

DriveShield Car Insurance

Summary of Cover



Summary of cover		
Features	Basic	Enhanced
Section 1 - Loss or damage to your car		
Accident loss, fire or theft damage Your car is covered for up to the cost of its market value, including the COE. Your manufacturer-fitted car accessories and audio equipment are covered for an unlimited amount.	✓	✓
Brand new car replacement If the accident repair cost is >70% of its market value, provided you have purchased your car from new and the accident happened within the time specified.	✗	24 months
Repairs for your car Repair your car at any of our approved repairers.	Approved repairers only	Approved repairers only
Additional excess for young and/or inexperienced driver If the driver (including policyholder) is aged 24 and below or has held a valid driving licence for less than 2 years.	SGD 2,500	SGD 2,500
Towing services Unlimited towing services to nearest accident reporting centre at no additional cost.	✓	✓
On-site accident reporting Someone to help you on-site for accident reporting.	✗	✓
Pickup from accident location A ride home (or to any destination within Singapore) for you and your passengers following an accident	✗	✓

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Section 2 - Your liability		
Coverage for death or injury to another person Unlimited, includes passengers.	✓	✓
Coverage for legal charges Unlimited, with our consent.	✓	✓
Damage to third party's property Up to SGD 5,000,000.	✓	✓
Section 3 - Injury to you		
Personal accident Death. For loss of limb. For loss of sight/hearing in one eye/ear.	✕ ✕ ✕	Up to SGD 50,000 Up to SGD 25,000 Up to SGD 25,000
Section 4 - Medical expenses		
Medical expenses If you or any of your passengers in your car are injured in an accident.	✕	Up to SGD 2,500
Section 5 - Personal belongings		
Personal belongings Covers loss or damage to personal belongings caused by fire, theft or an accident while they are in or on your car.	✕	Up to SGD 1,000

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Section 6 - Child seat cover		
Child seat cover If a child seat is fitted to your car and damaged in an accident, fire or theft, we'll cover you up to SGD 250.	✓	✓
Section 7 - Use of your car outside Singapore		
Geographical coverage We cover use of your car in Singapore, West Malaysia and Peninsula Thailand (up to 80km from West Malaysia border).	✓	✓
Section 8 - No claims discount		
No claims discount (NCD) step down NCD step down for each and every claim.	30%	10%
5% safe driver discount Applies if you're currently earning 50% NCD and are still claim-free when you renew with us.	✓	✓
Section 9 - Glass		
Windscreen replacement coverage Replacement cost of your windscreen (glass) if done at our approved repairers. Number of windscreen claims allowed. Windscreen excess.	✓ 1 SGD 100	✓ Unlimited SGD 100

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Section 10 - Gap cover		
Gap cover Covers for the difference between total loss settlement amount and outstanding car loan, provided for car within 3 years of original registration.	×	Up to SGD 30,000
Section 11 - Loan protector		
Loan protector Pays up to SGD 50,000 of your outstanding car loan in the event of death.	×	Up to SGD 50,000
Section 12 - Waiver of own damage policy excess		
Waiver of own damage policy excess Applicable for customers with at least 30% NCD and for the first claim only. Pays up to SGD 500 and repairs must be done at our approved repairers.	×	Up to SGD 500
Section 13 - Daily hospital allowance		
Daily hospital allowance In the event that you, your authorised driver and/or passengers are hospitalised due to a car accident, the policy will pay each person a daily hospital allowance of SGD 100, for up to 30 days.	×	SGD 100 daily (up to 30 days)
Emergency breakdown assistance		
Emergency breakdown assistance Receive free roadside rescue services when your car breaks down.	×	✓

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Policy Extensions for Electric Car		
Features	Basic	Enhanced
Go green privileges Exclusively for electric cars. Enjoy further discounts for charting a better way to sustainability.	✓	✓
Electric car battery We cover losses if your electric car's battery is lost, stolen or damaged.	✓	✓
Charging cable liability protection We cover you against third-party liability arising from any accident involving the charging cable when it is attached to your electric car.	✓	✓
Additional total loss payout If your electric car is a total loss due to fire or explosion during charging, we'll pay 110% of its market value at the time of the loss.	✗	✓
Electric car charging cable Unlimited, covers losses if your electric car's charging cable is lost, stolen or damaged.	✗	✓
Private charging station cover Unlimited cost of replacement or repair for your private charging station within your house in Singapore, if it is accidentally damaged.	✗	✓

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Policy Extensions for Electric Car		
Features	Basic	Enhanced
Towing assistance Receive free towing services in Singapore when your electric car's battery runs out.	×	✓
Enhanced loss of use cover Get an electric replacement car (subject to availability) for up to 15 days, after an accident in any one period of insurance. (Applicable if you have purchased the optional Loss of Use cover and shown on your policy schedule)	×	✓

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Optional cover (applicable if shown on your policy schedule)		
Features	Basic	Enhanced
Section 14 - Replacement locks and keys		
Replacement locks and keys If your ignition keys are lost or stolen, the cost of replacing the affected locks, transmitter, central locking interface and any affected parts of the car's alarm or immobiliser.	Up to SGD 500	Up to SGD 500
Section 15 - Any workshop extension		
Any workshop extension Send your car for repairs at your preferred workshop.	✓	✓
Section 16 - Loss of use		
Loss of use We'll give you a replacement car (1.6l model) when your car is in the workshop (up to 10 days).	✓	✓
Section 17 - No claims discount protector		
NCD protector Your NCD remains intact if only 1 claim is submitted (by yourself or a third party).	✓	✓
Section 18 - Waiver of young and/or inexperienced driver excess		
Waiver of young and/or inexperienced driver excess Waiver of young and/or inexperienced driver excess for you and your authorised driver who are aged 24 and below and/or has held a valid driving licence for less than 2 years.	SGD 2,500	SGD 2,500

The above is a summary of the plan offered. The precise terms and conditions of the plan are set out in the policy contract.

Policy Owners' Protection Scheme (PPF)

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 Us or visit the GIA or SDIC websites (www.gia.org.sg or www.sdic.org.sg).

Dec 2025