

Your **Motorcycle** Insurance Policy



Thank you for choosing DirectAsia to protect you and your vehicle. We hope that this policy is clear as it's important for you to understand the insurance cover you enjoy and the responsibilities we have towards each other.

This document, your Policy Schedule and Certificate of Insurance jointly forms your policy. Please read the documents carefully together as one, and let us know as soon as possible if any clarification is required or any of the details is incorrect.

Please note that some of the words we use in this insurance policy are shown in bold type. These words are defined at the end of the policy.

We aim to deliver the highest standards of service. Your feedback is important to us so please contact us on +65 6665 5555, if you have any.

If you need to make a claim, please call the following hotlines:

24-hour claim hotline	
Whilst in Singapore	+65 6532 1818
Whilst overseas	+65 6991 3555

Policy Owners' Protection Scheme

Your DirectAsia motorcycle insurance policy is protected under the Policy Owners' Protection Scheme which is administered by the Singapore Deposit Insurance Corporation (SDIC). 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 us or visit the GIA or SDIC website (www.gia.org.sg or www.sdic.org.sg).

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Your Policy

This **policy**, including any **endorsements we** have issued, tells **you** what **you** need to know about **your** motorcycle insurance and forms a legally enforceable agreement between **you** and **us** during the **period of insurance**. **We** agree to pay the benefits set out in this **policy** on condition precedent that the premium is fully paid in Singapore dollars inclusive of any relevant tax.

All information provided to **us** in **your** application form, including declarations made over the phone, internet or in person would form the basis of this **policy**. **You** must answer all the questions in **your** application accurately and disclose all facts **you** know or could reasonably be expected to know that is relevant to **our** decision before this **policy** is issued. Otherwise, **we** may deny a claim or void this **policy**.

Your coverage under this **policy** is subject to the type of cover, plan, usage and benefits **you** have selected with the corresponding **policy** terms and conditions.

Applicable **excess** are shown on **your** certificate of insurance and **your policy** schedule.

1. Types of Vehicle Use

Please refer to **your** selected usage type as shown in **your policy** schedule and Certificate of Insurance.

Usage type	Description
Private use	For personal and leisure use of your vehicle only.
Private use + Commuting to Work	For "Private Use" and commuting to-and-from work use of your vehicle only.
Private use + Business	For "Private Use + Business" use of your vehicle for your business. This excludes carriage of persons or goods for hire or reward.
Private use + Commuting to Work + Deliveries	For "Private Use + Commuting to Work" and deliveries of food and/or parcel use of your vehicle only.
Private use + Business + Deliveries	For "Private Use + Business" and deliveries of food and/or parcel use of your vehicle only.

IMPORTANT NOTE:

- If **you** use **your vehicle** outside of the declared usage type, an additional excess of \$1,500 will be imposed on each and every claim.
- **Your policy** strictly does not cover usage of **your vehicle** for Deliveries if usage is not declared and selected.

2. Eligibility

This **policy** only covers **you** as the policyholder / main **rider** and one additional **named rider** who must be:

- between the age of 21 and 24 year old who have held a valid motorcycle licence for at least 2 years and/or not more than 1 **accident** in the last 3 years;
- between the age of 25 and 65 year old and have held a valid motorcycle licence for at least 2 years;
- named on **your** certificate of insurance and **policy** schedule unless "Any rider" optional benefit is taken up on **your policy**.

General exclusion in this **policy** applies.

Your Coverage

Section 1: Your Vehicle

This section covers **you** for loss or damage to **your vehicle** as per **your policy** cover type below:

Cover type	Causes of loss or damage
Comprehensive	All Accidental causes including vandalism and natural disaster (up to the market value and its accessories at time of loss)
Third Party, Fire and Theft	Fire and Theft only (up to the market value and its accessories at time of loss)
Third Party Only	Not covered

