

PRIVATECAR INSURANCE

Let your worry take the back seat.

FORWARD  Your Protection



**With Sompō's
comprehensive PrivateCAR
insurance, you will get the
much-needed assurance
with your journey on the
road. **That is our promise.****

Enjoy total protection for you, your family and car every time you drive. Get insured today!

KEY FEATURES

- ▶ Free No Claim Discount (NCD) Protection[^] if you are enjoying 30% NCD and above. Your current NCD % will be maintained at renewal[†] (for selected plans).
- ▶ 5% Offence Free Discount (OFD) will be granted automatically if NCD is 30%, 40%, and 50%, regardless of your demerit points!
- ▶ Option to Buy Up or Buy Down Excess:
 - **Buy Up Excess** – Enjoy premium savings by increasing the standard Policy Excess. This voluntary excess will not be waived.
 - **Buy Down Excess** – Pay a small premium to reduce the standard Policy Excess. Not applicable to the Additional Compulsory Excess for Young, Inexperienced or Elderly Drivers*.
- ▶ Loss of Use benefits of S\$100 per day for up to 10 days (for selected plans)[†].
- ▶ Free personal accident cover up to S\$20,000 for policyholder and S\$10,000 for named drivers.
- ▶ Free cover for legal liability of passengers.
- ▶ Free cover for damages as a result of riot, strike, civil commotion, flood and windstorm.

To view full coverage details and apply for a quotation, visit www.cimbbank.com.sg/privatecar

[^]Provided the policy is renewed with us. [†]Having NCD Protection does not mean renewal invitation or renewal terms are guaranteed for the next period of insurance. *Please refer to the Application Form under the Declaration Section, Point 3, for the definitions. [†]Please refer to the Application Form under the Declaration Section, Point 7 for details.

 **CIMB BANK**

EMERGENCY

24-Hour Emergency Mobile Accident Response Service (MARS)

Our MARS officer will arrive at the accident scene within 20 minutes, anywhere in Singapore, to provide advice, take photographs, complete accident statement and perform E-filing of claims on your behalf. If necessary, the officer will recommend the nearest authorised workshop and arrange towing service.

BENEFITS AT A GLANCE

FEATURES	COMPREHENSIVE PLANS		
	EXCELDRIVE PRESTIGE	EXCELDRIVE GOLD	EXCELDRIVE FOCUS
1. Motor Workshop for Accident Repairs	Any Workshop	Only at ExcelDrive Workshop*	
2. Eligibility by Vehicle Age	New to 10 years	New to 15 years	
3. Waiver of Standard Excess (subject to ONE accident repair done at ExcelDrive Workshops* only)	Up to S\$1,000		50% of Standard Excess up to maximum of S\$600 (whichever is lower)
4. Windscreen Cover	Windscreen Replacement: Unlimited replacement with applicable excess Windscreen Repair: Applicable excess is waived, provided repair is done at appointed workshop		
5. Excess on Windscreen Replacement	S\$107 (including GST) each claim	S\$107 (including GST) each claim: Limited to ExcelDrive Workshops only	
6. Warranty for Repairs	Applicable for accident repairs at ExcelDrive Workshops*		
7. Loss of Use	S\$100 per day, up to 10 days		Not Applicable
8. FREE NCD Protector	Applicable to NCD of 30%, 40% and 50%		Not Applicable
9. 24-Hour Emergency MARS	Applicable for all plans under Comprehensive Coverage		
10. Legal Liability for <ul style="list-style-type: none"> causing death or injury to Third Party property damage to Third Party 			
11. Loss or Damage by Fire and/or Theft			
12. Loss or Damage by other insured causes			
13. Geographical Area	Includes Singapore, West Malaysia and the part of Thailand within 80.5km of the border between Thailand and West Malaysia		

*For the latest list of ExcelDrive Workshops and Approved Centres, visit www.sompo.com.sg/products/private-car.

For Third Party, Fire and Theft Plan, Third Party Only Plan and other enquiries, please call Sompo Insurance at (65) 6461 6222 or email cimb-query@sompo.com.sg.



