

Auto Insurance

Car insurance plans to meet your needs



Don't worry, we have you covered

Enjoying ease and convenience is what you value when you own a car. AIG understands and we will go the extra mile to keep you driving. Our three comprehensive car insurance plans help you match your cover to your needs. We also understand that car accidents can be stressful, so our team of claims specialists work hard to ensure you have a seamless claim experience and get back on the road quickly.

Key benefits

NEW! Claim a brand new car

Within the first 3 years of purchase, we've got you covered no matter how serious the damage is to your car. If it is damaged beyond economical repair, we will pay for a brand new car of the same make and model.*

NEW! Excess waiver of up to S\$1,000 with an in-car-camera

Share your in-car camera accident video footage with us. Help fight fraudulent claims, and get rewarded with up to S\$1,000 in excess waivers.*

Choice of workshops

Whether you have a continental car that can only be repaired at the dealer's workshop, a new car that is still under manufacturer's warranty, or have no workshop preferences, we have a car insurance plan that matches your repair and servicing needs.

Free 24-hour towing & roadside assistance

With AutoPlus, you will receive roadside assistance to fix minor problems such as flat tyres or flat batteries, and towing services after a breakdown. This service is free for you, anywhere in Singapore.

Waiver of excess on accident repairs

With AutoPlus, we will waive up to S\$1,000 for your repair excess for your first claim at any one of AIG's authorised workshops, depending on your No Claim Discount (NCD).

Personal accident coverage

Get extra coverage of up to S\$50,000 with AutoPlus, and up to S\$20,000 with AutoPlan and AutoValue, claimable together with your personal accident or life insurance plans.

Cover your car key

If your car key gets stolen, we will pay for the cost of replacing your car's lock and key, for up to S\$800. We will also pay for locksmithing or towing costs if you accidentally lock your keys in the car (S\$50* excess applies).

*Terms and conditions apply. Please refer to your auto policy for details.

Optional add-ons

NEW! Get a courtesy car for as long as you need!

Your lifestyle doesn't have to be disrupted by an accident. Unlike other insurers who only provide up to S\$50 to cover your daily transportation, we will provide you with a replacement car, delivered to your doorstep. The courtesy car is yours to use for as long as your vehicle is being repaired, without any limit on the number of days.*

Replacement car type	Additional premium (including 7% GST)
1,500cc – 1,600cc	S\$94.16
1,800cc – 2,000cc	S\$115.56

AutoPlus exclusive: Loss of use courtesy car is included in AutoPlus!

NCD Protector# for drivers with 50% NCD

With our optional NCD Protector add-on, your first claim during the policy year will not reduce your NCD.

AutoPlus and AutoPlan exclusive: AutoPlus and AutoPlan policyholders with 50% NCD will receive the NCD Protector when you renew your policy!

Age condition policy

If you do not need to include younger drivers in your auto policy, you can enjoy lower premiums by limiting the coverage of your policy to drivers aged 30, 35, or 40 years and above - the higher the age condition, the lower your premium!

Flexible policy excess

Increase your policy excess to up to S\$3,000* and enjoy lower premiums, or reduce your policy excess to enjoy greater peace of mind.

Important notice

A Young and/or Inexperienced Driver Excess ("YIDR") of S\$3,000 (before 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.

* GST will apply to all excess amounts stated.

NCD that is protected under the NCD Protector Benefit is not transferable to any other insurer. NCD Protector Benefit does not guarantee renewal of the policy.

Product comparison

Key benefits	AutoValue	AutoPlus	AutoPlan
Choice of workshop	Authorised workshops appointed by AIG	Car is 3 years old or newer: Dealer or AIG workshops Car is above 3 years old: AIG workshops	No workshop restriction
Brand new replacement car	Not applicable	For cars less than 3 year old and damaged beyond economical repair	
24-hour towing and roadside assist	Not available	Free	Not available
Waiver of excess on accident repairs	Not applicable	50% NCD: Full waiver of Excess up to S\$1,000 Below 50% NCD: Half waiver of Excess up to S\$1,000	Not applicable
Personal accident cover	Up to S\$20,000	Up to S\$50,000	Up to S\$20,000
Cover your car key	Up to S\$800		
Optional add-ons			
Loss of use courtesy car	Optional add-on	Included	Optional add-on
NCD Protector for 50% NCD	Optional add-on	Included upon policy renewal	Included upon policy renewal
Other benefits			
<ul style="list-style-type: none"> ✓ Windscreen cover with automatic reinstatement (S\$100* excess applies) ✓ Unlimited liability cover for your passengers ✓ Unlimited cover for third party liabilities due to negligence of your passengers ✓ Passengers receive personal accident coverage of up to S\$10,000 each ✓ You, your authorised driver and passengers can each claim up to S\$500 for medical bills ✓ Cover for damage or loss caused during a strike, riot or civil commotion ✓ Cover for flood and windstorm damages ✓ Claims-related accident towing ✓ 24-hour assistance for claims enquiries 			



To view our list of approved accident reporting centres, please scan the QR code or click [here](#).

AIG now offers Policy Lifetime Repair Guarantee!

Your own damage accident repairs carried out by any of AIG's designated authorised workshops will come with a policy lifetime workmanship and paintwork repair guarantee.*

* Terms and conditions apply.

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