

Etiqua HPHV Package

The benefits below are only applicable if this endorsement is specified in the Policy Schedule.

1. Car Accessories

If there is any loss and/or damage to Additional Undeclared Accessories caused by Accident or Theft by visible, forcible and violent entry into Your Car, We may at Our choice:

- a) repair or replace the Additional Undeclared Accessories so damaged or stolen; or
- b) pay the loss or damage up to the limit of \$2,000.

This benefit is only applicable provided that You have a claim which is paid or payable by Us according to Section 1 of this Policy and, in any case, We shall not be liable for:

- a) loss or damage due to normal wear and tear, depreciation, mechanical, electronic or electrical breakdowns, failures or breakage, corrosion or deterioration due to atmospheric conditions, inherent vices, rusting oxidation decolourisation, any process of cleaning, restoring, alterations, maintenance, repairing or otherwise, or scratching of painted or polished surfaces;
- b) loss or damage to any item by its own ignition or explosion, mechanical or electrical breakdown, failure, breakage or derangement, or loss or damage caused by You or Your Authorised Driver's wilful act or negligence. Such payment will not affect Your No Claims Discount nor will the Basic Own Damage Excess apply to such claim.

2. Daily Transport Allowance

We will pay You a daily transport allowance of S\$150 up to a maximum of five (5) days, if the period of repairs recommended by our appointed surveyor or loss adjuster exceeds four (4) days.

We will not pay for:

- (i) any transport allowance for any accident repair not authorised by Our appointed surveyor or loss adjuster; or
- (ii) a Windscreen claim; or
- (iii) a total loss claim; or
- (iv) when the repairs of Your car is delayed due to unavailability of replacement parts; or
- (v) any amount beyond the repair period recommended by Our appointed surveyor or loss adjuster even if the repairs take longer. If Your car is repaired sooner than expected, We will only pay You for the number of days it actually took to repair Your car.

The total amount payable under this benefit shall not exceed S\$750 in respect of any one (1) Accident and will only be paid to You after We have finally settled Your repair bill with the workshop.

3. Loan Protection

We will pay the outstanding loan amount up to \$100,000 in respect of the car following accidental death of the Policyholder in direct connection with the Insured Vehicle.

4. Loss of Personal Effects

If Your personal effects or those of Your immediate family are lost due to an Accident involving Your car, or robbery by visible forcible and/or violent entry into Your car, during the period of insurance, We shall reimburse in cash the amount of the loss sustained, up to the limit of \$500 per year if the loss occurs in the location specified in Your Schedule. It is Your responsibility to:

- a) take all necessary steps to limit the loss or damage and to prevent further loss or damage;
- b) give Us a police report; and
- c) give Us proof of purchase and/or ownership of the personal effects lost.

We shall not pay for loss and/or damage:

- a) to jewellery, wrist watches, money and / or monetary instruments which shall include but is not limited to cash, cash cards, coins, cheques, postal orders, bankers' drafts, travellers' cheques, bonds, saving and postage stamps, gift tokens, vouchers or trading stamps and the like;
- b) to documents or negotiable instruments of any kind which shall include but is not limited to passports, airline tickets, letters of credit and the like;
- c) to goods or samples connected to any business or trade;
- d) due to normal wear and tear, depreciation, mechanical, electrical or electronic breakdowns, failures or breakages, corrosion or deterioration due to atmospheric conditions, inherent vices, rusting oxidation decolourisation, any process of cleaning, restoring, alterations, maintenance, repairing or otherwise, or scratching of painted or polished surfaces;
- e) to Car Accessories as defined;
- f) caused by You or Your Authorised Driver's wilful act or negligence.

This benefit is only applicable provided that You have a claim which is paid or payable by Us according to the Policy.

5. New for Old Replacement

We will pay the difference of up to \$100,000 between the market value of Your car at the time of a Total Loss or Constructive Total Loss and the cost of a new car of the same make and model following an accident occurring within 12 months of its first registration. This benefit does not apply to Total Loss or Constructive Total Loss caused by flood, theft or robbery of the car.

