as "Young and/or Inexperienced Driver Excess" ("YIDR") if You are or Your Authorised Driver (named or unnamed) is under the age of 23 and/or has less than 2 years' driving experience.

Age Condition : All Age Condition

Limitation as to use :

Use only for social, domestic and pleasure purposes and for the Policyholder's business.
 This Policy does not cover use for hire or reward, driving tuition, driving test, racing, pace-making, reliability trial or speed-testing, the carriage of goods other than samples in connection with any trade or business or use for any purpose in connection with Motor Trade.

Other Key Policy Benefits :

Act of God, Key Replacement Cover Optional- \$2000, Loan Protection, PA to Authorised Driver / Unnamed Passengers- \$10000, Dealer + AIG Authorised Workshops, Strike, Riots and Civil Commotions, Personal Effects- \$1000, New For Old (36 months), In-Car Camera Excess Waiver, Solar Film- \$1150, PA Insured- \$100000, Glass Roof/ Moon Roof/ Sun Roof/ Panoramic Glass Roof, Fixture and Accessories (Cosmetic)- \$5000, Loss of Use 2000cc, Loyalty Home Cover

EXCESS

Section 1
 Fire - \$0 Own Damage - \$800 Theft - \$0 Flood Cover - \$800

Section 2
 Property Damage - \$0

Windscreen : \$100

Named Driver
 LEO YING - \$800 (Own Damage), \$800 (Flood Cover)

PREMIUM

Premium : \$ 2,115.59
 GST (7%) : \$ 148.09

Total : \$ 2,263.68

Your Premium includes the following discount(s):
 Loyalty Discount - 5.00%, No Claim Discount - 20%

Policy No. : 1700075440-01
 Period of Insurance : 07 Nov 2019 to 06 Nov 2020

Issued Date : 04 Nov 2019

SUBJECT TO ENDORSEMENT	IMPORTANT NOTES
<p>140(f), 2(p), 219, 201, 215(c), 212 (a), 89(a), 96 (a), 216, 220, 132, 15, 72(b), 218, 221, 200(a), 130, 7(a)</p>	
<p>Approved Reporting Centres / Authorised Repairers (For claims related repairs)</p> <p>1. Wearnes Automotive Pte Ltd Add: 249 Alexandra Road Singapore 159935 64304890 63789350</p> <p>For other Approved Reporting Centres/AIG Authorised Repairers, please contact our 24-hour accident emergency hotline at +65 6338 6200. Alternatively, you may refer to AIG website www.aig.com.sg or AIG SG Mobile App. Simply search and download "AIG SG" from iTunes or Google Play.</p>	

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 45 LENG KEE ROAD
 SINGAPORE 159103

Underwritten by AIG Asia Pacific Insurance Pte. Ltd.



AIG Asia Pacific Insurance Pte. Ltd.
 AUTHORISED REPRESENTATIVE

Shirley Low

WEARNES AUTO PROTECTOR (VOLVO) - Private Vehicle**A. Our Contract**

This Policy forms a legally enforceable contract between You and Us. We will insure You and pay the benefits of this Policy in return for the premiums You pay.

We insure You based on the information that You have provided to Us in the Application Form and through any other means.

You are to ensure that all information that You have provided are accurate and that You fully and faithfully disclose to Us all important facts which You know or ought to know in respect of this insurance. Failing this, this Policy may be void and You may not receive any benefits under this Policy.

B. Your Policy Coverage**Section 1: Coverage on the Vehicle**

1. We will cover You for Your losses if the Vehicle and its Accessories and Spare Parts are lost or damaged as a result of:
 - accidental collision or overturning;
 - Theft, Robbery, housebreaking;
 - contact with falling objects, external explosion, fire, self-ignition, lightning;
 - a malicious act; or
 - an Act of God such as flood, typhoon, hurricane, cyclone, tornado, volcanic eruption, earthquake or other convulsion of nature or by any consequences of any of the occurrences mentioned.
2. In covering You for Your losses, We have the option of repairing, reinstating, replacing or offering a cash settlement for the loss of or damage to the Vehicle or its Accessories and Spare Parts.
3. We only cover Accessories and Spare Parts that are fitted (without any charge) as standard equipment by the car manufacturer or distributor. The Accessories and Spare Parts must be on the Vehicle at the time of loss or damage.
4. We will not cover You for more than the value of
 - the part of the Vehicle lost or damaged;
 - the Accessories and Spare Parts lost or damaged; and
 - the reasonable costs of fitting such parts.

In any event, We will not cover You for more than the prevailing market value of the Vehicle.

5. We will pay the reasonable towing cost of up to \$500 if the Vehicle is disabled as a result of damage.
6. You can authorize repairs to the Vehicle only if it is damaged and the cost of repairs does not exceed \$500. You are required to send Us a detailed written estimate of the cost of the repair as soon as possible.
7. We will not cover:
 - loss of use;
 - any consequential loss;
 - repairs carried out by any repairer not authorised under this Policy;
 - depreciation;
 - wear and tear;
 - mechanical or electrical breakdowns;
 - failures or breakages;
 - damage caused by overloading or strain; and
 - damage to tyres unless the Vehicle is damaged at the same time.
8. We will not cover the Excess specified in this Policy. You will have to pay all applicable Excess for every claim made against this Policy. If for any reason We have made any payment which includes Excess payable by You, You have to refund to Us such Excess paid.
9. Excess will not apply to any loss or damage to the Vehicle due to Theft, Robbery, housebreaking, external explosion, fire, self-ignition or lightning, unless otherwise specified in this Policy.
10. Your Certificate of Insurance will indicate where the Vehicle can be repaired after an accident. The Endorsements to this Policy will indicate the type of accident repair arrangements You have under this Policy.

Section 2: Your Liability to Third Parties

1. We will cover You for the amount (including all costs and expenses) which You or Your Authorised Driver(s) is legally liable to pay to third parties in compensation for the following arising out of an accident directly involving the Vehicle:
 - death or bodily injury to any person; or
 - damage to property for up to \$5,000,000.00 for any one claim or series of claims arising out of any one accident.

Any admissions of liability, payment to or agreement with third parties must be with Our prior written consent.

2. We will cover Your legal personal representatives, in the event of Your death, to the same extent as We would cover You if a third party makes a claim against You. In such event, Your legal personal representatives shall be bound by and comply with all the terms and conditions of this Policy.
3. We will not cover :
 - death or bodily injury to any person employed by You or Your Authorised Driver(s) which arises in the course of their employment;
 - death or bodily injury which You or the third party can claim for under the Work Injury Compensation Act;
 - death or bodily injury to any person or loss or damage to third party property arising out of the use or operation of the Vehicle or any part of the Vehicle as a tool or the use or operation of a plant attaching to or forming part of the Vehicle or from any goods carried on the Vehicle;
 - loss or damage to any property in the Vehicle whether belonging to You or third parties;
 - loss or damage to any property belonging to, or held in trust by, or is in the custody, care or control of You or Your household members or Your Authorised Driver(s) or his/her household members;
 - damage to any bridge, viaduct, road or anything beneath, caused by vibration or by the weight of the Vehicle or of the load carried by the Vehicle; and
 - compensation for damages, interests or legal costs for any judgments which had not in the first instance been delivered or obtained from a court of competent jurisdiction within West Malaysia or the Republic of Singapore.
4. We will not cover the Excess specified in this Policy. You will have to pay all applicable Excess for every claim made against this Policy. If for any reason We have made any payment which includes Excess payable by You, You have to refund to Us such Excess paid.

Section 3: Your Medical Benefits

We will cover reasonable medical expenses incurred by You, Your Authorised Driver(s) or any passenger in the Vehicle as a result of an accident directly involving the Vehicle. The maximum amount We shall pay is \$1,000.00 for each person.

Section 4: Your Personal Accident Benefits

1. We will cover You for death or bodily injury suffered by You as a result of an accident involving the Vehicle or when You were travelling in any other private motor vehicle, only if:
 - such death or bodily injury is caused by accidental, external and visible means and is independent of any other cause;
 - such death or bodily injury occurs within 3 months of the accident;
 - such death or bodily injury is not caused by intentional self-injury, suicide or attempted suicide, physical defect or infirmity;
 - the accident must not have occurred when You were under the influence of alcohol, drugs or medication; and
 - You were at least 18 years of age at the time of the death or bodily injury.
2. We will pay You or your legal personal representative compensation for death or bodily injury in the manner described in the Compensation Table below. We will only pay for one of the items under (1) to (6) shown in the Compensation Table below, which occurs in the same accident. Should You suffer several injuries in the same accident, We will pay for the injury that provides the highest pay-out.
3. If You have more than one motor insurance policy with Us, We will pay compensation under one policy only.

