

Car Protect360 Product Features

S/N	Cover	Maximum Amount Covered	Comprehensive	Third Party Fire & Theft
1	Loss or damage by fire or theft	Up to market value at the time of loss or damage	✓	✓
2	Loss or damage by other insured causes including Act of God, fallen object, riot, strike, flood, etc	Up to market value at the time of loss or damage	✓	N.A.
3	Damage to third party property	Up to S\$5,000,000	✓	✓
4	Death or injury to third party	Unlimited	✓	✓
5	Medical expenses (Policyholder and passengers up to legal seating capacity)	Up to S\$1,000 Each	✓	N.A
6	Personal accident benefits (Policyholder and passengers up to legal seating capacity) - Policyholder - Authorised Driver/Passengers	Up to S\$20,000 Up to S\$10,000	✓	N.A
7	Protection and Removal of vehicle after Accident	Up to S\$500	✓	✓*
8	Daily transport allowance of S\$50 (up to ten days if repairs exceed three days)	Up to S\$1,000	✓	N.A
9	Vehicle accessories All audio, video and other standard equipment fitted into the car by the manufacturer or distributor at the time the vehicle was originally purchased	Up to S\$1,000	✓	N.A
10	Policy Excess (Own damage) Amount shown on the Schedule or Certificate of Insurance applies for each and every accident claim	Refer to Policy Schedule and/or Certificate of Insurance	✓	N.A
11	Policy Excess Halved for Accident repairs at a HL Assurance Approved workshop	Yes	✓	N.A
12	Windscreen cover Windscreen Excess of S\$100 or any other amount shown on the Schedule or Certificate of Insurance applies for each and every claim Windscreen Excess waived if Windscreen is repaired at windscreen repairer we have appointed or approved	Unlimited	✓	N.A
13	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 - Emergency medical evacuation and repatriation of the Policyholder for accidents within the Geographical area (excluding Singapore) in connection with the Insured Vehicle	Available Emergency medical evacuation and repatriation up to S\$50,000 any one accident / Period of Insurance	✓	✓
14	Young and/or Inexperience Driver Excess (Y/I/D Excess) - Additional excess of S\$3,000 will apply for each and every accident claim if the authorized driver is under 27 years old and/or has held a valid driving license for less than two (2) years		✓	N.A

*Only in the event of Fire & Theft

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 HL Assurance Pte. Ltd. or visit the GIA or SDIC websites (www.gia.org.sg or www.sdic.org.sg). This 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 HL Assurance Pte. Ltd.

HL Assurance Pte. Ltd. A Member of the Hong Leong Group

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