6. Personal Accident Benefits

We pay the compensation for physical disability or death set out in the scale of benefits if You or the passenger(s) suffer bodily injury that:

- a) is the direct and immediate result of an accident:
 - i) involving Your car; or
 - ii) when travelling in, or getting into or out of, any other private car; and
- b) is caused by accidental, violent, external and visible means.

The physical disability or death must occur within 3 calendar months of the accident and be independent of any other cause (except associated medical or surgical treatment). It must not arise directly or indirectly out of intentional self -injury, suicide or attempted suicide, physical defect or infirmity. The accident must not have happened while You were under the influence of intoxicating liquor or drugs. You must be between 18 and 65 at the time of the injury.

If more than one of items 1-9 listed in the scale of benefits are suffered in the same accident, We pay for the item that gives the highest benefit.

The maximum amount We pay in total during a period of insurance is \$100,000 for You, and \$50,000 for the passenger(s).

We pay the compensation to You or, in the event of death, to Your legal personal representative. Once We pay the benefit, We have no further liability to You or Your legal personal representative. If You hold more than one motor policy with Us, compensation is payable under one policy only. If the insured is a company, We pay these benefits only if an individual is named by endorsement in the policy as being entitled to receive them.

Scale of Benefits

Physical Disability or Death by Injury	Compensation (% of PA Sum Insured)
1. Death	100%
Total and Permanent Loss of All Sight in:	
2. Both Eyes	100%
3. One Eye	50%
Loss by Physical Severance At or Above the Wrist or Ankle of:	
4. Both Hands	100%
5. One Hand	50%
6. Both Feet	100%
7. One Foot	50%
8. One Hand and One Foot	100%
Loss of Sight Together with Hand or Foot:	
9. Total and Permanent Loss of Sight in One Eye Together with Total Loss by Physical Severance of One Hand (At or Above the Wrist) or One Foot (At or Above the Ankle)	100%

Note: Section 2 under “Other Benefits” of this Policy will no longer be applicable. We will pay under this benefit instead. This benefit is only applicable provided that You have a claim which is paid or payable by Us according to the Policy.

7. Repatriation Costs

If while driving outside Singapore and within the geographical limit, Your car is immobilised for more than forty-eight (48) hours following an accident or breakdown, We will provide cover:

- a) to arrange for an appropriate mode of transport for You and Your passengers to return to Singapore. We shall pay up to S\$200 per person but limited to S\$1,500 in aggregate for any accident during the period of insurance. This benefit is also extended to loss by theft.
- b) to arrange the repatriation of Your car to Singapore. We shall pay up to S\$1,000 for such repatriation.

8. Valet Parking

We will continue to provide cover for loss of or damage to the car, when Your car is being serviced for the sole purpose of parking on Your behalf, by any authorized employee of the Valet Parking Service, subject to the following conditions:

- a) any payment by Us for loss or damage to Your car is subject to a total excess of S\$10,000;
- b) the loss or damage to Your car is not covered by any other similar insurance policy, including that covered by the relevant insurance policy of the establishment providing the Valet Parking Service;
- c) prior to Your car being handled by the Valet Parking Service, You have verified that:
 - i) Your car was handed over to a staff member of the Valet Parking Service who is authorised to drive and park Your car; and
 - ii) the staff member of the Valet Parking Service handling Your car has a valid driving license.

Valet Parking Service means a service provided by a hotel, restaurant or like entertainment establishment to its guests and patrons that parks and retrieves motor cars by an attendant either employed directly by the hotel, restaurant or like entertainment establishment or indirectly through a third party service provider, and whether such service is paid or provided free of charge.

Valet Parking Service is extended to cover the valet service staff driving You home in the event that You are unable to drive due to unforeseen circumstances. We will pay for the loss or damage of Your car provided such loss or damage is not covered by any similar insurance policy, including coverage covered by the relevant insurance policy of the establishment providing the service.