- We** will pay **you** the **market value** of **your vehicle** and **we** will salvage and retain all costs (including authority rebates) that are claimable by **you** at the time of the **accident** or loss:
 - if **your vehicle** is declared a **total loss**;
 - if **your vehicle** has been stolen outside of Singapore, an additional excess of 50% of the **market value** at the time of incident capped at a maximum of \$2,000 applies.
- We** have the option to repair, reinstate, replace or pay **you** the cost for the loss of or damage to **your vehicle** or its **accessories** not more than the **market value** of **your vehicle** and its **accessories**.
- You** will be allowed to repair **your vehicle** at any workshop in Singapore or at **our** list of **approved workshop**.
- We** will pay any cash settlement to the hire-purchase or leasing company of **your vehicle** named in the schedule.
- If **your vehicle** cannot be driven due to damage from an **accident**, **we** will pay a reasonable cost of towing **your vehicle** to the workshop:
 - up to \$100 for **accident** within Singapore;
 - up to \$300 for **accident** within the Geographical Limitations but outside of Singapore.
- We** will cover **you** for **accessories** and spare parts of **your vehicle** provided that these **accessories** are fitted as standard equipment by the maker or distributor at the time of originally purchased and were installed on **your vehicle** at the time of **accident**, loss or theft.

Section 2: Third Party Liability

We will cover **you** and **your** passenger against legal liabilities rising from an **accident** involving **your vehicle** for:

- death or bodily injury to any person, including while getting on and off of **your vehicle**;
- property damage of up to \$500,000 inclusive of all costs arising out of any one **accident**.

We reserve all discretion to arrange for legal representative and/or to pay all or some reasonable legal costs up to \$3,000 to defend or represent **you** or any **rider** covered by **your policy** against any criminal charges that may be brought against **you** or **your rider**. However, **you** must reimburse **us** for any legal costs and/or expenses and **we** will not pay any costs if **you** or **your rider** has been charged with or convicted of the following:

- reckless riding;
- dangerous riding;
- causing death by reckless, dangerous riding or murder.

We will not pay for:

- death or bodily injury sustained by the **rider**;
- death or bodily injury which **you** can claim for under the Work Injury Compensation Act;
- death or bodily injury to anyone employed by **you** or **your rider** if such death or bodily injury arises during the course of employment;
- loss or damage to **your vehicle** or property held in trust or owned by or in the care, custody or control of anyone covered under this section;
- loss or damage to property belonging to **your** family member or anyone employed **you**.

Optional Benefits

Additional insurance benefits are available to further enhance **your policy** coverage. These optional benefits described in this section are subject to additional premium payment by **you** and stated on **your policy** schedule if you had taken up.



1. Any Rider

We will cover any **unnamed rider** who must:

- have held a valid motorcycle licence for at least 2 years;
- not have any **accident** at the time in the last 3 years;
- not have had his or her licence suspended or disqualified from driving in the last 5 years;
- not be using **your vehicle** to carry or deliver goods and/or food for payment even if Deliveries usage is declared and selected.

Rider Plan to select for coverage

Rider Plan	Description
Any rider age 25 to 65 year old	Cover authorised unnamed rider between age 25 to 65 year old
Any rider age 30 to 65 year old	Cover authorised unnamed rider between age 30 to 65 year old



2. 24 hour Breakdown Assistance

We will pay **you** the reasonable cost of obtaining breakdown assistance. We will also pay the cost of towing **your vehicle** to the nearest repairer of **your** choice if the motorcycle cannot be repaired on the spot:

- up to \$100 within Singapore;
- up to \$300 within the Geographical Limitations but outside of Singapore.

You are required to call **our** service hotline at 6532 1818 or +65 6991 3555 (overseas) to render appropriate assistance.

We will not pay for:

- other claims, loss or damage under this benefit including the cost of repairs or replacement **vehicle** parts;
- any lifting method and services to **your vehicle** before towing **your vehicle**;
- breakdown assistance **you** arranged on **your** own without **our** involvement.

No Claim Discount will not be affected for claims made solely against this benefit.

This benefit is available for “Comprehensive” and “Third-Party, Fire and Theft” cover types only.



3. Medical Expenses

We will pay **you, your rider** and passenger for reasonable medical expenses up to \$2,500 per person arising out of an **accident** while on **your vehicle**.

An **excess** of \$107 (inclusive of GST) on each and every claim applies.