Compensation Table

	Death/Nature of Injury	Percentage of sum insured specified in the policy schedule
1.	Death	100%
2.	Total and permanent loss of sight in both eyes	100%
3.	Total loss by physical severance at or above the wrist or ankle of both hands or both feet or of one hand together with one foot	100%
4.	Total loss by physical severance at or above the wrist or ankle of one hand or one foot together with the total and permanent loss of sight in one eye	100%
5.	Total and permanent loss of sight in one eye	50%
6.	Total loss by physical severance at or above the wrist or ankle of one hand or foot	50%

4. This cover only applies if You are an individual policyholder.

Section 5: Coverage upon Your Death

In the event of Your death, cover under this Policy continues to apply to Your Authorised Driver(s) who had Your permission to drive the

Vehicle. This cover only applies if You are an individual policyholder.

C. Your Policy Exclusions

1. Driving and Use

We will not cover any loss, damage, injury or liability should the Vehicle be used or driven:

- (a) outside the Geographical Area;
- (b) for purposes which are beyond the 'Limitations As To Use' described in the policy schedule;
- (c) by persons outside the "Person or Classes of Persons Entitled to Drive" described in the Policy Schedule;
- (d) by any person who is not Your Authorised Driver(s);
- (e) by any person not permitted to drive under licensing or other laws or regulations;
- (f) by any person attempting to hurt themselves or others or commit suicide;
- (g) any person under the influence of alcohol, drugs or medication;
- (h) when it is not registered under the Road Traffic Act (Cap. 276) or when its registration under the Road Traffic Act (Cap. 276) has been cancelled;
- (i) with modification(s) that has not been declared to and accepted by Us;
- (j) for hire or reward;
- (k) for driving tuition/test, racing, pace making, reliability trial, speed testing or test driving;
- (l) for the carriage of goods other than samples in connection with any trade or business; and
- (m) for any purpose in connection with Motor Trade.

2. War and Terrorism

We will not cover any loss damage, injury or liability directly or indirectly caused or contributed to by:

- war, invasion, act of foreign enemies, hostilities or warlike operations (whether war be declared or not), civil war, mutiny, rebellion, revolution, insurrection, military or popular uprising, or usurpation of power; or
- any Act of Terrorism and any action taken in controlling, preventing, suppressing or in any other way relating to any Act of Terrorism.

3. Nuclear Risks

We will not cover any loss, damage, injury or liability directly or indirectly caused or contributed to by:

- ionizing radiation or contamination by radioactivity from any nuclear fuel or any nuclear waste from the combustion of nuclear fuel, including any self-sustaining process of nuclear fission; or
- the use of any nuclear weapons material.

4. Exclusion of Third Party Rights

A person who is not a party to this contract will have no rights under the Contracts (Rights of Third Parties) Act 2001(Cap. 53B) to enforce any of its terms.

5. Economic Sanctions

The Insurer will not be liable to provide any coverage or make any payment under this Policy if to do so would be in violation of any sanctions law or regulation which would expose the Insurer, its parent company or its ultimate controlling entity to any penalty under any sanctions law or regulation.

D. Your Policy Conditions

1. Governing Law

This Policy is governed by the laws of Singapore.

2. Burden of Proof

If We allege that by reason of any of the exclusions under Part B and/or Part C above, any loss, damage, injury or liability is not covered by this Policy, the burden of proving the contrary shall be on You.

3. Duty of Disclosure

As explained in Part A of this Policy, all information You provide to Us in the Application Form and through any other means form the basis of this contract of insurance between You and Us. You must inform us immediately if any of the information that You have given us changes or is no longer accurate.

You must also inform Us of any other facts which You know or ought to know which may affect Our decision whether to continue to insure You and on what terms. Information that You should disclose to Us would relate to the Vehicle, You or Your Authorised Driver(s). Examples of such information include a change in occupation or nature of business, a change in claim experiences, revocation/ suspension of driver license/ traffic related convictions, physical impairment(s) or illness(es) affecting driving ability, modification(s) done to the Vehicle or a change in the usage of the Vehicle.

These information/facts could result in additional premium being payable and different terms and conditions may apply on this Policy. If such information is not disclosed to Us, You may not receive any benefits under this Policy and/or We may cancel or void this Policy.

If 2 or more persons are named as the policyholder on this Policy, each of them is responsible both individually and together for:

- the completeness and accuracy of the information in all application and declaration forms, claims or other documents and statements given by any one of them to Us; and
- compliance with the terms and conditions of this Policy.

4. Care of the Vehicle

You must maintain the Vehicle in an efficient and roadworthy condition. We shall at all times have free and full access to examine the Vehicle or any part of it and interview any of Your Authorised Driver(s). You must take all reasonable steps to safeguard the Vehicle from loss or damage.

If an accident or breakdown occurs, the Vehicle must not be left unattended without proper precaution being taken to prevent further loss or damage.

If the Vehicle is driven before the necessary repairs are made, any extension of the damage or any further damage caused to the Vehicle will not be covered under this Policy.

5. Compliance by Authorised Driver(s)

Please note that Your Authorised Driver(s) must comply with and are subject to each term and condition of this Policy as if it applies to them as though they were the Policyholder.

6. No Claim Discount (NCD)

If no claim is made under this Policy during a period of insurance of one year or more immediately before the renewal of this Policy, Your renewal premium will be discounted as follows:

No Claim For	Discount
The year before	10%
Two consecutive years before	20%
Three consecutive years before	30%
Four consecutive years before	40%
Five or more consecutive years before	50%

If the NCD is 40% or 50% at the time a claim is made, the NCD will be reduced to 10% or 20%, respectively. If the NCD is 30% or less, the whole NCD will be cancelled.

Current	Upon a claim (Accident NCD)
50%	20%
40%	10%
30%	0%
20%	0%
10%	0%
0%	0%

If You fail to comply with the "Notification of Accidents and Claims Procedure" under Part D Section 8 below, the NCD will be affected as follows:

Current	Upon Renewal (Non-reporting NCD)
50%	40%
40%	30%
30%	20%
20%	10%
10%	0%
0%	0%

The Accident NCD is to be applied first before the Non-Reporting NCD. For example, in the event there is a claim, if Your NCD is at 50%, it will be reduced to 20% and if You fail to report the claim in accordance with the requirements of this Policy, the 20% NCD will be further reduced to 10%.

Your NCD will not be affected if:

- the apportionment of Your fault in an accident is 20% or less based solely on Our assessment;
- the apportionment of Your fault in an accident is adjudicated by any court in Singapore to be 20% or less; or
- You are able to furnish proof of successful claim against any other party for 80% or more of Your uninsured losses arising from the accident.

NCD attaches to You and not the Vehicle and so, NCD cannot be transferred to another person.

If more than one Vehicle is described in this Policy, the NCD will be applied separately for each vehicle.

7. NCD Declaration

If upon checking with Your previous insurer, We find that Your NCD declaration is inaccurate, We will notify You and You shall promptly pay any difference in the premium between the NCD declared by You and the actual NCD. If We do not receive the premium shortfall due to Us, the period of insurance of this Policy will be reduced to correspond to the premium actually paid by You.

If after that period of cover, You are liable to any third party to whom We may be required to pay under the Acts or Agreements stated in Part D Section 10 below, You shall refund such amount paid by Us.

8. Notification of Accidents and Claims Procedure

If the Vehicle is involved in an accident, whether or not it would give rise to a claim, You must report the accident to Our Approved Reporting Centre and take the Vehicle to Our Approved Reporting Centre for inspection within 24 hours of the accident or by the next working day. Otherwise, Your No Claim Discount (NCD) will be reduced by 10%.

If Theft or other criminal act occurs which may give rise to a claim under this Policy, You must inform Us and the police or other recognized government law enforcement agency immediately and co-operate with Us in securing the conviction of the offender. An official report must be lodged or made to a recognized government law enforcement agency within a reasonable period of time of the occurrence of the Theft or other criminal act.

If You receive any claim or any writ, summons, offer of composition or notice of any other proceedings arising from an accident, You must inform Us immediately upon receipt of such documents, and You must not respond, admit liability, negotiate, make offers or settle a claim, without Our prior written consent.

If You fail to comply with any of the above requirements for a claim made against this Policy, You may not receive any benefits in respect of that claim.

9. Conduct of Proceedings

We may:

- take over and conduct in Your name or the name of any other person covered under this Policy, any defence or settlement of any claim made against You or such person; and
- pursue in Your name or the name of such person, for Our own benefit, against anyone responsible for any claim paid by Us.

Anyone covered under this Policy shall give Us all information and assistance as We may require.

We shall have full discretion in the conduct of any proceedings and/or how We settle a claim.

For Part B Section 2 of this Policy, once We have paid up to the full limit of \$ 5,000,000 for third party property damage, We are not obliged to continue to conduct the defence, proceedings or settlement of a claim made against You by any other person. In such event, We will not be responsible for any damage, loss, costs or expenses incurred by You or by any person as a result of Our decision.