PrivateCAR Application

Intermediary's Name/Code: _____

Quotation No.: _____

Important Notice:

- Statement Pursuant to Section 25(5) of the Insurance Act – We would remind you that you must disclose to us fully and faithfully the facts you know or ought to know otherwise you may not receive any benefits from your Policy.
- Please note that this insurance is subject to the premium being paid and received in full by the Company, Somp Insurance Singapore Pte. Ltd. (hereinafter called "Somp Insurance") (a) before the inception date where the Policy is issued to an Individual; or (b) within the period specified in the Premium Payment Warranty applied to the Policy in all other instances, failing which there will be no liability under this cover.
- Coverage is void if the vehicle does not have a valid Certificate of Entitlement.
- You are advised to keep a copy of this application form for your records and future reference.
- The liability of the Company does not commence until this application is accepted and the premium is paid in accordance with clause 2 above.
- A specimen copy of the policy form is available on request.

REGISTERED OWNER'S DETAILS

Name: _____

NRIC/FIN No.: _____ Date of Birth (DD/MM/YYYY): _____

Gender: Male Female Nationality: _____

Marital Status: Single Married Widowed Divorced

Residential Address (Please do not provide a P.O. Box address): _____

Postal Code: _____

Tel No.: _____ (HP) _____ (H) _____ (O)

Email: _____

Business Registration No. (if applicable): _____

Business in West Malaysia? Yes No

Valid Driving License: No Yes, driving experience (years) in Singapore: _____

Demerit Points? No Yes: _____ Points

Driving License been suspended/revoked? (Including Named Drivers)

No Yes, when & why: _____

Occupation/Business: _____ Outdoor Indoor

Employer's Name: _____

How often do you drive to West Malaysia? Weekly or more Once a month or less

MOTOR VEHICLE PARTICULARS

Registration No.: _____ Make & Model: _____

Type of Vehicle: Cabriolet Saloon Multi Purpose Vehicle - MPV Coupe
 Stationwagon Sports Utility Vehicle - SUV Others (Please specify): _____

Usage of Vehicle: Private Use Rental Others (Please specify): _____

Year of Manufacture: _____ Year of Registration: _____ Seating Capacity: _____

Parallel Import? Yes No Engine Capacity: _____

COE Expiry Date (DD/MM/YYYY): _____ Insured with COE? Yes No

Engine No.: _____ Chasis No.: _____

Hire Purchase Company: _____

NAMED DRIVERS' DETAILS

We encourage you to name the regular drivers of this vehicle as additional excess is applicable for unnamed drivers. Besides the insured and his/her spouse, 2 other drivers can be included as named drivers. An additional charge of S\$26.75 (inclusive of GST) will be imposed for additional named driver exceeding the stated limit. Where named driver is young and/or inexperienced/elderly drivers (see DECLARATION section for details) an additional premium will apply.

	NAMED DRIVER (1)	NAMED DRIVER (2)	NAMED DRIVER (3)
Name (as per NRIC, please underline surname)			
NRIC/FIN No.			
Nationality			
Date of Birth (DD/MM/YYYY)			
Gender	Male/Female	Male/Female	Male/Female
Marital Status	Single/Married	Single/Married	Single/Married
Demerit Points			
Driving Experience (Years) in Singapore			
Occupation			
Relationship with Registered Owner			

CHOICE OF PLAN/COVERAGE

Is this an "Insured-Not-Driving" Policy? Yes No

Period of Insurance (DD/MM/YYYY): From _____ To _____

Select the Plan:

Comprehensive Coverage: <input type="checkbox"/> ExcelDrive Prestige (All workshops) <input type="checkbox"/> ExcelDrive Gold (ExcelDrive Workshops only) <input type="checkbox"/> ExcelDrive FOCUS (ExcelDrive Workshops only with limited cover)	Add-Ons: <input type="checkbox"/> Third Party, Fire & Theft <input type="checkbox"/> Third Party Only
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NO CLAIM DISCOUNT (NCD)

No Claim Discount (%): _____

If NCD is "NIL", please indicate reason:

- First time car owner
 Have owned this car for less than 1 year
 Have been driving company's/relative's car
 Have not owned a car for more than 1 year
 Have made claims within the past 3 years
 Own another car, ownership of this car is new

Note: No Claim Discount Protection

- Benefit is not applicable to cases involving the loss of NCD as a result of failure to report or late reporting of accidents as set out under the policy.
- Applies only when policy is renewed with the company, and is not transferable to the next insurer.
- Renewal invitation or renewal terms for the next period of insurance are not guaranteed even if current vehicle has NCD Protection.