No Claim Discount will not be affected for claims made solely against this benefit.



4. Personal Accident

We will pay **you** and **your rider** as shown in the scale of compensation for death or bodily injury arising out of an **accident**, as a **rider** of **your vehicle**.

No Claim Discount will not be affected for claims made solely against this benefit.

Scale of compensation

<u>Description</u>	<u>Percentage of sum insured as per policy schedule</u>
Death	100%
Total and permanent loss of all sight:	
Both eyes	100%
One eye	50%
Loss by physical severance at or above the wrist or ankle of:	
Both hands	100%
One hand	50%
Both feet	100%
One foot	50%
One hand and one foot	100%
Loss of sight together with hand or foot:	
Total and permanent loss of sight in one eye together with the total loss by physical severance of one hand (at or above the wrist) or one foot (at or above the ankle)	100%
Maximum claimable amount within the inforce period of insurance	100%

Our liability under this benefit will cease once **we** pay **you** under the personal **accident** benefit.

We will not pay if the death or bodily injury:

- is not directly arising from driving **your vehicle**;
- occurs more than 3 calendar months from the date of **accident**;
- is directly or indirectly out of intentional self-injury, attempted suicide, suicide, physical or mental defect or infirmity;
- is due to driving under the influence of drugs, or alcohol or medication.



5. New for Old

We will offer **you** a new vehicle replacement if **your vehicle** is declared as **total loss** at **our** sole discretion and incident occurred within Singapore. **We** will replace a brand new vehicle of the same or a similar make and model regardless of the prevailing selling price or **we** may offer a cash compensation in lieu if **we** are not able to replace a brand new vehicle of the same or a similar make and model.

We do not guarantee the **COE** for the new vehicle. If it is unsuccessful after the first bid for the **COE**, we may, at our discretion, pay the published first successful bid price for that particular **COE** tender.

This benefit is available for “Comprehensive” cover only and will not be renewable when **your vehicle** reaches 3 years old from the original registration date of the **vehicle** as new.



6. No Claim Discount Protector Plus

This benefit is available to **you** if **your** current No Claim Discount entitlement is 20%, 25% or 30% and **your vehicle** continues to be insured by **us**.

We will retain **your** current No Claim Discount entitlement if **you** make no more than one at-fault claim during the **period of insurance**. However, No Claim Discount will be reduced from the second at-fault claim.

Your Responsibility

The following conditions apply to this **policy** and **we**, at **our** sole discretion, reserve the right not to pay any claim under this **policy** or declare this **policy** void when the conditions are not met.

1. Duties and Precautions

You must:

- maintain **your vehicle** in a roadworthy condition and compliant with all applicable laws and regulations at all times;
- not leave the scene of the **accident** or leave **your vehicle** unattended without exchanging the particulars with the third party unless **you** are escorted away by the authorities;
- take all necessary and proper precautions to prevent further loss or damage following an **accident**;
- not ride **your vehicle** after it is damaged before necessary repairs have been carried out following an **accident**;
- not carry out repairs to **your vehicle** without **our** authorization or dispose of any damaged property before an **accident** inspection;
- take all necessary precautions which in **our** opinion is deemed reasonable;
- cooperate with **us** in every step of the claim process following an **accident**.

2. Accident Reporting

If **your vehicle** is lost, damage or involved in an **accident**, regardless would it give rise to a claim under this **policy**, **you** must:

- report the **accident** or loss to **us** within 24 hours or by the next working day of the **accident** and have **your vehicle** taken to one of **our** approved reporting centres for **accident** reporting;
- report the **accident** or loss to authorities in the country where the **accident** or loss occurs within 24 hours, if applicable;
- immediately inform **us** of any demand, writ, summons, offer of settlement or notice of any other proceeds **you** have received;
- not admit liability of any kind, make any offer or payment without **our** written consent;
- report to police and co-operate with **us** on convicting third party in case of criminal act that may give rise to a claim under this **policy**.

You must write to inform **us** within 14 days of the **accident** or discovery of damage if **you** are making a claim on **us** for damage to **your vehicle**.