10. Avoidance of Certain Terms and Right of Recovery

If You or Your Authorised Driver(s) are not covered under this Policy but We are legally liable to make payment to a third party due to the following Acts or Agreements, You shall refund any such amount paid by Us:

- the Motor Vehicles (Third Party Risks and Compensation) Act of Singapore;
- the Road Transport Act 1987 of Malaysia;
- the Road Transport (Amendment) Act 2019;
- the Agreement between the Minister of Finance (Singapore) and the Motor Insurers' Bureau of Singapore dated 22 February 1975;
- the agreement between the Minister of Transport (Malaysia) and the Motor Insurers' Bureau of West Malaysia dated 15 January 1968; or
- any subsequent revisions to the above Acts and Agreements.

11. Cancellation

We may cancel this Policy by giving You 7 days' notice at Your last known address and upon cancellation, You must return Your original Certificate of Insurance to Us.

You may also cancel this Policy by writing to Us and returning Your original Certificate of Insurance to Us.

We will refund 80% of the premium less a pro-rated amount to cover the period when You were covered under this Policy.

You will not receive any refund of premium if on or before cancellation of this Policy:

- a claim has arisen;
- You have not returned the Certificate of Insurance; or
- You have not promptly paid the premium due.

If this Policy is cancelled before the Effective date of this Policy, You shall pay Us an administrative fee of \$25 (before GST).

12. Other Insurance

If You make a valid claim under this Policy, and if You have other insurance covering the same damage or loss or injury or liability, We will only pay You a proportion of the claim based on the total number of policies covering such a claim.

13. Dealing with Disputes

Any disputes arising out of this Policy shall first be referred to the Financial Industry Disputes Resolution Centre Ltd (FIDREC), where it falls within FIDREC's jurisdiction. If the dispute cannot be referred to or resolved by FIDREC, it shall be referred to and finally resolved by arbitration in Singapore in accordance with the Arbitration Rules of the Singapore International Arbitration Centre ("SIAC Rules") for the time being in force, which rules are deemed to be incorporated by reference in this clause. The Tribunal shall consist of one (1) arbitrator.

14. Waiver of Your Rights

If We reject liability for any claim made under this Policy and it is not referred to arbitration within 12 months from the date of Our rejection, it shall be deemed that You have accepted Our rejection of Your claim and You have waived all Your rights with respect to such a claim.

15. Data Use

You have agreed and consented that We may collect, use and process Your personal information (whether obtained in the Application Form or otherwise) and disclose such information (whether in or outside of Singapore) to the following:

- (a) Our group companies;
- (b) Our (or Our group companies') service providers, reinsurers, agents, distributors, business partners;
- (c) brokers, Your authorised agents or representatives, legal process participants and their advisors, other financial institutions;
- (d) governmental / regulatory authorities, industry associations, courts, other alternative dispute resolution forums, for the purposes stated in Our Data Privacy Policy which include:
 - Processing, underwriting, administering and managing Your relationship with Us;
 - Audit, compliance, investigation and inspection purposes and handling regulatory governmental enquiries;
 - Compliance with legal or regulatory obligations, risk management procedures and Our internal policies;
 - Managing Our infrastructure and business operations; and
 - Carrying out market research and analysis and satisfaction surveys.

Note: Please refer to the full version of Our Data Privacy Policy found at http://www.aig.com.sg/sg-privacy_1030_237853.html.

If You have not opted out, then You have consented to Us, Our group companies, service providers and business partners using, processing and disclosing Your personal information to:

- (a) Enrol You in contests, prize draws and similar promotions; and
- (b) Contact You to market other insurance, and/or Our, Our group companies' and/or Our business partners' financial products and/or services.

If You have any questions about Our collection, use and disclosure of personal information, You may contact Our Data Protection Officer at singaporedataprotectionofficer@aig.com.

16. Insurance Act (Cap. 142)

This Policy is issued in Singapore and is subject to the Insurance Act (Cap. 142).

When You applied for this Policy, a declaration made by You at that time that You are ordinarily resident in Singapore must satisfy any one of the following descriptions of being treated as "ordinarily resident in Singapore":

- You are a citizen of Singapore, unless You have resided outside Singapore continuously for 5 or more years before the application date of the Policy and are not currently residing in Singapore;
- You are a permanent resident, unless You have resided in Singapore for less than a total of 183 days in the 12 months before the application date of the Policy;
- You have a work pass or permit required under the Employment of Foreign Manpower Act (Cap. 91A), unless You have resided in Singapore for less than a total of 183 days in the 12 months before the application date of the Policy; or
- You have a pass or permit required under the Immigration Act (Cap. 133) that has duration longer than 90 days and You have resided in Singapore continuously for at least 90 days in the 12 months before the application date of the Policy.

If You do not satisfy any one of the above definitions of being "ordinarily resident in Singapore", You must notify Us immediately.

17. Written Notice

Every notice or communication to be made under this Policy shall be given in writing to Us.

18. Currency

All benefits payable under this Policy will be in Singapore Dollars. When a claim is made by You for losses incurred in a foreign currency, We will pay You in Singapore dollars based on the prevailing currency exchange rate determined by Us.

19. Assignment

No assignment of interest under this Policy will be binding upon Us. We do not assume any responsibility for the validity of any assignment.

20. Compliance with Policy Provisions

The due observance and fulfilment of the terms and conditions of this Policy so far as they relate to anything to be done or complied with and the truth to the best of Your knowledge and belief of the information furnished to Us in connection with this insurance shall be conditions precedent to Our liability. Failure to comply with any of the provisions contained in this Policy will invalidate all claims made under this policy.

21. Entire Contract

This Policy, policy schedule and where applicable certificate of insurance, hold cover letter/cover note, Endorsement, Application Form, declaration and any other statements in writing will be read together as one contract. In the event of a conflict, the terms, conditions or provisions of this Policy will prevail. No agent has the authority to change or waive any provisions of the insurance. No change of provisions will be valid unless approved by Us and such approval will be endorsed onto this Policy.

E. Your Policy Definitions

Any word or expression which has a specific meaning has the same meaning whenever that word or expression is used in this Policy, policy schedule and where applicable certificate of insurance, hold cover letter/ cover note and Endorsement.

Accessories and Spare Parts means all audio, video and other standard equipment fitted into the Vehicle by the manufacturer or distributor at the time of purchase of the Vehicle.

Act of Terrorism means an act which may or may not involve the use or threat of use of force or violence by any person or group of persons. This is regardless of whether any person or group is acting alone or on behalf or in connection with any organisation or government committed for political, religious, ideological or similar purposes including the intention to influence any government and/or to put the public or any section of the public in fear.

Application Form refers to the completed form(s) signed by You for this Policy whether prior or subsequent to inception of this Policy or for and upon renewal of this Policy.

Authorised Driver(s) any person with a valid license to drive the Vehicle in Singapore and is

- driving the Vehicle on Your order or with Your permission; and
- not excluded under this Policy.

In the case of a Named Driver Policy, the authorised driver(s) must be named under this Policy.

In the case of an Age Condition Policy, the authorised driver(s) must also meet the age condition under this Policy.

Authorised Repairer(s) means the repairer(s) referred to in the Certificate of Insurance and as may be changed by Us from time to time.

Approved Reporting Centre means reporting centres referred to in the Certificate of Insurance and as may be changed by Us from time to time.

Break-In means dishonestly or intentionally breaking open or unfastening the closed or locked Vehicle, receptacle or compartment which contains or believed to contain property for the purpose of Theft or Robbery.

Constructive Total Loss means at the time of loss or damage of the Vehicle, the cost of repairs exceeds the current market value less the salvage value of the Vehicle.

Effective Date means the commencement date of insurance, whether at inception or upon renewal, as specified in the period of insurance under this Policy.

Endorsement means a change to information of this Policy and/or the cover We provide. The endorsement which applies to this Policy will be shown in a schedule.

Excess means the amount shown in a policy schedule or certificate of insurance which You must pay for every accident claim. This is subject to GST.

Geographical Area means

- Republic of Singapore;
- West Malaysia;
- part of Thailand i.e. within 80.5 km of the border between Thailand and West Malaysia;
- whilst in transit by sea during direct sea route across;
 - the straits between the island of Penang and mainland West Malaysia; and
 - the straits between Changi Point, Singapore and Tanjong Berlungkor, Johore.

Motor Trade means any person(s) engaged in the business of a motor dealer, motor distributor, motor workshop repairer, valet parking or any motor vehicle related services.

Personal Effects means Your personal belongings which You normally carry or wear but shall exclude money (being official currency, coins or notes issued by a government or national bank), monetary instruments, documents, negotiable instruments and Payment Cards.

Payment Cards means Your ATM cards, credit cards, debit cards or loan (credit line) cards validly issued by banks in Your name and any pre-paid cards or any medium by which pre-payment is required or money is debited or credited via electronic means.

