

OPTIONAL MOTOR ADD-ON

(i)	24-HOUR UNLIMITED TOWING SERVICE (NON-TARIFF)	- Extends the existing prescribed towing limit under MSIG Motor Assist to an unlimited distance in the event of vehicle breakdown or accident.
(ii)	ACCIDENT REPAIR ALLOWANCE (ARA) (NON-TARIFF)	- Provides a one-time allowance for loss of use of your vehicle when your vehicle is laid up in the motor workshop for accident repairs when the minimum laid-up duration and minimum approved repair cost are met.
(iii)	COMPENSATION FOR ASSESSED REPAIR TIME (CART) (NON-TARIFF)	- Provides compensation for loss of use of your vehicle based on the estimated repair time as assessed by appointed loss adjuster (excluding the period the vehicle is laid up in the workshop).
(iv)	CURRENT YEAR "NCD" RELIEF (NON-TARIFF)	- Compensates the No Claim Discount (NCD) that you may forfeit due to a claim being made under your policy.
(v)	DRIVER'S PERSONAL ACCIDENT (NON-TARIFF)	- Covers the driver and passengers against death or permanent disablement due to road accident.
(vi)	E-HAIL E-ZEE (NON-TARIFF)	- Provide coverage when the vehicle is used for carrying e-hailing (fare-paying) passengers(s).
(vii)	LEGAL LIABILITY OF PASSENGERS - PRIVATE USE VEHICLE	- Covers the legal liability of passengers for acts of negligence.
(viii)	LEGAL LIABILITY TO PASSENGERS - PRIVATE USE VEHICLE	- Protects the Insured against legal liability to the passenger in the event of a claim. - Note: It is an offence under the law of Republic of Singapore to enter the country without extending passenger liability cover to your motor insurance.
(ix)	SMART KEY SHIELD (NON-TARIFF)	- Covers the cost to repair, replace, and/or reprogram your Smart Car Key in the event of theft, loss, or accidental damage. - Covers 1 set of Smart Car Key per car.
(x)	SPECIAL PERILS (NON-TARIFF) OR LIMITED SPECIAL PERILS (NON-TARIFF)	- Covers the cost to repair your car in the event that it is damaged by flood, storm, landslide, landslip, Subsidence cover or other convulsions of nature. Limited Special Perils: Limited to 25% of the Total Sum Insured.
(xi)	STRIKE, RIOT & CIVIL COMMOTION	- Covers the vehicle against damage caused by strike, riot and civil commotion.
(xii)	WAIVER OF BETTERMENT COST (NON-TARIFF)	- Waives the betterment charges arising from original spare parts costs.
(xiii)	WAIVER OF COMPULSORY EXCESS (NON-TARIFF)	- Waives the compulsory excess of RM400 that you would have to bear if you or the person driving your car: <ul style="list-style-type: none"> • Is under 21 years old, • Holds a Provisional (P) or Learner (L) driver's license, or • Is not named in the Policy Schedule as a named driver.
(xiv)	WINDSCREEN	- Covers the breakage of glass in windscreens, front, rear, side windows, sunroof and lamination or tinting film. - The damaged windscreen will be replaced and your No-Claim-Discount (NCD) entitlement will not be affected.

The description of covers are brief summary for quick and easy reference. The precise terms and conditions that apply are in the Policy Document.