

ABOUT MSIG INSURANCE

A leading general insurer with a local presence of over 100 years, MSIG Insurance offers an extensive range of insurance solutions for commercial and personal risk protection, enabling the security and safety of individuals and businesses. MSIG holds an A+/Stable financial rating by Standard & Poor's.

A testament to its growing strength and influence, MSIG has garnered numerous awards for delivering digitally innovative and customer-centric solutions.

MSIG is a subsidiary of Mitsui Sumitomo Insurance, and is a member of the MS&AD Insurance Group - one of the largest general insurance groups in the world with presence in over 40 countries and regions, 18 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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QMAX131123

PRIVATE MOTOR

Always there for every road you take

**ENHANCED TO INCLUDE
MORE BENEFITS FOR
ELECTRIC VEHICLES!**



Insurance
that sees
the heart
in everything

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

Private Motor

Protect your drive with our comprehensive motor insurance plans – now charged up to include more benefits for electric vehicles. Pick the plan that suits your needs for a smooth ride.



KEY BENEFITS

- Enhanced benefits for electric vehicle owners at no extra cost
- 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
- 24/7 Automobile and Medical Assistance Services

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

Frequently Asked Questions

1. Do I need to purchase a specific policy to cover my electric vehicle?

MotorMax *Plus* will provide coverage for your electric vehicle with additional benefits including Emergency Electric Vehicle Towing Services, enhanced Medical Expenses and Replacement of Car Lock and Keys.

You will also enjoy customized protection under New for Old Replacement benefit and daily Transport Allowance

For more information, please refer to the Benefit Summary.

2. What is Excess Waiver?

This is an optional benefit that you can add on with additional premium. It waives your standard policy Excess payable up to first 2 claims during the policy year.

Illustration:

You have purchased a motor insurance policy with a standard policy Excess of \$600 and added in the Excess Waiver optional benefit. This means that you are not required to make any out-of-pocket payment towards the Excess for the first 2 claims in the policy year. Unfortunately, if you are submitting a third claim, you must pay \$600 towards the Excess.

3. What is the Young and/or Inexperienced Driver Excess about?

This Excess applies in respect of a claim for loss or damage when the your 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 is payable on top of the standard policy Excess.

4. What is Market Value and how is this determined?

This is the assessed value of the your vehicle at the time of the accident determined by comparing retail prices for vehicles of the same make, model, age and condition.

5. 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 30% NCD or higher at an additional premium. It protects your NCD entitlement in the event of a first claim in the policy year.

How it works:

No. of claims made or arisen during the period of insurance	NCD at inception date of this policy		
	30%	40%	50%
0	40%	50%	50%
1	30%	40%	50%
2	0%	10%	20%
3 or more	0%	0%	0%

6. 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.

7. Can I go to a workshop of my choice for accident repairs?

MotorMax *Plus* gives you the freedom to choose your own workshop including the dealer'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.

8. How does the Transport Allowance benefit works?

The benefit will pay \$60 per day if the you are driving an electric vehicle and \$50 per day for all other vehicle types for approved accident repairs up to a maximum of 10 days.

If your electric vehicle sustains total loss following loss or damage by fire caused by the electric vehicle battery, the benefit will pay \$60 up to a maximum of 30 days.

Sample computation:

Repair Period	Benefit payable	
	Fully Electric Vehicle	Petrol/Diesel/Hybrid
5 days	Pays 5 days x \$60 = \$300	Pays 5 days x \$50 = \$250
14 days	Pays 10 days x \$60 = \$600	Pays 10 days x \$50 = \$500
30 days	Pays 30 days x \$60 = \$1,800	Not Applicable



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



service@sg.msig-asia.com

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. <i>Enhanced</i>	Transport Allowance 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	Up to \$60 per day Max 10 days
7. <i>Enhanced</i>	New for Old Replacement (High performance, sports makes 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	
10. <i>New</i>	Additional Benefits Applicable to Electric Vehicle		
	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 is 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 Keys	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. <i>New</i>	Optional benefits		
	Excess Waiver will 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	

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.
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.
Information correct as at November 2023.