Policy means the Application Form, policy terms and conditions, policy schedule and, where applicable, certificate of insurance, hold cover letter/cover note and any Endorsement to this Policy.

Robbery means in order to commit Theft, or in committing Theft, or in carrying away or attempting to carry away property obtained by Theft, the offender voluntarily causes or attempts to cause to any person death, or hurt, or wrongful restraint, or fear of instant death, or of instant hurt, or of instant wrongful restraint.

You/Your means the named policyholder in this Policy who is the registered owner of the Vehicle.

Theft means intentionally and dishonestly taking, by moving, any movable property from a person's possession without his/her consent.

Vehicle means the motor vehicle as stated in this Policy owned by You and registered with the authorities in Your name.

We/Us/Our means AIG Asia Pacific Insurance Pte. Ltd.

F. Your Policy Endorsements (where applicable)

The following endorsements apply to this Policy only if the corresponding endorsement number is shown in the Policy Schedule under the heading "Subject to Endorsement".

2(p). Young and/or Inexperienced Driver Excess

You have to pay an additional sum of \$3000.00 as Young and/or Inexperienced Driver ("YIDR") Excess for any claim which occurred when the Vehicle was driven by You or an Authorised Driver under the age of 23 and/or has less than 2 years' driving experience. The YIDR Excess applies in addition to the Excess applicable for every claim made under Part B Section 1 of this Policy, irrespective of whether such Excess has been waived.

If an Excess is payable for a claim made under Part B Section 2 of this Policy, this YIDR Excess will apply in addition to such Excess.

If for any reason We have made any payment which includes the YIDR Excess payable by You, You have to refund to Us such Excess paid.

This YIDR Excess shall not apply to loss or damage to the Vehicle caused by Theft, Robbery, housebreaking, external explosion, fire, self-ignition, or lightning except if it is stated to be applicable in the Policy Schedule.

7(a). Personal Accident Benefits to Unnamed Passengers and Authorised Drivers (Other than Policyholder & Policyholder's paid driver) - Private Cars

We will cover any passenger and Authorised Driver for death or bodily injury suffered by them as a result of an accident involving the Vehicle when they were travelling in or getting into or out of the Vehicle, only if:

- such death or bodily injury is caused by accidental, external and visible means and is independent of any other cause;
- such death or bodily injury occurs within 3 months of the accident
- such death or bodily injury is not caused by intentional self-injury, suicide or attempted suicide, physical defect or infirmity;
- the accident must not have occurred when the Authorized Driver is under the influence of alcohol, drugs or medication; and
- the Authorised Driver must be at least 18 years of age at the time of the death or bodily injury.

A passenger is any person other than You, Your paid driver or attendant or employee coming within the scope of the Workmen's Compensation legislation and who is working for You at the time of accident.

We will pay the passenger and/or the Authorised Driver compensation for death or bodily injury in the manner described in the Compensation Table below. We will only pay for one of the items under (1) to (7) shown in the Compensation Table below, which occurs in the same accident. Should there be several injuries suffered, We will pay for the injury that provides the highest pay-out.

Compensation Table

	Death/Nature of Injury	Compensation amount (\$)
1.	Death	10,000
2.	Total and permanent loss of sight in both eyes	10,000
3.	Total loss by physical severance at or above the wrist or ankle of both hands or both feet or of one hand together with one foot	10,000
4.	Total loss by physical severance at or above the wrist or ankle of one hand or one foot together with the total and permanent loss of sight in one eye	10,000
5.	Total and permanent loss of sight in one eye	5,000
6.	Total loss by physical severance at or above the wrist or ankle of one hand or foot	5,000
7.	Total disablement from engaging in or giving any attention to the person's occupation for a period not exceeding 13 weeks	50 per week

We will pay the compensation directly to the passenger and/or Authorised Driver or their legal personal representatives and their receipt of such payment shall fully discharge Us from liability under this cover.

If at the time of the accident, the number of persons in the Vehicle is more than the number of persons allowed to be seated in the Vehicle as stated in the Policy Schedule, We will only pay a pro-rated proportion of the compensation payable.

15. Hire Purchase Arrangement

If the Vehicle is under hire purchase, the Hire Purchase Owner (as stated in the Policy Schedule) is the owner of the Vehicle and We will make payment of any claim under this Policy directly to the Hire Purchase Owner.

Receipt of such payment from the Hire Purchase Owner shall fully discharge Us from liability under this Policy.

72(b). Legal Liability of Passengers for Acts of Negligence

We will cover any passengers travelling in, getting into or out of the Vehicle against legal liability to third parties under Part B Section 2 of this Policy only if they;

- are not in charge of the Vehicle at the time of the accident;
- are not entitled to similar coverage under any other insurance policy; and
- comply with the terms and conditions of this Policy as if they were the policyholder.

We will not be liable for:

- death or bodily injury to any employee of the passenger if the death or bodily injury arises out of or in the course of that person's employment; or
- loss or damage to any property belonging to, or held in trust by, or is in the custody, care or control of You or the passenger.

82(n). Loss of Use

In the event the Vehicle is damaged and a claim is made under Part B Section 1 of this Policy, We will provide You with a replacement vehicle of 2000cc for the shorter of (i) the repair period certified by Our authorised surveyor, or (ii) the period the Vehicle is actually under repair (either of these referred to as the "Repair Period"). You will have access to a replacement vehicle for the Repair Period certified by Our authorized surveyor unless your Vehicle becomes a total loss or Constructive Total Loss, in which case We will provide you with a replacement vehicle for a maximum of 30 days in one policy period.

This benefit is extended to You on the condition that:-

- the replacement vehicle will be provided by Our approved rental company upon the authorisation for the repair of the Vehicle by Our authorised Surveyor;
- the replacement vehicle is strictly for Your use only;
- You comply with the terms and conditions of the rental agreement between You and Our approved rental company;
- the Vehicle is brought back to Wearnes Automotive Pte Ltd for accident repairs; and
- You notify Us immediately of the loss or damage sustained by the Vehicle so that Our authorised surveyor may inspect the Vehicle and certify the repair period required for the Vehicle, such certification being final.

We will not provide You with a replacement vehicle in the following excluded events or cases:

- for any period of time that falls outside of the Repair Period;
- for any period of time during which your Vehicle is not under repair due to the unavailability of the spare parts; or
- for any Vehicles in respect of which only a windscreen claim is being made.

89(a). Breakage of Glass in Windscreen or Window Clause

In the event the windscreen or window of the Vehicle is damaged and is covered under Part B Section 1 of this Policy, We will cover the cost of replacing any broken glass in the windscreen or window of the Vehicle, but only if there is no other damage to the Vehicle.

You will be required to pay an Excess of \$100 (excluding GST) for every claim made under this Endorsement. This Excess will be waived if the windscreen or window repair is carried out at Wearnes Automotive Pte Ltd. Once We pay a claim, the benefit under this Endorsement will be automatically reinstated without additional premium payable.

If Your only claim under this Policy is for windscreen or window damage as per this Endorsement, Your No Claim Discount will not be affected.

96 (a). New for Old Replacement (only for vehicle less than 36 months old)

If the Vehicle is determined by Us to be a total loss or a Constructive Total Loss as a result of an accidental collision or overturning covered under Part B Section 1 of this Policy, We will, at Our sole discretion, either:-

- pay such cash equivalent as shall be assessed by Us; or
- provide a replacement vehicle of the same make and model (if available) or an equivalent model that may be available in the market at that material time.

This benefit is extended to You on the condition that:-

- at the time of loss, the Vehicle had been owned by You for less than 36 months from the date of the Vehicle was first registered;
- total loss or Constructive Total Loss shall be determined by Us, based on the assessment of Our Authorised Repairers. Such determination shall be final and conclusive;
- You must be present in Singapore at the time We require You to attend to the formalities to purchase the replacement vehicle;
- You must first pay for any costs that may be required for the purchase and registration of the replacement vehicle;
- You must remain eligible to own a vehicle;
- You are not or have not been in the past, disqualified and/or suspended from driving;
- the rebates arising from the Certificate of Entitlement (COE) and Preferential Additional Registration Fee (PARF) of the Vehicle shall be utilised for Our benefit and You shall co-operate with Us to obtain the rebates from the relevant authorities;
- We do not guarantee that a COE for the replacement vehicle will or can be obtained. If You are unsuccessful after the first bid for the COE, We may, at Our sole discretion, pay the published first successful bid price for that particular COE tender;
- We are not obliged to provide any insurance for the replacement vehicle. If We offer You insurance for the replacement vehicle, such insurance shall be subject to any revised premium and terms and conditions; and
- the accidental collision or overturning is not a result of any Acts of God. "Acts of God" shall mean flood, typhoon, hurricane, cyclone, tornado, volcanic eruption, earthquake or other convulsion of nature.