OPTIONAL EXTENSIONS

(a) Additional \$S10,000 Personal Accident:

No Yes (Please fill in Insured's details below)

Name: _____

NRIC/FIN No.: _____ Date of Birth (DD/MM/YYYY): _____

(b) This vehicle has been modified, converted, customised and/or altered (including the addition of accessories):

No Yes (Please fill in the details below)

Estimated Value: \$S _____

Details: _____

Please attach all relevant supporting documentation including LTA's approval and invoice relating to the above.

VOLUNTARY EXCESS

Voluntary Excess (Amount): Buy Up Excess Buy Down Excess \$S _____

Subject to:

• Maximum \$S1,500 of Voluntary Excess Buy Up or Buy Down. • Excess Buy Up (additional excess, not waived at ExcelDrive Workshops). • Excess Buy Down (reduce standard excess); ExcelDrive Prestige/Focus – \$S300 standard excess remaining, ExcelDrive Gold – not more than \$S1,000 standard excess remaining.

PREVIOUS INSURER

Name of Insurer: _____

Policy No.: _____

Registration No. (if different): _____

Expiry/Cancellation Date (DD/MM/YYYY): _____

DECLARATIONS

1. In respect of insurance on any motor vehicle owned by you, has any insurance company:

(a) Declined to insure you? No Yes

(b) Cancelled or refused to renew an existing motor insurance policy held by you? No Yes

2. During the last 3 years, have you or your named driver(s) ever made a claim or was involved in any accident(s) under any motor insurance policy? No Yes

3. Have you suffered from defective vision or hearing, heart condition, epilepsy or any physical/mental disability or infirmity that could impair the ability to drive? No Yes

If yes, please declare details relating to item(s) no.: _____

I/We declare that:

- the particulars in this application form are true and complete. I/We agree that this application form shall be the basis of the contract between me/us and "Sompo Insurance Singapore Pte. Ltd."
- I/we understand that in the event I/we do not have my/our repairs done at the appointed workshops under the selected ExcelDrive plan, I/we will NOT be indemnified for the said repairs (applicable to PrivateCAR Comprehensive Cover only).
- I/we understand that an additional excess (on top of policy excess) as detailed below shall apply for accidental loss or damage whilst driven by:

(a) Named: Young and/or Inexperienced Drivers or Elderly Drivers – \$S1,500

(b) Unnamed: Young and/or Inexperienced Drivers or Elderly Drivers – \$S3,000

(c) Unnamed: All other drivers – \$S500

Where:

'Young Drivers' = drivers (including insured) who are below 25 years old.

'Inexperienced Drivers' = drivers (including insured) who have less than 2 years of driving experience in Singapore.

'Elderly Drivers' = drivers (including insured) who are above 70 years old.

