

Enjoy Freedom of Choice:

✓ No Workshop Restriction

HL Assurance Motor policy gives you the freedom to choose your preferred workshop in Singapore. However, if you choose to use our HL Assurance Approved Workshop for repairs, you can be assured that genuine manufacturers' parts will be used and it comes with a full 9-month repair warranty.

Own Damage Excess will be halved if you choose to repair your vehicle at any of our HL Assurance Approved Workshops.

Superior Benefits for You

✓ Windscreen Cover

Your windscreen claims will not affect your NCD.

✓ Enhanced Medical Protection

Up to \$1,000 coverage for the medical expenses for each of the policyholder, authorised driver and passengers up to the legal seating capacity

Company Background

Who We Are

HL Assurance is a member of Hong Leong Group, a leading conglomerate based in Malaysia with diversified businesses in banking and financial services, manufacturing and distribution, property development and investments, hospitality and leisure, and principal investment with presence in Asia, Europe, North America and Oceania. We are a licensed general direct insurer and also a member of General Insurance Association in Singapore.



HL Customer Care Hotline

6702 0202

Website: www.hlas.com.sg

Email: service@hlas.com.sg

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.

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HL Assurance Pte. Ltd. A Member of the Hong Leong Group
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Car Protect360
for Generations
of Savers



Summary of Benefits

What Our Motor Insurance Covers - Summary	Maximum Amount Covered (S\$)
1. Loss or Damage to Your Vehicle	
Loss or Damage by fire or theft	Up to market value of vehicle at time of loss or damage
Loss or Damage by other insured causes including Act Of God, fallen object, riot, strike, flood, etc	Up to market value of vehicle at time of loss or damage
Vehicle accessories	
All audio, video and other standard equipment fitted into the vehicle by the manufacturer or distributor at time the vehicle was originally purchased	Up to \$1,000
Vehicle accident repairs	
Excess is halved if repairs are carried out at a HL Assurance Approved Workshop	Yes
Windscreen cover	
	Unlimited
	Windscreen Excess of \$100 unless Windscreen is repaired at HL Assurance Appointed Windscreen Repairer
2. Your Liability to Third Parties	
Damage to Third Party Property	Up to \$5,000,000
Death or injury to Third Party	Unlimited
3. You or Your Passenger's Medical Expenses	
Medical Expenses Coverage for the Policyholder, Authorised Driver and Passengers up to vehicle legal seating capacity	Up to \$1,000 each
4. Personal Accident Cover for Injuries in the Vehicle	
Personal Accident benefits for the Policyholder, Authorised Driver and Passengers	Policyholder: Up to \$20,000
	Authorised Driver: Up to \$10,000
	Passengers: Up to \$10,000
5. Other Motor Insurance Benefits Included	
Daily transport allowance (up to ten days if repairs exceed three days)	\$50 a day, up to a total of \$1,000 (Per Policy Year)
Storage, Garage & Towing after Accident	Up to \$500
Authority to repair (for minor repairs)	Up to \$300
	The Limit is after application of Policy Excess
24-hours Automobile and Medical Assistance Services	Available

Frequently Asked Questions

Q1: When is the Young and/or Inexperience Driver Excess applicable?

A: The Young and/or Inexperienced Driver Excess is applicable in addition to the Own Damage Excess amount specified in the Schedule if the Insured Vehicle is driven by or under the control of any person (other than the Policyholder) who at the time of loss or damage to the Insured Vehicle is below twenty-seven (27) years of age and/or has held a valid driving license for less than two (2) years.

Q2: What is the No Claim Discount (NCD) Protector? How does it work?

A: The NCD protector is an optional benefit and applies only to customers with 50% NCD at an additional premium. It will protect your NCD in the event of a first claim during your policy period. If a second claim is made, the normal NCD rules apply and your NCD will be reduced to 20% on your next policy renewal. The protected NCD is not transferable to another insurer. You will need to renew your policy with us in order to enjoy this benefit.

Q3: What is market value? How is this determined?

A: Market value is the cost of replacing the Insured Vehicle with a vehicle of the same make, model, condition and age of the vehicle at the time of the accident. This may be determined by the latest transactions sourced from newspaper advertisements, online motoring websites, surveyors and motor car dealers.

Q4: What should I do when I have an accident?

A: Please e-file an accident report at any of our HL Assurance Approved Workshops within 24 hours or by the next working day. If it involves injury, hit-and-run situation, damage to a government vehicle or property, foreign vehicle, pedestrian or cyclist, a police report must be lodged.

Q5: If I am not at fault for the accident but make an own damage claim, will my NCD be affected?

A: Your NCD will not be affected if we can recover the claim amount from the other party.

Q6: What should I do if my car is stolen?

A: You will need to lodge a police report immediately so that the Police can investigate the matter. Please also report the loss to us, together with a copy of your police report.