3. Legal Proceedings

If **you** are involved in a legal proceeding arising from the **accident**, **we** reserve all right to:

- take over and conduct in **your** name the defense or settle any claim against **you**;
- decide on how the defense is conducted or a claim is settled;
- represent **you** at any inquest or official inquiry;
- take legal action in **your** name against anyone responsible for the loss, damage or injury;
- recover all payments from **you** or any person who is responsible for the loss, damage or injury under the **policy** terms which is not admissible.

If **we** decide not to continue with the conduct of the defence or settlement of claim, **we** will not be responsible for any damage, losses, costs or expenses incurred by **you** or by any other person as a result of **our** decision.

4. Payment Before Cover Warranty

We agree to pay the benefits set out in this **policy** if **you** meet the premium obligations as below:

- **We** must receive the total premium due to **you** on or before the effective date of insurance;
- If the premium due is not paid or received in full by **us** on or before the effective date, the **policy** will be void and no claim or benefits will be payable by **us**. Any premium payment received after the effective date shall have no effect on the void of **your policy**.
- If **you** are permitted to pay **your** premium by installments, then if two or more required installment payments are not paid and received in full by **us** on or before the specific due date, the remaining balance of the annual premium shall be payable in full immediately. If no installment payments are made, the **policy** will be deemed to be cancelled from the installment premium due date and no claim or benefits will be payable by **us** for any **accident** on or after the installment premium due date. Any premium payment received after the specific due date shall have no effect on the cancellation of **your policy**.

5. Automatic Renewal

If **you** have opted for auto-renewal, **we** will renew **your policy** automatically at the premium and on the terms determined by **us**. **You** should be aware that **we** can only consider automatic renewal when:

- **you** have made **us** aware of and **we** have accepted any changes to **your policy** details;
- the credit card details given to **us** by **you** have not changed;
- there are no outstanding payments and/or other breaches of **your policy**.

We are entitled to retain the credit card details provided by **you** to **us** and **we** have the consent of the credit card holder for **us** to charge against the credit cards.

We will automatically debit the credit card **we** have on file with the renewal premium. **You** may opt out of automatic renewal at any time in writing to **us** at least 30 days before the expiry of **your policy**.

6. Material Changes

You must inform **us** immediately of any material change which may impact the terms and conditions of **our** cover under this **policy**. **We** may compute any difference in premium from the date of such change even if this happened in a previous **period of insurance**.

General information

1. Geographical Limitations

This **policy** covers for any **accident**, loss, damage, injury or legal responsibility arising within the geographical areas as specified below:

- The Republic of Singapore
- West Malaysia (including Penang and other Malaysia offshore islands accessible by road)
- Southern Thailand within 80 km from the border of West Malaysia
- **Your vehicle** crossing the straits between Singapore and Tanjong Belungkor, Johor

2. No Claim Discount (NCD)

If **you** have been insured with **us** and no claim is made under this **policy**, **you** will be entitled to discount on **your** premium as follows:

No claims period	NCD
One year	10%
Two consecutive years	15%
Three consecutive years	20%
Four consecutive years	25%
Five consecutive years	30%

If there are claims made against **your policy**, **we** will reduce the No Claim Discount as follows:

With the optional no claim discount protector plus cover;

Entitled current NCD	NCD		
	1 at fault claim (NCD Protector plus)	2 at fault claim	3 or more at fault claim
30%	30%	0%	0%
25%	30%	0%	0%
20%	25%	0%	0%

Without the optional no claim discount protector plus cover;

Entitled current NCD	NCD	
	1 at fault claim	2 or more at fault claim
0% to 30%	0%	0%

However, if **you** fail to report an **accident** to **us** within 24 hours or by the next working day and/or do not provide **your vehicle** to **us** for inspection, **we** will reduce **your** No Claim Discount upon renewal of **your policy** as below:

Current NCD	Reduced NCD due to late reporting
30%	25%
25%	20%
20%	15%
15%	10%
10%	0%
0%	0%

Your No Claim Discount entitlement is not transferrable to any other person and applies to only one **vehicle** at any one time only.

3. Other Insurance

We will pay only **our** share of any claim if any other insurance covers the same damage, loss or liability.

