



# Wearnes Auto Protector Car Insurance

Enjoy greater savings  
with our 2-year plan!





# Which other car insurance gives you all of this?

AIG's Wearnes Auto Protector is designed to give you peace of mind, knowing that you'll be well taken care of if you ever get into a road accident.

From ensuring your car receives the best repair service at Wearnes Automotive workshops to providing a courtesy car so your daily schedule won't be affected, Wearnes Auto Protector goes above and beyond regular car insurance plans.

# Key benefits for AIG's Wearnes Auto Protector Plan



Unique

## Claim a brand new car

If your car is damaged beyond economical repair within the first three years of purchase, we will pay for a brand new car of the same make and model<sup>1</sup>.



Unique

## Get a courtesy car while your car is being repaired

We will provide you with a courtesy car to use for the entire repair period certified by our authorised surveyor<sup>1</sup>.



Unique

## Excess waiver for in-car camera footage

Share your in-car camera accident video footage with us. Help fight fraudulent claims and get rewarded with up to S\$1,090 (inclusive of GST) in excess waivers<sup>1</sup>.



## Repair at Wearnes Automotive

Don't compromise your car's manufacturer's warranty or settle for unofficial repairs. Our insurance allows you to repair your car at Wearnes Automotive workshops, ensuring that it receives quality repairs and uses genuine parts.

## Other key benefits



### Policy Lifetime Repair Guarantee

Accident damage repairs carried out at Wearnes Automotive workshops come with a policy lifetime workmanship and paintwork repair guarantee<sup>1</sup>.



### Up to S\$100,000 loan protection

We will pay your legal personal representatives the outstanding loan amount on your car, up to S\$100,000, in case of accidental death while travelling in your insured car.

<sup>1</sup>Terms and conditions apply. Please refer to your auto policy for details.



### Up to S\$100,000 personal accident coverage

Enjoy one of the highest personal accident benefits in the market, with up to S\$100,000 payable if you get into an accident as a driver in any car – not just your own.



### Protect your No Claim Discount (NCD) from natural disasters

Damage to your car due to natural disasters does not make you a reckless driver. That's why we will not reduce your NCD for claims due to flood and other natural disasters.



### Coverage for your car key

We will cover up to S\$2,000 for the cost of replacing your car's lock and key in the event of theft, robbery or break-in. Or, if you accidentally locked your key in the car, we will also cover the cost of engaging a locksmith and towing services. S\$54.50 (inclusive of GST) excess applies.



### Pay nothing for windscreen replacement

The S\$109 (inclusive of GST) excess on your windscreen replacement will be waived if repairs are carried out at Wearnes Automotive workshops.

## Additional benefits

- ✓ Unlimited liability cover for your passengers
- ✓ Unlimited cover for third party liabilities due to the negligence of your passengers
- ✓ Personal accident coverage for passengers of up to S\$10,000 each
- ✓ Cover for damage or loss caused during strikes, riots or civil commotion
- ✓ Medical expense cover for you, your authorised drivers and passengers of up to S\$1,000 each
- ✓ Cover for flood and windstorm damages
- ✓ Claims-related accident towing
- ✓ 24-hour assistance for claims enquiries

## Optional benefits

### Protect your NCD

Our optional NCD Protector allows you to keep your NCD on your next renewal<sup>2</sup> in the event that you have to make a claim.

Claims made during insured period	0	1	2	3
NCD upon renewal	50%	50%	20%	0%

<sup>2</sup>The NCD that is protected under the NCD Protector is not transferable to any other insurer. The NCD Protector does not guarantee renewal of the policy.

# Enjoy more value and convenience with the 2-year plan

Get even more value with the Wearnes Auto Protector 2-year plan for your new car purchase.

## Save up to 15% on your premiums

Receive instant savings on your premium when you sign up for the 2-year plan.

## Protect against premium adjustment

Your premium will not be increased for the second year, even if a claim was made during the first year of your 2-year plan.



Hey, I got into an accident recently and the insurers charged me additional premium due to claims on policy.

Well, I too had an accident last year but fortunately, I signed up for the 2-year plan. My premium remains unchanged for 2 years and higher excess is only applicable on the next claim.



Oh! I should have followed what you did.



## Renew with ease

Enjoy the convenience of automatic renewal after the first year of your 2-year plan.

## Enjoy interest-free instalment plan

Get a 24-month interest free instalment plan on your premium payment when you charge to your DBS or UOB credit card.

**Enjoy great value and comprehensive coverage with the 2-year plan today.**

Always at your service

Nominee Agent Name and Contact: \_\_\_\_\_

### Important notice

A Young and/or Inexperienced Driver Excess (YIDR) of S\$3,270 (inclusive of GST), in addition to the Policy Excess, applies to You or any Authorised Driver (named and unnamed) who is below the age of 23 (in case of All Age Condition policies) and/or has less than 2 years' driving experience. The YIDR Excess is not applicable to Named Driver policies.

All benefits are subject to policy terms, conditions and exclusions.

In association with:



Arranged by:

**Wearnes Automotive Services Pte Ltd**

Tel: 6378 2639

Email: [insurance.enquiries@wearnes.com](mailto:insurance.enquiries@wearnes.com)

**Operating Hours:** Monday to Friday: 8am to 6.30pm. Saturday: 8.30am to 12.30pm. Closed on Sundays and Public Holidays.

This insurance is underwritten by AIG Asia Pacific Insurance Pte. Ltd. This brochure is not a contract of insurance. The specific terms, exclusions and conditions applicable to this insurance are set out in the policy. No insurance is in force until the Proposal Form is accepted by the company in accordance to the policy terms and conditions.

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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 policies that are covered under the scheme as well as the limits of coverage, where applicable, please contact AIG Asia Pacific Insurance Pte. Ltd. or visit the AIG, GIA or SDIC websites ([www.aig.sg](http://www.aig.sg) or [www.gia.org.sg](http://www.gia.org.sg) or [www.sdic.org.sg](http://www.sdic.org.sg))

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