If Endorsement 15 (Hire Purchase Arrangement), 15(a) (Employer Loan Arrangement) or 92 (Leasing Agreement) applies, and We decide to pay the cash equivalent for the loss, the Hire Purchase Owner, Your employer or the Finance Company shall be paid such amount or amounts as may be owing and payable to them and the remaining balance (if any,) shall be paid to You.

Under this Endorsement, "Constructive Total Loss" means at the time of loss or damage of the Vehicle, the cost of repairs exceeds the current market value of the Vehicle or the current published selling price of the replacement vehicle of the same make and model, whichever value is higher,) less salvage value of the Vehicle.

The maximum amount We shall pay under this Endorsement if We decide to replace the Vehicle with a new one shall be:

- the original purchase price of the replacement vehicle with standard fitted accessories as provided by the manufacturer of the replacement vehicle, less any discounts available when purchasing the replacement vehicle and any road tax and insurance payments; or
- if a replacement vehicle of the same make and model is unavailable in Singapore at the time of the loss, the original purchase price paid for the Vehicle at the time of Your purchase.

130. Payment before Cover Warranty

The total premium due must be paid to and actually received in full by Us or the intermediary through whom this Policy was effected ("the Intermediary") on or before the inception date of coverage under this Policy, Renewal Certificate, Cover Note and/or Endorsement ("the Inception Date").

If the total premium is not paid and received in full by Us or the Intermediary on or before the Inception Date, the Policy, Renewal Certificate, Cover Note and/or Endorsement shall be deemed to be cancelled immediately, and no benefits shall be payable by Us. Any payment received thereafter shall have no effect whatsoever.

This "Payment Before Cover Warranty" provision shall prevail over any inconsistent terms in this Policy.

132. Premium Installment Payment Warranty

If the period of insurance is 60 days or more and the total premium is \$100,000 or more, the premium may be paid by way of instalments. The amount and due date of each instalment shall be specified by Us, and the first installment shall be for at least 50% of the total premium due.

Payment of the premium by way of instalments shall be subject to the following:

- the first instalment must be paid to and actually received in full by Us or the intermediary through whom the Policy was effected ("the Intermediary") within 60 days of the inception date of the coverage under this Policy, Renewal Certificate and/or Cover Note; and
- the second and subsequent installments (if any) of the premium must be paid to and actually received by Us or the Intermediary on or before the respective due date of each installment as specified by Us

If the first installment is not paid to and actually received in full by Us or the Intermediary within the 60-day period specified above:

- (a) coverage under this Policy, Renewal Certificate and/or Cover Note shall be deemed to be automatically cancelled upon the expiry of the 60-day period;
- (b) the deemed cancellation shall not affect any claim by You for loss suffered within the 60-day period; and
- (c) You will still be liable to pay to Us "time on risk" premium computed on a pro-rata basis.

If the second or any subsequent installment is not paid to and actually received in full by Us or the Intermediary on or before the due date of that installment:-

- (a) coverage under this Policy, Renewal Certificate and/or Cover Note shall be deemed to be automatically cancelled upon the expiry of the due date of the installment which has not been paid;
- (b) the deemed cancellation shall not affect any claim by You for loss suffered on or before the due date of the installment which has not been paid; and
- (c) You will still be liable to pay to Us "time on risk" premium computed on a pro-rata basis.

For the avoidance of doubt, the premium for an Endorsement shall not be paid by installments.

140(f). Age Condition

This Policy is subject to the age condition of the driver of the Vehicle as stated in the Policy Schedule. In the event of an accident, We will only cover You or any Authorised Driver under this Policy only if such age condition is met by the driver.

If the age condition is not met, We will not be liable for any loss or damage under Part B Section 1 of this Policy.

The Endorsement 2(P) "Young and/or Inexperienced Driver Excess" applies.

200(a). Key Replacement Cover

We will pay You up to a maximum sum of \$2000 for :

1. Key Replacement - We will reimburse You the cost of replacing the Vehicle keys which are lost as a result of Theft, Robbery or Break-In. We will only reimburse the amount You paid to a locksmith or the car dealer to produce a new key.

You will be required to pay an Excess of \$50 (excluding GST) for every claim made under this Endorsement.

2. Break-In Protection - We will reimburse You the cost of replacing the Vehicle locks and keys if the Vehicle is unlawfully broken into. This includes the labor cost for replacing the locks.

3. Lock Out Reimbursement - If You are locked out of the Vehicle due to the Vehicle keys being lost as a result of theft or robbery, or being accidentally left in the Vehicle, We will reimburse You the cost of obtaining a locksmith or towing the Vehicle within Singapore to the car dealer, to unlock the Vehicle.

Where coverage for breakage of glass in windscreen or window is provided under the Policy, We will also reimburse You up to \$100 for any amount of windscreen Excess payable by You if breaking of the glass is required to retrieve the keys.

We will not pay for the cost of replacing keys that is not the Vehicle keys.

In the event of an incident covered under this Endorsement, You must do the following:

- Call us at 6419 3000 to make a claim and obtain the proper forms and instructions;
- File a police report with details within 24 hours of discovering the incident;
- Fill out and return any claims forms and accompanying documents including police reports (where necessary), receipts for replacing locks and/or keys, and any other documents We may ask You to provide; and
- Return to us within 7 days of making the original claim, the claims form and accompanying documents.

201. Loss of Damage to Personal Effects Following Theft, Robbery, Break-in or Accident

We will pay You up to a maximum sum of \$1000 within one policy year for loss or damage to Personal Effects as a result of Theft, Robbery, Break-in or road accident.

You will be required to pay an excess of \$50 (excluding GST) for every claim made under this Endorsement.

Where the lost or damaged item forms part of a pair or set, We will only pay an amount equal to the value of the proportionate part of the pair or set.

We will not pay for:

- Personal Effects or any personal belongings or items that are not kept in any enclosed or locked receptacle or compartment, fixed or attached to the Vehicle and/or left in the Vehicle in full view of the public at the time of loss or damage;
- Mysterious disappearance of Personal Effects from the Vehicle without evidence of the Theft, Robbery, Break-in or road accident;
- Any loss or damage as a result of electrical or mechanical breakdown;
- Wear and tear depreciation, process of cleaning, dyeing, repairing or restoring any article, the action of light or atmospheric conditions, moth, insects, vermin or any other gradually operating cause;
- Any loss or damage to Personal Effects due to Your intentional act or Your gross negligence; and
- Any loss or damage to Personal Effects if the Vehicle is not legally owned by You and the Personal Effects do not belong to You.

If You claim for loss or replacement of Key under Endorsement 200 (Key Replacement Cover) in respect of the same event, You will not be entitled to make a similar claim for your keys under this Endorsement.

212 (a). Vehicle is insured with Certificate of Entitlement (COE) and Preferential Additional Registration Fee (PARF)

If there is a total loss or Constructive Total Loss of the Vehicle, We will pay You the prevailing market value of the Vehicle including the remaining value of COE and the PARF value at the time of loss.

We will not pay more than Your Estimate of Market Value if this is stated in the Policy Schedule.

215(c). Authorised Repairer For Accident Repairs

Any accident repairs to the Vehicle must be carried out by one of our Authorised Repairers or a repairer authorised by the manufacturer of the Vehicle.

216. In-car Camera Excess Waiver

If You have installed an in-car camera in Your Vehicle, the Excess applicable to Part B Section 1 of this Policy will be waived if You are not at fault for the accident and the accident is covered under this Policy.

If you are at fault for the accident and the accident is covered under this Policy, the Excess applicable to Part B Section 1 of this Policy will be reduced by 50%.

The following conditions apply to both a full and partial waiver of the Excess as set out above:-

- Your Vehicle is involved in the accident with another vehicle
- You must provide the relevant video footage of the accident that You are involved in to us within 3 working days from the date of the accident;
- The repair of the Vehicle is carried out by one of our approved workshops;
- The assessment of liability has been finalised by Us by the time You collect Your Vehicle post repair; and
- The waiver shall only apply up to a maximum amount of \$1,000.00 above which, You will be responsible for the rest of the Excess

This waiver is not applicable for the "Young and/or Inexperienced Driver Excess" ("YIDR").

The apportionment of Your fault in an accident is solely based on Our assessment. We will consider You not to be at fault for the accident if the apportionment of Your fault in an accident is 20% or less.

218. Inspection of the Vehicle

Notwithstanding Part D Condition 8, if the Vehicle is involved in an accident, whether or not it would give rise to a claim, You must report the accident to Our Approved Reporting Centre and take the Vehicle to Wearnes Automotive Pte Ltd for inspection within 24 hours of the accident or by the next working day. Otherwise, Your No Claim Discount (NCD) will be reduced by 10%.