- I/we understand that the vehicle is in a sound and roadworthy condition, and has not been modified nor altered to improve performance and will not be driven by any person who to my knowledge does not hold a valid driving license or has been refused insurance.
- I/we have to effect a cancellation of my cover with my existing/ex-insurer to apply the declared NCD from the inception of this proposed policy and hereby undertake to pay difference in the premium amount owing which may arise in the event of a discrepancy between the NCD declared and that provided by my/our existing/ex-insurer failing which the period of coverage shall be reduced.
- where I am insuring the vehicle without COE and PARF value, in the event of a total loss or theft claim, the market value of my/our car at the time of loss less its residue COE and established PARF shall be payable.
- I/we am/are aware that I/we should check my/our policy to ascertain whether I/we am/are entitled to Loss of Use ("LOU") benefits and that if I/we am/are claiming or have already claimed against a third party for LOU benefits, I/we will not be entitled to claim under the Policy. I/we am/are aware that LOU benefits will be paid based on the cubic capacity of the vehicle (set out below) and the number of days of repair as authorised by Sompo Insurance and is subject to a maximum of 14 days per policy year:
 - 1400cc & below: \$50/day
 - 1401cc to 2000cc: \$80/day
 - Above 2000cc: \$100/day
- I/we acknowledge and agree (in case of corporate policy, I/we represent that I/we have obtained the consent of the individuals in relation to this policy) that CIMB Bank Berhad (collectively "CIMB") and Sompo Insurance may collect, use, disclose and/or process my/our personal data (in case of corporate policy, personal data of individuals in relation to this policy) in accordance with the Personal Data Protection Act 2012 for the purposes and uses described in CIMB and Sompo Insurance's Privacy Policy (including the provision of protection, services related to this insurance policy, screening activities in accordance with legal/regulatory obligations/risk management procedures). This may include disclosure to CIMB and Sompo Insurance's business partners, intermediaries, third party service providers and industry associations. CIMB's Privacy Policy can be found at www.cimb.com.sg. Sompo Insurance's Privacy Policy can be found at www.sompo.com.sg.
- I/we consent to receive marketing and promotional information from CIMB and Sompo Insurance (e.g. via email, mail, SMS, etc.). I/we understand that I/we can withdraw or manage my/our consent to receive marketing and promotional information at www.cimb.com.sg and/or www.sompo.com.sg.
- I/we am/are aware of and agree to abide by the Policy terms, conditions and exclusions and confirm that the information given in this application form is true, accurate and complete.

PLEASE CHARGE \$S _____ TO MY VISA/MASTERCARD* (*Please circle one)

Where a third party credit card is used, I/we declare that the cardholder has authorised and consented to such use.

CARD NO.: [] [] [] [] - [] [] [] [] - [] [] [] [] - [] [] [] [] EXPIRY DATE: [] [] - [] []

I/WE ENCLOSE A CHEQUE FOR \$S _____

BANK/CHEQUE NO.: _____

MADE PAYABLE TO **SOMPO INSURANCE SINGAPORE PTE. LTD.**

➔ 

Signature of registered owner

Date: _____

Important Note

- This information is not a contract of insurance and is intended for general circulation only. Full details of the precise terms, conditions and exclusions of this plan are provided in the Policy. Please visit www.sompo.com.sg/FAQ for a specimen copy of the Policy Wording.
- 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 visit www.sompo.com.sg/FAQ or GIA/LIA or SDIC website (www.gia.org.sg or www.sdic.org.sg).

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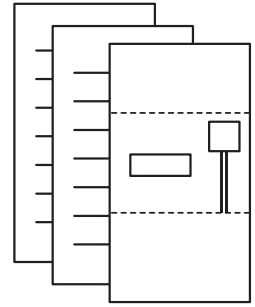
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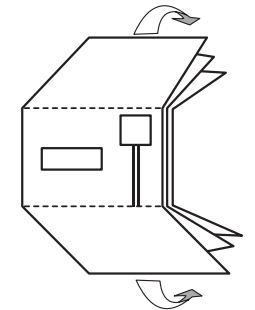
HOW TO USE THE BUSINESS REPLY ENVELOPE (BRE)

1.



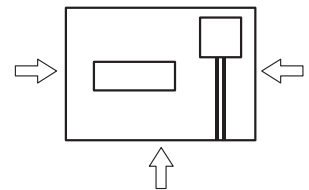
Place documents together with the BRE.

2.



Fold inwards along the dotted lines as indicated.

3.



Seal along edges with clear tape (do not staple).
Drop sealed envelope into post box.

Business Reply Service
Permit No. 08582



SOMPO INSURANCE SINGAPORE PTE. LTD.
(Bancassurance department)
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#05-01/06 Singapore Land Tower
Singapore 048623

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