



We Protect. *You Decide.*

## Motor Private Car Insurance

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## Motor Private Car Insurance Product Summary

Great American offers a wide range of affordable motor policy cover types and benefits that are suited for your needs. We believe that our values and services go beyond premiums. Enjoy peace of mind on the road with our 24/7 accident towing coverage and a hassle-free claims process. Insure your vehicle with Great American today and drive with confidence.

### No-Claim Discount Protection

Safeguard your 50 percent no-claim discount (NCD) against any one claim you make within the policy year.

### Flexibility

- Name up to three drivers for your private car policy and allow your family to share your car at the same excess applied to you.
- Hassle-free claims process – if you are under our authorized workshop plan, proceed to any of our reputable authorized workshops of your choice **without bidding or tendering involved**.

### Get Rewarded for Safe Driving

Safe Driver Discount for policyholders who are issued the **Certificate of Merit** by the Singapore Traffic Police.

### Choose a Plan Suited to Your Needs

Our coverage plans are tailored to suit the different needs of a wide demographic:

- **Any Workshop Plan:** Repair your vehicle at any workshop of your choice.
- **Dealer Workshop Plan:** Vehicle still under warranty? Repair your vehicle at your dealer's workshop or any of our authorized workshops.
- **Authorized Workshop Plan:** Our panel of authorized workshops are prudently selected based on reputation and reliability. Have your vehicle repaired at any of our authorized workshops with confidence.



## Coverage Summary for Private Cars

### Coverage

Vehicle repairs at any workshop, your dealer's workshop or our authorized workshops (based on plan type)

Loss or damage to your vehicle from accidental causes (up to market value at the time of loss or damage)

Loss or damage by fire or theft (up to market value at the time of loss or damage)

Damage to third party property (up to S\$5,000,000)

Death or injury to third party (unlimited)

Medical expenses (up to S\$500)

Personal accident benefits (up to S\$20,000)

Towing service (up to S\$500)

Unlimited windscreen cover

Policy excess (S\$700 or otherwise specified applies for each and every accident claim)

Windscreen excess (S\$100 or otherwise specified applies for each and every claim)

Unnamed driver excess

- Additional excess of S\$3,500 will apply if the unnamed driver is under 24 years old or has less than 24 months of driving experience.
- Additional excess of S\$500 will apply if the unnamed driver is 24 years old and above with more than 24 months of driving experience.

### Optional Benefits

NCD Protector (applicable to policy with at least 50% NCD)

Daily transport allowance (S\$50 is claimable from the first day of repair, up to a maximum of 10 days. Subject to a minimum three-day repair.)

## Renewing Your COE

If your car is more than 10 years old, we can also offer the following plans to ensure your continuity on the roads:

- Third Party, Fire and Theft
- Third Party Only

## About Great American Insurance Company – Singapore Branch

Our roots go back to 1872, and is rated “A+” (Superior) as of October 28, 2020. It is one of only five property and casualty insurers to have maintained a financial strength rating of “A” (Excellent) or better from AM Best Company for over 110 years. Great American Insurance Company is the lead insurer of Great American Insurance Group and is headquartered in Cincinnati, Ohio, United States of America.

The Singapore Branch was licensed to carry on general insurance business in Singapore by the Monetary Authority of Singapore on May 15, 2015. Great American’s comprehensive portfolio of products provides an insurance solution to a broad array of industries through our wide network of partners and intermediaries. Our comprehensive product range includes, but is not limited to, Marine, Financial Lines, Property, Engineering, Casualty, Personal Lines and Motor Insurance.

Please visit [www.gaic.com.sg](http://www.gaic.com.sg) for more information.

### Get In Touch

Contact your insurance advisor

Call +65 6804 6000

### Policy Owners’ Protection Scheme

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 Great American Insurance Company, Singapore Branch or visit the GIA or SDIC websites ([www.gia.org.sg](http://www.gia.org.sg) or [www.sdic.org.sg](http://www.sdic.org.sg)).



AM Best rating affirmed as of October 28, 2020. All amounts shown are in Singapore dollars (S\$). Great American Insurance Company – Singapore Branch, 3 Temasek Avenue, #16-01 Centennial Tower, Singapore 039190. Coverage description is summarized. Refer to the actual policy for a full description of applicable terms, conditions, limits and exclusions. Policies are underwritten by Great American Insurance Company – Singapore Branch, a licensed insurer in Singapore. Registration number T15FC0029B. The Great American eagle logo and the word marks Great American and Great American Insurance Group are service marks of Great American Insurance Company. ©2021 Great American Insurance Company. All rights reserved. 4991-SGP (03/21)