

# QBE Private Motor Prestige

Comprehensive insurance for your private motor



**Motor insurance is a statutory cover in Singapore. Understanding what you are covered for will help you avoid unexpected costs and provide maximum peace of mind.**

In QBE, we offer the following cover for selection:

**1. Comprehensive**

Comprehensive insurance is our highest level of cover. It includes accident damage, fire and theft and Third Party legal liability. The cover extends to anyone driving your car. You are also able to boost your cover through our range of optional benefits.

**2. Third Party Only**

Covers legal liability for Third Party injury and property damage, but not your own car.

**3. Third Party Fire and Theft**

The same benefits as Third Party Only, with additional cover if your car is stolen or is damaged by fire. It does not cover any other damage to your car.



## Summary of benefits

The table below provides a summary of coverage and benefits under the QBE Private Motor Prestige insurance. For full details of cover, please refer to the policy wording.

Summary of Coverage/Benefits	Description
Protection and removal after accident	Limit up to S\$300, for towing fees following loss or damage insured under the Policy.
Third party property damage (TPPD)	Limit up to S\$10,000,000
Medical expenses	Limit up to S\$300 per injured person in the event of an accident
Personal accident benefits for insured	Limit up to S\$20,000 during any one period of insurance
Personal accident benefits for passengers	Limit up to S\$10,000 per person, aggregate up to S\$50,000 during any one period of insurance.
Windscreen cover	<ul style="list-style-type: none"> <li>&gt; Unlimited windscreen cover for first 2 windscreen claims during one period of insurance</li> <li>&gt; No windscreen excess applicable and NCD will not be affected</li> <li>&gt; Subject to compulsory reinstatement with additional premium</li> </ul>
Loss of use	Limit: S\$250 per policy period, S\$50 per day up to 5 days. This is applied to repairs which are more than 5 days.
No claim discount (NCD) protector	<ul style="list-style-type: none"> <li>&gt; Free No Claim Discount (NCD) Protector for policyholders with 30% NCD &amp; above</li> <li>&gt; Protects the NCD for the first (at-fault) claim</li> <li>&gt; Non-transferrable to other insured or insurer</li> </ul>
Safe Driver Discount (SDD)	Additional 10% SDD regardless of NCD level with proof of Certificate of Merit (COM).
Workshop	QBE approved repairer/Non-Authorised Workshop option available
Franchise workshop	Only applicable for vehicles under original manufacturer warranty, otherwise an additional excess of S\$750 applies.
New car replacement	Replace or pay the full purchase price. Applicable for brand new vehicles up to 36 months.
Excess for young and/or inexperienced driver - All Claims	Excess of S\$3,500 is applicable for each and every event for a driver aged below 23 years old and/ or with less than 2 years of driving experience in Singapore
No Claim Discount (NCD) validity period	NCD is valid for up to 3 years from the date of expiry or cancellation of your last motor policy

### Policy Owners' Protection Scheme

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 your insurer or visit the GIA/LIA or SDIC websites ([www.gia.org.sg](http://www.gia.org.sg) or [www.lia.org.sg](http://www.lia.org.sg) or [www.sdic.org.sg](http://www.sdic.org.sg)).

## Optional/Additional Benefits

### Autonomous Emergency Braking (AEB)

Enjoy further discount if your car is fitted with Autonomous Emergency Braking (AEB) system.

### Excess Buy-Up Option

Increase your excess in exchange for a lower premium. Only available for Main/Named Driver Excess.

## General Exclusions

As with any insurance policy, the following general exclusions apply to QBE Private Motor Prestige Insurance cover:

- > Insured Person who is disqualified/suspended from driving and/or does not hold a valid driving license
- > Insured Person driving under the influence of alcohol or drugs at the time of the accident
- > Vehicle used other than in accordance with the Limitations as to Use
- > Vehicle driven by other than an Authorised Driver
- > Accident loss or damage or liability caused/ sustained outside the Geographical Area
- > War, Terrorism or Nuclear Risk.



## What you need to do

The left only serves as a general description of our products and services. For full product details and coverage, please check with your local insurance broker or a QBE authorised agent.

## What should you do in the event of a claim?

Contact your agent/broker or QBE Claims Department at **(65) 6224 6633** or visit our website at [www.qbe.com/sg](http://www.qbe.com/sg)

- > In the event of a claim, please report non-injury accident involving your vehicle to any of our authorised workshops also referred to as our 'authorised reporting centres' with your vehicle within 24 hours from the time of accident
- > Call any of our authorised workshops for towing assistance if necessary. Towing service is ONLY applicable for:
  - a) Insured with Comprehensive Cover
  - b) Insured with third party cover, who is NOT at fault in the accident.
- > Duly complete the Singapore Accident Statement Form, in which a clear sketch of the accident is to be provided at our authorised workshops.
- > File a Traffic Police Report (for accidents involving injury, government property, foreign registered vehicle and hit and run cases only).
- > Have the following documents ready when reporting at our authorised reporting centres:
  - a) Certificate of Insurance
  - b) Driver's licence of the driver involved in the accident
  - c) Company's stamp for commercial vehicles
- > When the accident involves a third party, where possible, obtain the third party's particulars comprising of the following:
  - i) Vehicle number
  - ii) Name/NRIC no./address/contact no. of driver
  - iii) Insurance company of the third party vehicle
  - iv) Name/NRIC no./address/contact no. of witness and witness statement, if available.
  - v) Photographic images revealing damage to own vehicle and that of the third party
  - vi) Photographic images of the accident scene, where available.
- > Our authorised workshops will be able to assist you formulate a property damage claim against the third party, provided the latter is NOT to be blamed over the accident and where available evidence is clearly in his/her favour.



**QBE Insurance (Singapore) Pte Ltd**

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