4. Governing Laws

This **policy** is governed by and interpreted in accordance to the laws of Singapore and the following legislation and agreements:

- Motor Vehicles (Third-Party Risks and Compensation) Act (Cap 189) of Singapore;
- Road Transport Act 1987 of Malaysia;
- Motor Vehicle (Third Party Risks) Rules, 1959 of Malaysia;
- Agreement between the Minister of Finance of the Republic of Singapore and the Motor Insurers' Bureau of Singapore dated 22 February 1975;
- Agreement between the Minister of Transport of the Government of Malaysia and the Motor Insurers' Bureau of West Malaysia dated 15 January 1968;
- Any other agreement pursuant thereto and/or any subsequent revision of the above legislation or agreements.

5. Excluding Third Party Rights

A person who has not agreed to be bound by the terms and conditions contained in this **policy** will have no rights under the Contracts (Rights of Third Parties) Act (Cap.53B) to enforce any of its terms or conditions.

6. Amendments

You may contact **us** to request a change to be made to **your policy**. Upon **our** approval, acceptance and receipt of any additional premium payable by **you**, **we** will confirm in writing to **you** and amend **your** certificate of insurance and **policy** schedule.

We may change the terms and conditions of **your policy**, including the premium payable, by giving **you** at least 30 days' notice before such change is effected or upon the next period of **your** insurance. **Your** continued payment of the premium after the notice is given to **you** will mean that **you** accept such change.

You will not receive any refund of premium if the refund amount is less than \$10 and **you** will need to pay **us** any additional premium if it exceeds \$10.

7. Sets and Pairs

If the loss or damage items forms part of a set or a pair, the repair or replacement will only apply to the damaged item individually within the set or pair.

8. Cancellation

We may cancel this **policy** by giving **you** 7 days written notice to the address registered on **your policy**. **You** may cancel **your policy** by giving **us** 7 days written notice. **We** will compute any refund of premium as follows.

Premium refund = Premium x unexpired days of **period of insurance** / Original days of **period of insurance**

We will refund a pro-rated premium less a cancellation fee of \$53.50 (inclusive of GST).

However, **you** will not receive any refund of premium if:

- any claim has been made or expected to arise under this **policy**;
- **you** have not return **us** the certificate of insurance;
- there is any outstanding money **you** owe to **us**.

9. Our Communications with You

You can make certain transactions online. This may be purchasing **your policy**, administering **your policy**, making a renewal payment or others. These transactions will not be final until **we** receive and process **your** confirmation including payment of any premium due.

You must inform **us** of any change to **your** contact details and maintain an active email, phone number and postal address. **We** are not responsible for communications sent to an inactive or out of date email account, phone number or postal address.

Your confirmation of payment may not be received by **us** for reasons including mechanical, software, computer telecommunications, electronic failures or omission which are outside the control of either party. **You** acknowledge to the extent permitted by law that **we** are not liable to **you** in any way for loss or damage, caused indirectly or directly, in connection with the transmission of an electronic instruction through **our** website or any failure to receive an electronic instruction for any reason.

Your credit card details that **you** provide **us** will be retained after payment is made. For **policy** where premium payment made by credit card, **we** will pay for refund to the credit card used for premium payment.

At **our** sole discretion, **we** may refuse or decline to process any transaction at any time and for any reason. **We** will not be liable to **you** or to any third party except where it constitutes a breach in **your policy** or any failure to process a transaction that is beyond **our** control.

If **you** have authorised any other person to purchase this **policy** on **your** behalf, it is explicitly implied that **you** have agreed and allowed **your** personal details to be shared and declared to abide to all **policy** conditions.

10. Arbitration and Mediation

You and **us** agree that all disputes arising out of this **Policy** shall be settled or resolved by mediation in accordance with the existing mediation procedure and/or relevant legislation in force. The parties agree to take part in the mediation in good faith and undertake to honour the terms of any settlement reached. If any dispute is not referred to mediation or if mediation is unsuccessful, the dispute shall be referred to arbitration. Arbitration shall be conducted in accordance with the Arbitration Rules of the Singapore International Arbitration Centre or any other arbitration rules that is agreed between the parties.

