

ABOUT MSIG INSURANCE

MSIG Insurance (Singapore) Pte. Ltd. ("MSIG Singapore"), a member of the MS&AD Insurance Group, is Singapore's leading general insurer. With a local presence of over 100 years, MSIG Singapore offers an extensive range of insurance solutions for commercial and personal risk protection, enabling the security and safety of individuals and businesses. Wholly owned by MSIG Holdings (Asia) Pte. Ltd., MSIG Singapore holds an A+/Stable financial rating by Standard & Poor's.

MS&AD Insurance Group was formed in April 2010 from the business integration of the Mitsui Sumitomo Insurance Group Holdings, Inc., Aioi Insurance Co. Ltd., and Nissay Dowa General Insurance Co., Ltd. Today MS&AD is one of the largest general insurance groups in the world with presence in over 40 countries and regions, 17 of which are in Asia and Oceania. Based in Japan, MS&AD is active in five business domains, namely domestic (Japanese) non-life insurance, domestic (Japanese) life insurance, overseas business, financial services business and risk-related business.

Please refer to msig.com.sg for current information and ratings.

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A Member of **MS&AD** INSURANCE GROUP

Private Motor

Drive with comfort with the comprehensive protection of our motor insurance plans. Pick the plan that suits your needs for a smooth ride.



KEY BENEFITS

- Accident repairs at the authorised agent’s workshop or at a workshop of your choice
- New for Old Replacement of your car (less than 12 months old) in the event of an accident
- Up to \$100,000 of the outstanding loan of your car in the event of accidental death of the car owner
- Transport allowance while your car is under repair after an accident

Be it MotorMax or MotorMax *Plus*, you'll enjoy greater confidence on the roads.



Call 6827 7602
(Monday to Friday, 8.45 am - 5.30 pm)
or call your usual insurance advisor



service@sg.msig-asia.com

Frequently Asked Questions

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

This Excess (the first amount of any claim to be borne by you) applies in respect of a claim for loss or damage when the Insured Vehicle is driven by any person (other than the Policyholder) who is under 27 years old and/or held a valid driving licence for 2 years or less. This Excess is payable on top of the regular vehicle standard policy Excess.
- 2. What is Market Value and how is this determined?**

This is the assessed value of the Insured Vehicle at the time of the accident, arrived at by comparing retail prices for vehicles of the same make, model, age and condition.
- 3. What is the No-Claim Discount (NCD) Protector and how does it work?**

The NCD Protector is an optional benefit and is available only to holders of 50% NCD at an additional premium. It protects your NCD entitlement in the event of a first claim in the policy year. See illustration below on how it works:

Claim made during a Period of Insurance	NCD entitlement on renewal of policy with NCD Protector
0	50%
1	50%
2	20%
3 or more	0%

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

- 4. Do I have to reinstate my windscreen cover after a claim? Will my NCD be affected?**

The windscreen benefit covers the cost of reinstating any glass in the windscreen and windows including the in-vehicle unit (IU) subject to an excess of \$100 each claim. The Excess will be waived where repair to the windscreen is done instead of a replacement. Such claims do not affect your NCD entitlement and your windscreen cover will be automatically reinstated at no cost to you.
- 5. I read about damage to vehicles by falling trees, flooding and fires by arsonists. Can I claim for such damages?**

MotorMax and MotorMax *Plus* cover damage caused by accidents, fire and theft including falling trees and flood related damages. Malicious damage caused by unknown persons is also covered.
- 6. Can I choose my preferred workshop for accident repairs?**

MotorMax *Plus* gives you the freedom to choose your own workshop including the manufacturer's agent's workshop in Singapore. With MotorMax, accident damage repairs would have to be done at any of MSIG's Authorised Workshops conveniently located all around Singapore.
- 7. How does the Transport Allowance Benefit work?**

The benefit of \$50 per day is payable if the period of the approved accident repairs to the Insured Vehicle is more than 3 days. Payment starts from the first day of such repair up to a maximum of 10 days. Below is an illustration of the benefit computation:

Period of repair	Benefit payable
3 days or less	Not Covered
5 days	Pays 5 days x \$50 = \$250
14 days	Pays 10 days x \$50 = \$500

- 8. What should I do when I meet with a motor accident?**

You may e-file the accident report through MSIG's Authorised Workshops or to the nearest IDAC (Independent Damage Assessment Centre) within 24 hours or the next working day of the accident.

If there is injury to any person, please call the police immediately. Do not admit or discuss liability. Please take pictures of the damage of all vehicles, and of the accident scene and record details of witnesses, if any.

Benefits Summary		Limit of Liability	
		MotorMax	MotorMax <i>Plus</i>
1.	Comprehensive Coverage of Insured Vehicle against accidental loss or damage	Market Value of Insured Vehicle at time of loss or damage	
2.	Liability To Third Parties		
	Death or bodily injury to any person	Unlimited	
	Damage to property	\$5,000,000	
3.	Personal Accident Benefits		
	Policyholder	\$20,000	\$100,000
	Authorised Driver and/or passenger (up to legal seating capacity)	\$10,000 each	\$50,000 each
4.	Medical Expenses		
	Policyholder	Up to \$1,000	Up to \$1,000
	Authorised Driver and/or passenger (up to legal seating capacity)	Up to \$1,000 each	Up to \$1,000 each
5.	Choice of workshop for accident repairs to Insured Vehicle	MSIG's Authorised Workshops	Any workshop
6.	Transport Allowance while the Insured Vehicle undergoes repairs following accident damage if the approved repair period is more than 3 days. Where this benefit applies, cover starts from the first day of repair. Please refer to the illustration in FAQ No 7.	Not Covered	\$50 per day Max 10 days
7.	New for Old Replacement (High performance, sports makes and high value vehicles excluded) Replaces with a new vehicle of the same make, model and engine capacity up to \$100,000 above the market value of the Insured Vehicle at the time of a Total Loss or Constructive Total Loss occurring within 12 months of its first registration, or pays for the difference. This benefit does not cover losses caused by flood, theft or robbery of the Insured Vehicle.	Not Covered	Covered
8.	Loan Protection Benefits Pays the outstanding loan amount in respect of the Insured Vehicle following accidental death of the Policyholder in direct connection with the Insured Vehicle.	Not Covered	Up to \$100,000
9.	Windscreen Windscreen Cover due to breakage, subject to excess of \$100 for each claim. Excess will be waived where repair to the windscreen is done instead of a replacement.	Auto reinstatement	
10.	24 hours Automobile and Medical Assistance Services Auto Assistance Helpline Services such as emergency towing, roadside assistance, vehicle repatriation, accident & police report notification, locksmith referral and many more	Available	
	Emergency medical evacuation and repatriation of the Policyholder for accidents within the Geographical Area (excluding Singapore) in connection with the Insured Vehicle	\$50,000	

Currency: Singapore dollars

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

Notes: 1) Cover is subject to an Excess for vehicle damage repairs. 2) An additional Young and/or Inexperienced Driver Excess of \$3,000 applies for any person (other than Policyholder) who is under 27 years old and/or has held a valid driving licence for 2 years or less.

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

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

Information correct as at 1 July 2018.