219. Loan Protection

We will pay Your legal personal representatives compensation for Your death as a result of an accident involving Your Vehicle or when You were getting into or out of, or travelling in Your Vehicle, but only if:

- a. such death is caused by violent, accidental, external and visible means and be independent of any other cause (except associated medical or surgical treatment);
- b. such death occurs within 3 months of the accident;
- c. such death is not caused by intentional self-injury, suicide or attempted suicide, physical defect or infirmity;
- d. the accident must not have happened when You are under the influence of alcohol, drugs or medication; and
- e. the original or certified true copy of the documents evidencing the outstanding loan amount due to the Hire Purchase Owner or the Finance Company must be submitted to us.

The amount We will pay shall be no more than \$100,000.00 or the outstanding loan amount You owe to the Hire Purchase Owner or the Finance Company as stated in the Policy Schedule in respect of your Vehicle, whichever is lower. For the avoidance of doubt, We will not be liable for any amount under this Loan Protection benefit if there is no outstanding loan amount due to the Hire Purchase Owner or the Finance Company at the time of Your death.

If You have more than one motor insurance policy with us with similar Loan Protection benefits, We will pay under one policy only.

220. Glass Roof/ Moon Roof/ Sun Roof/ Panoramic Glass Roof Cover

We will cover the full cost of replacing the damaged Glass Roof/ Moon Roof/ Sun Roof/ Panoramic Glass Roof of the Vehicle under Part B Section 1 of this Policy, including such costs of related parts and accessories necessary for re-installing the Glass Roof/ Moon Roof/ Sun Roof/ Panoramic Glass Roof, but only if there is no other damage to the Vehicle.

You will be required to pay an Excess of S\$100 (excluding GST) for each claim made under this Endorsement for the Policy Period.

Once We pay a claim, the benefit under this Endorsement will be automatically reinstated without any additional premium payable.

A claim under this Endorsement will not be deemed to be a claim for the purposes of the No Claim Discount clause.

221. Solar Film Add-On

We will cover You for damage to the solar film on the Vehicle declared in the Policy Schedule. The declared solar film must be on the Vehicle's windscreen or windows at the time of damage.

We may at Our option repair, reinstate, replace or offer a cash settlement for the damage to the solar film.

The amount We will pay is no more than the value of the solar film damaged, plus the reasonable cost of re-fitting the solar film provided that the total amount paid under this Endorsement does not exceed \$1,150 as stated in the Policy Schedule.

IMPORTANT NOTICE

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 AIG Asia Pacific Insurance Pte. Ltd. or visit the AIG, GIA or SDIC web-sites (www.aig.com.sg or www.gia.org.sg or www.sdic.org.sg).

LOYALTY HOME COVER

A. Our Contract

This Policy forms a legally enforceable contract between You and Us. We will insure You and pay the benefits of this Policy in return for the premiums You pay.

We insure You based on the information that You have provided to Us in the Application Form and through any other means.

You are to ensure that all information that You have provided are accurate and that You fully and faithfully disclose to Us all important facts which You know or ought to know in respect of this insurance. Failing this, this Policy may be void and You may not receive any benefits under this Policy.

B. Your Policy Coverage

Section 1: Household Contents

We will cover You for loss or damage to Household Contents within the confines of Your Residence caused by the following Insured Perils:

Insured Perils	Excess
• Fire, Subterranean Fire, Lightning or Thunderbolt	-
• Explosion of domestic appliances	-
• Smoke	-
• Earthquake	-
• Bursting or Overflowing of domestic water tanks, apparatus or pipes. This peril is applicable only if the Building is not left unoccupied for more than 30 consecutive days.	\$200.00
• Vehicle collision or impact by any Vehicle that does not belong to You or under Your control. This includes impact by falling tree or branches	-
• Aircraft and other aerial devices and articles dropped from such aircraft or aerial devices	-
• Riot, Strikes or Malicious act	-
• Spontaneous Combustion	-
• Theft by violent and forcible entry, up to an annual policy limit of \$30,000	\$100.00

Our total liability in respect of loss or damage by all or any of the Insured Perils during any one Policy Period shall not exceed the combined total of the maximum Household Contents annual limit of \$150,000.

We will cover:

- Any loss or damage that is due to Theft by violent and forcible entry, up to the maximum annual limit of \$30,000. You will have to pay the Excess of \$100 for every claim or series of claims.
- Any loss or damage to Jewelry and furs with the exception of Theft by violent and forcible entry, up to \$1,000 per article and no more than 30% of the Household Contents annual limit of \$150,000, in a Policy Period. You will have to pay the Excess of \$100 for every claim or series of claims.
- Works of art, paintings, fine glassware and crystal, tapestries, antiques and other collectible property, up to \$200 per article and no more than 5% of the Household Contents annual limit of \$150,000, in a Policy Period.
- Up to \$3,000 for Household Contents belonging to Your Domestic Worker.

We will not cover:

- Any loss or damage caused by flood or overflow except as provided for and specifically insured by this Policy.
- Any loss or damage caused by hurricane, cyclone, typhoon and windstorm to the Household Contents unless all outside doors, windows and other openings are complete and protected against such perils. We do not pay for any loss or damage to window grills, awnings, blinds, signs and other outdoor fixtures or fittings including gates.
- Loss of or damage to the Household Contents by landslip, subsidence or settlement of soil except when resulting from earthquake or volcanic eruption.
- Any loss or damage to Household Contents caused by pressure waves or any phenomenon associated with the same which is caused by aircraft and other aerial devices travelling at sonic or supersonic speeds.
- Any loss or damage to manuscripts, plans, drawings, designs, patterns, models or moulds.
- Any loss or damage to securities or documents of any kind, stamps, coins or paper money, cheques, books of accounts or other business books, or computer systems records.
- Any loss of cash.
- Any loss or damage to Household Contents left outside the confines of Your Residence.

Section 2: Alternative Accommodation

We will cover You for the reasonable cost of alternative accommodation to restore Your Residence to a habitable condition if Your Residence is made uninhabitable by any Insured Peril under Section 1 of this Policy, up to the annual limit of \$10,000. We will only pay once under this section any one Policy Period.

We will not cover You for any costs incurred under this Section beyond the period of ninety (90) consecutive days from the date of the loss or damage to Your Residence.

Section 3: Worldwide Personal Liability

We will cover You for the amount (including all reasonable costs and expenses) which You and Your Immediate Family are legally liable to pay as compensation for:

- Accidental death or bodily injury to any person; or
- Accidental damage to property.

We will pay up to the annual limit of \$500,000 for the relevant Policy Period.

We will not cover for:

- loss or damage due to your intoxication or impairment from Your use of alcohol, illegal drugs or medication;
- death or bodily injury to members of Your Immediate Family;
- death or bodily injury to any person employed by You which arises in the course of their employment in Your Residence;
- death or bodily injury which You or the third party can claim for under the Work Injury Compensation;
- injury, sickness, death or destruction caused intentionally by You or at Your direction or arising out of a communicable disease that You transmit;
- loss or damage to any property belonging to, or held in trust by, or is in the custody, care or control of You or members of Your household;
- any fines, penalties, punitive and exemplary damages;
- non-personal losses which in any way is due to:
- any business activity conducted by You whether Your own or for others,
- any professional services provided by You,
- any contract for which losses You would not have been liable if such contract did not exist;
- any contract or agreement entered or assumed by You whether written, verbal or implied, where liability would not have attached in the absence of such contract or agreement including but not limited to Your liability as a landlord or Your liability as a tenant;
- any Compensation for damages in respect of judgments not in the first instance delivered by or obtained from a court of competent jurisdiction within Singapore.
- any costs and expenses of litigation recovered by any claimant from You or Your Immediate Family member which are not incurred in and recoverable in Singapore;
- any liability relating to or arising from the carrying out of alterations, additions, repairs or decorations to any buildings; or
- any liability arising from the ownership, use or maintenance of aircraft, watercraft, locomotive, automotive or any mechanically propelled vehicle.

We will not cover You for any admission of liability, payment to or agreement with third parties on Your part that was made without Our prior written consent.

Section 4: Worldwide Personal Accident

We will cover You for bodily injury caused by an accident occurring solely, directly and independently of any other causes or death that results within 180 days from the date of Accident. If the Accident occurs:

- Outside the confines of your Residence, we will pay 100% of \$50,000 in the event of death; or
- Within the confines of your Residence, we will pay 100% of \$80,000 in the event of death or as per the compensation specified as follows:

<u>Event of Loss</u>	<u>Compensation % of Sum Insured</u>
Permanent Total Disablement	37.5%
Loss of or the Permanent total Loss of Use of two limbs	37.5%
Permanent total Loss of Sight in both eyes	37.5%
Loss of or the Permanent total Loss of Use of one limb and Loss of Sight of one eye	18.75%

We will cover Your Spouse for bodily injury caused by an accident occurring solely, directly and independently of any other causes or death that results within 180 days from the date of Accident. If the Accident occurs within the confines of your Residence, we will pay 100% of \$30,000 in the event of death or as per the compensation specified as follows:

<u>Event of Loss</u>	<u>Compensation % of Sum Insured</u>
Permanent Total Disablement	100%
Loss of or the Permanent total Loss of Use of two limbs	100%
Permanent total Loss of Sight in both eyes	100%
Loss of or the Permanent total Loss of Use of one limb and Loss of Sight of one eye	50%

Provision for Payment of the Maximum Loss Only

If You or Your Spouse shall sustain more than one (1) Event of Loss under this Section 4 arising from an Accident, we will pay the greater sum. In no event will we pay for more than the maximum payable under any one (1) Event of Loss.

