



1) What is the difference between AIG Car Insurance Collision-Only and AIG Car Insurance Complete?

AIG Car Insurance Collision-Only is an auto insurance plan that only covers damages or losses to your car in the event of an accidental collision with another vehicle.

AIG Car Insurance Complete is an auto insurance plan that covers damages or losses to your car which may or may not be caused by an accidental collision with another vehicle.

Here are the major differences in coverage between the 2 plans.

	AIG Car Insurance Collision Only	AIG Car Insurance Complete
Your car collides with another vehicle and is damaged	Yes	Yes
Your car catches fire as a result of an accidental collision with another vehicle	Yes	Yes
Your car is damaged when it is involved in a hit-and-run incident with another vehicle while it was parked	Yes	Yes
Your car collides into an object e.g. lamp post	No	Yes
Your car is vandalized or stolen		Yes
Your car is damaged due to flood		Yes
Your car is damaged by a falling object e.g. tree branch		Yes
Your car windscreen is damaged with no other damage to the car		Yes

Please refer to the Policy Wording for the full terms, conditions and exclusions of the policy.

Find out more [here](#).

2) Do the policies cover damage to other people’s property?

Yes, the limit is up to S\$5,000,000.

3) Do the policies cover liability for third party bodily injury?

Yes, there is no limit for this cover.

4) How much do you cover my car for under either policy?

Your car is covered up to its Market Value at the time of loss. Market Value means the cost of replacing the car with one of the same make and model, specification, age and of similar condition at the time of loss or damage. The Market Value of the Vehicle is inclusive of the remaining value of the Certificate of Entitlement (COE) and Preferential Additional Registration Fee (PARF) at the time of loss or damage.

5) What is the geographical area covered under either of the policies?

Your car insurance policy covers Singapore and Malaysia, up to 80.5km of the border between West Malaysia and Thailand.



6) Will there be any restriction on the usage of my car?

The policies will only provide coverage when the car is used for social, domestic and pleasure purpose and while travelling to and from work.

We allow coverage for car pooling provided:

- the policyholder carries passengers without any element of profit;
- the amount or the value of any benefit in kind collected does not exceed the costs and expenses incurred for the carriage of passengers;
- the passengers are not being carried for hire;
- the passenger is going along the same route with the policyholder; and
- that there are no more than 2 such trips per day.

7) Do the policies cover any drivers?

The policies only cover drivers staying in the same household as the policyholder.

In the event a driver (including policyholder) falls below age of 23 and/or has less than 2 years driving experience, an additional young and/or inexperienced driver (YIDR) excess of S\$3,270 (including GST) will apply.

8) Is there any limit on number of Authorised Drivers covered?

No, as long as they are staying in the same household as the policyholder, they are covered.

9) Can the policyholder include drivers outside of the policyholder's household?

Yes, the policyholder may be do so by opting for our "Any Authorised Driver" optional benefit.

10) Do the policies cover accessories fitted on my car?

Our policies cover accessories that are fitted (without any charge) as standard equipment by the car manufacturer or distributor. The accessories must be on the vehicle at the time of loss or damage.

11) Do the policies cover modification done to my car?

No, unless such modifications have been declared to and accepted by us to be covered under the policy.

In the event that there are any modifications done to your car, please [contact us](#).

12) Where can I send my car for accident repairs?

For accident repairs, you can send your car to AIG authorized workshops. View the list of AIG's authorised workshops [here](#).

13) Who can I contact in the event of a car accident?

You can call our 24-hour hotline at 6338 6200 if you need any assistance in the event of a car accident.



14) What should I do if I sold or de-registered my car during my insurance policy period?

You can cancel your policy by notifying us in writing and returning these documents to us:

- Your original certificate of insurance;
- A photocopy of your sales agreement or de-registration letter from LTA; and
- A letter from you stating your intention of cancelling the policy.

