



# Auto Insurance

Car insurance plans to meet your needs



# Don't worry, we have you covered

Enjoying ease and convenience is what you value when you own a car. AIG understands and we will go the extra mile to give you peace of mind, knowing that you will be well taken care of when you are on the road.

We offer three comprehensive car insurance plans that provide coverage and benefits designed to match your needs. Our team of claims specialists work hard to ensure you have a seamless claim experience and get back on the road quickly if the unexpected happens.

With over 70 years of experience protecting individuals and businesses in Singapore, AIG has established a reputation as a leading general insurance provider trusted by our customers. With AIG's auto insurance, you can rest assured knowing we will always do right by you.

## Key Benefits\*



### Claim a brand new car

With AutoPlan and AutoPlus, we will pay for a brand new car of the same make and model if yours is damaged beyond economical repair within the first three years of purchase.



### Get a courtesy car while your car is being repaired

Your lifestyle doesn't have to be disrupted by an accident. We will deliver a courtesy car to you for use while yours is being repaired. Included in AutoPlus and optional for AutoPlan. For Auto ValuePlus, we will provide a courtesy car to use for up to 10 days while your car is being repaired.



### Excess waiver of up to S\$1,000 with an in-car camera

Share your in-car camera accident video footage with us. Help fight fraudulent claims, and get rewarded with up to S\$1,090 (inclusive 9% GST) in excess waivers.



### Free 24-hour towing and roadside assistance

With AutoPlus and Auto ValuePlus, you will receive roadside assistance to fix minor problems such as flat tyres or flat batteries, and towing services after a breakdown. This service is free for you, anywhere in Singapore.



### Waiver of excess on accident repairs^

With AutoPlus and Auto ValuePlus, we will waive up to S\$1,090 (inclusive 9% GST) for your repair excess for your first claim at any one of AIG's authorised workshops or AIG designated authorised workshops for Auto ValuePlus, depending on your No Claim Discount (NCD).



### Personal accident coverage

Get extra coverage of up to S\$50,000 with AutoPlus and AutoValue Plus, and up to S\$20,000 with AutoPlan, claimable together with your personal accident or life insurance plans.



### Cover your car key

If your car key gets stolen, we will pay for the cost of replacing your car's lock and key, for up to S\$800. We will also pay for locksmithing or towing costs if you accidentally lock your keys in the car (S\$54.50 excess inclusive of 9% GST applies).



### Dent cover

With Auto ValuePlus, if your car is accidentally damaged resulting in a dent located on the any body panel of your car, we will cover the cost to repair the dent(s), up to S\$50 per dent repair, twice a year.

\* Terms and conditions apply. Please refer to your policy wording for details.

^ This benefit is applicable to individual policyholders only.



## Optional Add-Ons\*



### NCD Protector<sup>†</sup> for drivers with 30% to 50% NCD

Your first claim during the policy year will not affect your NCD.

Auto ValuePlus, AutoPlus and AutoPlan policyholders with 50% NCD will receive the NCD Protector as part of your policy.



### Age condition policy

If you do not need to include younger drivers in your auto policy, you can enjoy lower premiums by limiting the coverage of your policy to drivers aged 30, 35, or 40 years and above - the higher the age condition, the lower your premium!



### Flexible policy excess

Increase your policy excess and enjoy lower premiums, or reduce your policy excess to lower your out-of-pocket expenses.

\* Terms and conditions apply. Please refer to your policy wordings for details.

<sup>†</sup> NCD that is protected under the NCD Protector Benefit is not transferable to any other insurer. NCD Protector Benefit does not guarantee renewal of the policy.

## Important notice

A Young and/or Inexperienced Driver (YIDR) Excess of S\$3,270 (inclusive of 9% GST), in addition to the Policy Excess, applies to You or any Authorised Driver (named and unnamed) who is below the age of 23 (in case of All Age Condition policies) and/or has less than two years' driving experience. The YIDR Excess is not applicable to Named Driver policies.



## Product Comparison\*

Key Benefits	Auto ValuePlus	AutoPlus	AutoPlan
Choice of workshop	AIG's designated authorised workshops for Auto ValuePlus	If your vehicle is 3 years old and below: Dealer or AIG's authorised workshops  If your vehicle is more than 3 years old: AIG's authorised workshops	No workshop restriction
Brand new replacement car	Optional add-on (for cars less than 1 year old and damaged beyond economical repair)	For cars less than 3 years old and damaged beyond economical repair	
Waiver of excess on accident repairs For first claim at an AIG authorised workshop or AIG's designated authorised workshop for Auto ValuePlus, depending on your No Claim Discount (NCD)	50% NCD: Full waiver of Excess up to S\$1,090 (inclusive of 9% GST)  Below 50% NCD: Half waiver of Excess up to S\$1,090 (inclusive of 9% GST)		Not applicable
Excess waiver with an in-car camera footage	Not-At-Fault accident: Full waiver up to S\$1,090 (inclusive of 9% GST) At-Fault accident: Half waiver up to S\$1,090 (inclusive of 9% GST)		
24-hour towing & roadside assistance	Free	Free	Not applicable
24-hour towing after an accident	Up to S\$500 per accident	Up to S\$500 per accident	Up to S\$300 per accident
Personal accident cover	Up to S\$50,000	Up to S\$50,000	Up to S\$20,000
Cover for car key	Up to S\$800	Up to S\$800	Up to S\$800
Dent cover	Up to S\$50 per dent (2 times per year)	Not applicable	Not applicable
Loss of use courtesy car	Get a courtesy car, delivered to you, for up to 10 days while your car is being repaired	Get unlimited use of a courtesy car, delivered to you, for the entire period while your car is being repaired	Optional add-on
Optional Add-on			
NCD Protector for 30% to 50% NCD	Optional add-on for policyholders with 30% or 40% NCD. Included for policyholders with 50% NCD.		
Other Benefits*			

- ✓ Windscreen cover with automatic reinstatement (excess applies)
- ✓ Unlimited liability cover for death or injury to your passenger and/or third party
- ✓ Cover for third party property damage up to S\$5,000,000
- ✓ Cover for third party liabilities due to the negligence of your passengers
- ✓ Personal accident coverage of up to S\$10,000 each for your passengers
- ✓ You, your authorised drivers and passengers can each claim up to S\$500 for medical expenses
- ✓ Cover for flood and windstorm damages
- ✓ Cover for damage or loss caused during strikes, riots or civil commotion
- ✓ 24-hour assistance for claims enquiries
- ✓ Policy lifetime workmanship and paint work repair guarantee when your own damage accident repairs are carried out at any AIG authorised workshops or AIG's designated authorised workshops for Auto ValuePlus, whichever is applicable.

\* Terms and conditions apply. Please refer to your policy wording for details.



To view our list of authorised workshops, please scan the QR code or visit [www.aig.sg/authorisedworkshops](http://www.aig.sg/authorisedworkshops).

**24-hour Auto Accident Emergency Hotline: 6338 6200**



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