We will not cover:

- If You and/or Your spouse is/are under the age of 18 and above the age of 65 at the time of the Accident;
- Death resulting from a suicide or attempted suicide;
- Death resulting from self-injury, any kind of diseases or illness, or pre-existing physical or mental defects or deficiency;
- Death resulting from pregnancy or childbirth; and
- Death resulting from engaging or taking part in naval, military or air force service or operation, driving or riding in any kind of race, sports in professional capacity or flying in an aircraft except as a fare-paying passenger.

Exposure and Disappearance

When by reason of any Accident covered by this Endorsement the Insured or Spouse is exposed to the elements and as the result of such exposure suffers an Event of loss for which compensation is otherwise payable hereunder such Event of loss will be covered under the terms of this Endorsement. If the body of the Insured or Spouse has not been found within 365 days after the date of disappearance, sinking or wrecking of the aircraft or other conveyance either on the ground or at sea in which the Insured or Spouse was travelling at the time of the Injury and under such circumstances as would otherwise be covered herein, it will be presumed that the Insured or Spouse suffered loss of life resulting from bodily Injury caused by an Accident covered by this Endorsement at the time of such disappearance, sinking or wrecking.

C. Your Policy Exclusions

We will not cover for:

- (a) losses not occurring during this Policy Period.
- (b) loss or damage due to an act of God unless otherwise stated in Part B above.
- (c) any loss or damage due to the order of any government, public authority or customs officials.
- (d) Any loss to the Building which HDB or its appointed contractor has undertaken or is legally bound to repair or reinstate for those HDB properties insured under this Policy.
- (e) Any loss, damage or liability is resulting from Fungi, and the presence, growth, proliferation, spread or any activity of Fungi, wet or dry rot or bacteria however caused, including any resulting loss.

In addition, there is no coverage to test for, monitor, clean up, remove, remediate, contain, treat, de-toxify, neutralise, or in any way respond to or assess the effects of Fungi, wet or dry rot, or bacteria.

In respect of the Policy Section 3 on **Personal Liability** We shall not be liable for "bodily injury" or "property damage" under that Section resulting from Fungi, wet or dry rot, or bacteria. We will also not pay for any liability imposed on You by any government or public authority for any loss or damage caused by, arising out of, aggravated by or resulting from Fungi, wet or dry rot, or bacteria.

(f) Gross, willful, criminal or fraudulent act

We will not cover You for any loss, damage or liability which in any way is due to:

- gross negligence, willful, criminal or fraudulent act on Your part;
- gross negligence, willful, criminal or fraudulent act of Your relatives, Immediate Family, employer, employees, legal representatives, Domestic Worker, house-/room-mates, tenant(s) or anyone who is authorised to gain access to Your Residence.

(g) Economic Sanctions

If, by virtue of any law or regulations which is applicable to Us, Our parent company or Our ultimate controlling entity, at the inception of this Policy or at any time thereafter, providing cover to You is or would be unlawful because it breaches an applicable embargo or sanction, we shall provide no cover and have no liability whatsoever nor provide any defense to You or make any payment of defense costs or provide any form of security on Your behalf, to the extent that it would be in breach of such embargo or sanction.

D. Your Policy Conditions

Geographical Coverage

This Endorsement coverage is limited to loss occurring within Singapore unless otherwise stated in Part B of this Policy.

Due Diligence

You will observe, comply and fulfill the terms, provisions, conditions and endorsements of this Policy in so far as they relate to anything to be done or complied with. If You fail to observe, comply or fulfill any of the terms, provisions and conditions of this Endorsement, We are not liable to make any payment under this Policy.

Duty of Care

You must take all reasonable precautions to reduce or remove the risk of loss or damage and keep the subject matter of insurance in good condition.

No Claim Discount

A claim effected on this Endorsement shall not prejudice the No Claim Discount (NCO) awarded under the motor insurance policy. However, if the Company shall pay for the loss or damage to the Motor Vehicle, the specific reduction under NCO shall apply accordingly.

Pair and Set

Where an item lost or damaged forms part of a pair or set, We will not pay more than the value of any particular part which may be lost or damaged nor more than a proportionate value that the lost or damaged item bears to the value of the pair or set.

Our payment will exclude any special value which such item may have as a pair or set.

Notification and Claims Procedures

In the event of an occurrence that may lead to a claim under this Policy:

- You must take necessary measures to prevent and avoid further loss or damage;
- You must give immediate written notice to Us of the occurrence in any case no later than seven (7) days' after the occurrence of any event which may give rise to a claim;
- In the case of Theft or any criminal act, You must immediately lodge an official report with the police or, where appropriate, to a recognised governmental law enforcement agency. You will also co-operate with Us to secure the conviction of the offender.
- You must not make any admissions, offers, promises or payment, or conduct any negotiations, without Our prior written consent;
- You will deliver to Us within thirty (30) days after the receipt of a claim form from Us, such details and written proof as may be required under such claim form or by Us from time to time;
- You must notify and forward to Us every letter, claim, demand, Writ of Summons and process which is received in connection with the claim immediately on receipt. You will also notify Us immediately of any impending prosecution, inquests, Court proceedings or offers of settlement; and
- In the event of a Personal Accident claim under Part B of this Policy, We will be allowed, at Our own expense and upon reasonable notice to You, to subject You to a medical examination from time to time, or in the case of death, upon reasonable notice to Your personal representatives, to have a post mortem examination of Your body.

Payment before Cover Warranty

Notwithstanding anything contained in this Policy, You agree and acknowledge that:

- (a) The total premium due must be paid and actually received in full by Us (or the intermediary through whom this Policy was effected) on or before the Effective Date of this Policy or Renewal Certificate.
- (b) In the event that the total premium due is not paid and actually received in full by Us (or the intermediary through whom this Policy was effected) on or before the Effective Date, then the Policy or Renewal Certificate will be deemed to be cancelled immediately and no benefits will be payable by Us as cover never attached. Any payment received thereafter shall not affect the cancellation of the Policy or Renewal Certificate.
- (c) In respect of coverage with a "Free Look" provision, You may return the original policy document to Us or Our intermediary within the "Free Look" period if You decide to cancel the cover during the "Free Look" period. In such an event, You will receive a full refund of the premium paid to Us provided that no claim has been notified or made under this Policy.
- (d) If payment of full premium is to be made by credit card or bank GIRO whether monthly, annually or at such periods as may be agreed, the submission to Us of a complete and properly signed Direct Debit Authorisation form (or such other form as may be required by the card centre, bank or Us) to Us on or before the Effective Date will be deemed to be payment received by Us, subject to clause (e) below.
- (e) In the event of any rejection by the card centre or bank of the Direct Debit Authorization Form (or such other form as referred to in clause (d) or any inability by Us to obtain payment of the premium by credit card or GIRO deduction due to any reason), We will allow a second attempt for the charge and deduction of the outstanding premiums from the relevant card centre or bank. Should the second attempt fail for any reason, the Policy or Renewal Certificate will be deemed to be cancelled immediately effective from the day of the month when premium was due and unpaid and no benefits whatsoever will be payable by Us as cover never attached. Any payment received thereafter shall not affect the cancellation of the Policy or Renewal Certificate.

Conduct of Proceedings

We may take over and conduct in Your name or the name of any other person covered under this Policy, any defence or settlement of any claim made against You or such other person and pursue in Your name or the name of such other person, for Our own benefit, against anyone responsible for any claim paid by Us.

Anyone covered under this Policy shall promptly give Us all information and assistance as We may require. We shall have full discretion in the conduct of any proceedings and/or on how We settle a claim without any reference to You.

Duplication of Cover and Other Insurance Cover

If You make a valid claim under this Policy, and have more than one policy with Us which is the same product and provides the same cover, We will consider You to be insured under the policy which provides the highest benefit level. If the cover is for reimbursement of costs, expenses or third party liability payments and You have more than one policy with Us which provide the same or similar cover but which are not identical products, such costs, expenses or third party liability payments will be distributed proportionately between the policies based on the proportion of the cover limit. If however the cover is for reimbursement of costs, expenses or third party liability payments and You have insurance with other insurers providing the same or similar cover, We will only pay You Our proportion of the cover limit of Your claim based on the total number of policies covering such claim against the proportion of the cover limit of the other insurer(s) subject always to the limit under this Policy and any other policy (ies) You have with Us.

