

PRIVATE MOTOR CAR INSURANCE

Benefits Summary

The benefits summary below sets out the maximum amounts we will pay under the applicable plan. Please refer to the Policy for full details of the limits, terms, conditions and exclusions of this insurance. All sums are in Singapore Dollars.

Benefits Summary		Limit of Liability	
		MotorMax	MotorMax Plus
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	
	Authorised Driver and/or passenger (up to legal seating capacity)	Up to \$1,000 each	
5	Choice of workshop for accident repairs to Insured Vehicle	MSIG's Authorised Workshops	Any workshop
6	Transport Allowance [Enhanced] While the vehicle undergoes repairs following accident damage. Cover starts from the first day of repair. Additionally, if you are driving an electric vehicle and sustain a total loss following loss or damage by fire caused by the electric vehicle battery, you will be provided with this benefit for up to 30 days. Please refer to FAQ No 8 for the illustration of the full benefit.	Not Covered	\$60 per day Max 10 day
7	New for Old Replacement [Enhanced] (High performance, sports make and high value vehicles excluded) Replaces with a new vehicle of the same make, model and capacity up to \$110,000 above the market value for electric vehicle (up to \$100,000 for all other vehicle types) at the time of a Total Loss or Constructive Total Loss occurring within 12 months of its first registration, or pays for the difference.	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	

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10	Additional Benefits Applicable to Electric Vehicle [New]		
	Emergency Electric Vehicle Towing Services Provides emergency towing services when your electric vehicle runs out of electricity during use, subject to excess of \$50 for each service engaged through our Auto Assistance helpline.	Not Covered	Covered
	Medical Expenses Extended to cover Policyholder, Authorised Driver and/or passenger injured by electric shock as a direct result of an electric vehicle battery leakage.	Not Covered	Up to \$2,000 each
	Replacement of Car Lock and Key	Not Covered	Up to \$250
11	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	
12	Optional Benefits [New]		
	Excess Waiver Waive the standard policy Excess for the first 2 claims during the policy year.	Available	
	NCD Protector Protects the policyholder's NCD entitlement in the event of a claim. Applicable to holders of 30% NCD or higher.	Available	

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

Notes:

- Cover is subject to an Excess for vehicle damage repairs.
- 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.
- Protected up to specified limits by SDIC.
- 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.