



Terms and Conditions for excess waiver for in-car camera

(Valid for all policies with an effective date between 1 November 2016 and 31 October 2017.)

In the unfortunate event that your insured vehicle is involved in an accident which is covered by your policy, AIG Asia Pacific Insurance Pte. Ltd. ("AIG") will waive the accident repair excess¹ applicable in your policy, if you have an in-car camera installed in your vehicle, as set out:

- 100% of the excess if you are not at fault for the accident².
- 50% of the excess if you are at fault for the accident.

Please note that the excess waiver for in-car camera will only apply if:

- a. your vehicle is involved in the accident with another vehicle;
- b. you provide us with the video footage of the accident within 14 working days from the date of the accident;
- c. the repair of your vehicle is carried out by one of our [approved workshops](#) subject to the terms and conditions stated in your policy; and
- d. the assessment of liability has been finalised by AIG by the time you collect your vehicle post repair.

The excess waiver for in-car camera does not apply to the Young and/or Inexperienced Driver Excess.

¹ Our waiver of the accident repair excess shall not exceed S\$1,000 in total for any one claim regardless of the number of excess waivers applicable to your policy.

² The assessment of liability for the accident will be determined solely by AIG. You will not be considered to be at fault for the accident if your liability for the accident is assessed by us at 20% or less.