Please send your cancellation documents to us at:
Customer Service Group
AIG Asia Pacific Insurance Pte. Ltd.
AIG Building
78 Shenton Way, #09-16
Singapore 079120

The cancellation will take effect from the date we receive your original certificate of insurance and supporting documents, or the date when your car was sold or de-registered, whichever comes first.

15) Will I receive any refund if I cancel my car insurance mid-term?

Yes. You will receive a refund of 80% of the premium less a prorated amount to cover the period when you were covered under the policy.

You will receive a cheque for the refund within 4 to 6 weeks after the cancellation is done. However, we will not be able to provide you with a refund if, on or before cancellation of your policy:

- A claim has arisen; or
- The original certificate of insurance has not been sent to us; or
- The premium due has not been paid.

16) What should I do if I need to update my policy details?

You can submit the changes at our [website](#) or call us at 6419 3000.

17) What should I do if my insurance policy period is insufficient to renew my road tax?

You can call us at 6419 3000.

18) How do I pay for my insurance policy?

You can make lump sum payment via credit card (Visa/Master/Amex).

19) Can I protect my No Claim Discount (NCD) if I get into an accident?

You can purchase the “NCD Protector” optional benefit if your NCD is 50%. If you have the NCD Protector, your first claim during the policy year will not affect your NCD.



20) Is my car windscreen covered?

AIG Car Insurance Complete covers your car windscreen even if there are no other damages to your car. An excess of S\$109 (including GST) applies. This cover will auto reinstate upon each claim and such claim will not affect your NCD.

AIG Car Insurance Collision-Only does not cover your windscreen unless the car is damaged in the same accident that damaged the windscreen. Depending on the liability of the accident, NCD may or may not be affected for this claim. Alternatively, you can also purchase “Windscreen/Windows” as an optional benefit which would cover your car windscreen even if there are no other damages to your car. This cover is unlimited and an excess of S\$109 (including GST) applies. This cover will auto reinstate upon each claim and such claim will not affect your NCD.

21) Is solar film covered?

We will not cover solar film unless it was a standard accessory fitted by the car manufacturer or distributor.

You can purchase “Solar Film” as an optional benefit to enjoy this cover. The limit of this cover is S \$1,150.

22) Is glass roof of my car covered?

Your car’s glass roof is covered in the event the car is damaged in the same accident that damaged your car’s glass roof with a policy excess applicable. Depending on the liability of the accident, NCD may or may not be affected for this claim.

Alternatively, you can purchase “Glass Roof/ Moon Roof/ Sun Roof/ Panoramic Glass Roof” as an optional benefit. This cover is unlimited and an excess of S\$109 (including GST) applies. This cover will auto reinstate upon each claim and such claim will not affect your NCD.

23) Will I get a courtesy car while my car is being repaired due to an accident?

We do not provide a courtesy car, but you can purchase our “Loss of use cash compensation” as an optional benefit.

With our “Loss of use cash compensation” optional benefit, we will pay you S\$50 per day (maximum 7 days per policy year) to help you with transport costs while your car is being repaired.

24) I had an accident involving another vehicle recently. The excess applicable to my policy is S \$1,500. 3 days after the accident, I submitted my in-car camera video footage to AIG. My car is being repaired at AIG’s authorised workshop. Will I enjoy any excess waiver?

You will enjoy an excess waiver of up to S\$1000 (i.e. if you qualify for the maximum excess waiver, you will only pay an excess of S\$500) if:

- a) upon review of the in-car camera video footage, AIG assesses that you were not at fault ;
- b) your car is being repaired at our authorised workshop; and
- c) you fulfill the terms for in-car excess waiver under the terms and conditions of the policy.



If you are established to be at fault for the accident, you will be eligible for a 50% excess waiver, i.e., your excess will be reduced by S\$750 if your car is being repaired at our authorised workshop. The submission of your in-car camera video footage helps AIG to assess and settle any claims fairly.

At times, liability assessments may take longer due to investigations. If the liability assessment is not finalised when your car is ready for collection from the repairer, you will have to pay the excess first and AIG will, if you qualify for an excess waiver, reimburse you once the liability assessment has been concluded.