To Whom Payment of Proceeds Made

Any payment made to You pursuant to a claim under this Policy will be an effectual discharge of Our liability for that claim.

Subrogation

No admission, offer, promise or payment shall be made by You without Our written consent and We shall be entitled if We so desire to

take over and conduct in Your name the defense of any claim or prosecution or to prosecute in Your name for Our benefit any claim for indemnity or damages or otherwise against any third party, and shall have full discretion in the conduct of any proceedings in the settlement of any claim and You shall at Our request promptly give all such information and assistance as We may require.

Exceptions to indemnity

Notwithstanding anything to the contrary in this Policy, We will not indemnify You for any:

- Compensation for damage in respect of judgments not in the first instance delivered by or obtained from a court of competent jurisdiction within the Republic of Singapore.
- Costs and expenses of litigation recovered by any claimant from You which are not incurred in and recoverable in the Republic of Singapore.

Policy reinstatement

In the event of a claim arising from Insured Perils other than Theft, We may, at Our sole option and discretion, reinstate the Policy and reserve the right to charge additional premium or reinstate the Policy without additional premium or terminate the Policy by sending 7 days' notice by registered letter to You at Your last known address and any unused premium upon cancellation will be refunded on a pro-rated basis for the unexpired term of this Policy. In the event of a claim arising from Theft, the sum insured will be reduced by the loss amount for each and every claim and shall not exceed the sum insured stated in the Schedule. No reinstatement of the Policy will be allowed in the event such sum insured is exceeded.

Insurance Act (Cap. 142)

This Policy is issued in Singapore and is subject to the Insurance Act (Cap. 142).

When You applied for this Policy, a declaration made by You at that time that You are ordinarily resident in Singapore must satisfy any one of the following descriptions of being treated as "ordinarily resident in Singapore":

- You are a citizen of Singapore, unless You have resided outside Singapore continuously for 5 or more years before the application date of the Policy and are not currently residing in Singapore;
- You are a permanent resident, unless You have resided in Singapore for less than a total of 183 days in the 12 months before the application date of the Policy;
- You have a work pass or permit required under the Employment of Foreign Manpower Act (Cap. 91A), unless You have resided in Singapore for less than a total of 183 days in the 12 months before the application date of the Policy; or
- You have a pass or permit required under the Immigration Act (Cap. 133) that has duration longer than 90 days and You have resided in Singapore continuously for at least 90 days in the 12 months before the application date of the Policy.

If You do not satisfy any one of the above definitions of being "ordinarily resident in Singapore", You must notify Us immediately.

Cancellation

The coverage and/or insurance provided under this Endorsement shall cease upon the expiration or cancellation or termination (by either party) of the motor insurance policy of which this Endorsement forms part of and is an extension thereto.

This endorsement is non-transferable.

E. Your Policy Definitions

Any word or expression which has a specific meaning has the same meaning whenever that word or expression is used in this Policy, policy schedule and where applicable certificate of insurance, hold cover letter/cover note and Endorsement.

Accident means a sudden, unforeseen and fortuitous event.

Accidental means a loss or damage occurring due to an Accident.

Application Form refers to the completed form(s) signed by You for this Policy whether prior or subsequent to inception of this Policy or for and upon renewal of this Policy.

Business means (i) a trade, profession or occupation including those conducted on a full-time, part-time or occasional basis; or (ii) any other legal activity in which one is engaged for money or other compensation.

Contents means Your interior decorations, fixtures and fittings installed by You (not provided by HDB), furniture and furnishings, clothing and personal effects belonging to You or members of Your Immediate Family or Domestic Servant permanently residing with You but excludes deeds, bonds, bills of exchange, promissory notes, cheques, travellers' cheques, securities for money, documents of any kind, cash and currency notes.

Domestic Worker means any house, stable or garden servant or motor car driver, employed in or in connection with the domestic services of any private premises as defined under the Employment Act (Cap. 91).

Endorsement means a change to information of this Policy and/or the cover We provide. The endorsement which applies to this Policy will be shown in a schedule.

Excess means the amount shown in the policy schedule or certificate of insurance which You must pay for every claim.

Fungi means any type or form of fungus, including but not limited to, all forms of mould or mildew, and any mycotoxins, spores, scents, vapours, gas, or substance, including any by-products produced or released by "fungi".

HDB means Housing and Development Board.

Immediate Family means any individual ordinarily residing in Your Residence and who is related to You by blood, through marriage or through adoption under any written law including co-owners.

Inception Date means the commencement date of insurance at inception as specified in this Policy.

Injury shall mean bodily Injury which is sustained during the period of this Policy and is caused by an Accident, solely and independently of any other cause.

Jewellery means personal ornaments made of gold, silver, jewel or other precious metal and watches.

Loss of limbs shall mean total functional disablement or loss by complete and Permanent physical severance of a hand at or above the wrist or of a foot at or above the ankle.

Loss of Sight shall mean the entire irrecoverable Loss of Sight.

Permanent shall mean lasting 12 consecutive calendar months from the date of Accident and at the expiry of that period being beyond hope of improvement.

Policy means the Application Form, policy terms and conditions, policy schedule and, where applicable, certificate of insurance, hold cover letter/cover note and Endorsement to this Policy.

Policy Period shall mean a period of 12 months from the inception or renewal date stated in the policy schedule.

Residence means the dwelling place that You ordinarily reside in at the time of occurrence of an event giving rise to a claim under this Policy. If Your dwelling place is a landed property, the location of risk will be within the boundary walls, gates and fences of the landed property.

Spouse shall mean the Insured's legal spouse.

Theft or Stolen means the dishonest and illegal act of theft, burglary, robbery or stealing committed against You and for which occurrence an official report is lodged or made to the police or recognised government law enforcement agency within a reasonable period of time of its occurrence.

Total Disablement shall mean Injury of a Permanent nature which solely and directly totally disables and prevents an Insured or Spouse from attending to business or occupation of any and every kind or if he has no business or occupation, from attending to his usual duties which would normally be carried out by him in his usual life.

You/Your means the policyholder in this Policy and any member of the policyholder's Immediate Family provided cover is extended to include such Immediate Family as specified in the policy schedule.

We/Us/Our means AIG Asia Pacific Insurance Pte. Ltd.

IMPORTANT NOTICE

This Policy is protected under this 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 AIG Asia Pacific Insurance Pte. Ltd. or visit the AIG, GIA or SDIC web-sites (www.aig.com.sg or www.gia.org.sg or www.sdic.org.sg).



TAX INVOICE

GST REGISTRATION NO. : 201009404M

LEO YING 63A LENGKOK BAHRU #09-374 SINGAPORE 151063	TAX INVOICE NO. : D19RN1714972
	DATE : 04 Nov 2019

PARTICULARS	AMOUNT
PREMIUM ON WEARNES AUTO PROTECTOR (VOLVO) PRIVATE VEHICLE AIG Asia Pacific Insurance Pte. Ltd. POLICY NO.: 1700075440-01 ENDT_NO.: GST (7%)	\$2,115.59 \$148.09
TOTAL DUE	\$2,263.68

E.&O.E

IF PAYMENT HAS ALREADY BEEN MADE, PLEASE IGNORE THIS TAX INVOICE.

X Tear along dotted line and attach with your cheque payment X

Please return the Remittance Advice to us with your crossed cheque made payable to **AIG Asia Pacific Insurance Pte. Ltd.** and quote your Policy No. on the back of your cheque.

REMITTANCE ADVICE

Tax Invoice No.	: D19RN1714972	Date	: 04 Nov 2019
Amount Due	: \$2,263.68		
Policyholder	: LEO YING 63A LENGKOK BAHRU #09-374 SINGAPORE 151063		
Policy No.	: 1700075440-01		

0503485742

WEARNES AUTOMOTIVE - DL (V)

Shirley Low



ACKNOWLEDGEMENT RECEIPT

GST REGISTRATION NO. : 201009404M

LEO YING

63A LENGKOK BAHRU
#09-374
SINGAPORE 151063

ORIGINAL

ACKNOWLEDGEMENT RECEIPT
RECEIPT NO. : D19RN1714972
POLICY NO. : 1700075440-01
DATE : 04 Nov 2019

This is to acknowledge receipt of the following:

PARTICULARS	AMOUNT
WEARNES AUTO PROTECTOR (VOLVO) PRIVATE VEHICLE Certificate of Insurance/ Policy No.: 1700075440-01 Paid By : Credit Card-Gateway xxxxxxxxxxxx9568 \$2,263.68	 \$2,263.68
TOTAL	\$2,263.68

E.&O.E

This receipt is not valid unless cheque/draft is cleared for payment.

0503485742

WEARNES AUTOMOTIVE - DL (V)

Shirley Low