General Exclusions

1. Driving and Usage

We will not pay for any damage, loss, **accident**, injury or liability:

when **your vehicle** is:

- installed with any side car;
- not registered pursuant to the Road Traffic Act (Cap. 276) or its registration has been cancelled;
- without a valid road tax, incorrectly used or being driven illegally;
- modified without the approval of the Registrar of Vehicles in accordance with the Road Traffic (Motor Vehicles Registration and Licensing) Rules or any relevant legislation;
- in an unsafe or not roadworthy condition;
- being use on rails and not on terra firma;
- being transported by sea including loading and unloading as part of the journey;
- used to carry goods except if this **policy** covers Deliveries usage;
- used while on consignment;
- used for driving instruction, driving training or tuition for a fee;

- used on an airport runway or airport apron area;
- used for any motor competition, racing, contest, trailing and all related activities;
- used for any purpose in connection with the motor trade;
- used without actions taken for any manufacturer/dealer's recall or service bulletin;
- used for any forms of commercial, leasing, rental and/or hire and reward purpose except if this **policy** covers Deliveries usage;
- under lawful seizure, repossession of **your vehicle** by government or public authority or legal owner;

when **your vehicle** is driven by:

- any **rider** without a valid licence;
- any **named** or **authorised rider** who was "at-fault" in two or more **accidents** within three years from the commencement date of **your policy**;
- any **named** or **authorised rider** whose licence has been suspended or cancelled within five years from the commencement date of **your policy**;
- any **named** or **authorised rider** who has been refused, terminated or declined insurance within three years from the commencement date of **your policy**;
- anyone under the influence of alcohol or drugs;
- anyone who is under medical advice against driving;

if at the time of **accident**:

- the number of people (including the **rider**) in **your vehicle** is more than its legal seating capacity;
- is outside the geographical limitations;
- arising from a criminal breach of trust and/or a criminal arrest warranted on **you** or any **authorised rider**;
- to the tyre or rims unless **your vehicle** suffers **accidental** damages at the same time;
- due to failure to exercise due care and diligence to secure, lock or position **your vehicle** from being stolen or damaged;
- due to deterioration, wear, tear, rust, erosion or other form of corrosion;
- to aftermarket parts or **accessories** or non-standard parts on **your vehicle**;
- for existing damage that is not caused by or during the **accident** in question;
- due to mechanical, structural, electronic, electrical or other failures or breakdown whether caused by the manufacturer or otherwise;
- for any personal items stolen from **your vehicle**;
- to repair or replace the set or pair where the loss or damage is to part only of that set or pair;
- related to damage to data, software or computer programmes of **your vehicle**;
- arising from any indirect loss whatsoever;
- resulting from any unlawful act as determined by the authorities including reckless or dangerous driving.

2. Failure to Act or Deliberate Actions

We will not pay claim for any **accident**, damage, loss, injury or liability:

- if **you** fail to fulfill **your** responsibility;
- for intentional and deliberate caused by **you** or person acting with **your** permission;
- **we** deem any way fraudulent;
- due to any false declarations or document;
- related to use of **vehicle** if it breaks any rules, regulations or laws.

3. Terrorism and War Risks

We will not pay for any loss or damage directly or indirectly caused by or as a result of:

- any **act of terrorism** including **nuclear, chemical, biological terrorism**;
- war, invasion, acts of foreign enemies or similar events;
- riot, rebellion, hostilities, civil commotion, mutiny or usurped power (including loss or damage caused by looting or pillaging).

4. Nuclear Risks

We will not pay for any loss or damage directly or indirectly caused by or a result from or in connection with radioactive agents, weapons or material (whether actual or threatened).

5. Sanction Clause

We will not provide cover or be liable to pay any claim or provision under this **policy** under any sanction prohibition or restriction under United Nations resolutions or the trade or economic sanctions, law or regulations of the Republic of Singapore, Malaysia, Thailand, European Union, United Kingdom or United States of America.

6. False or Fraudulent Claims

We reserve the right to not pay for any claim or void the **policy**, and report to the relevant authorities when false or fraudulent claim is made.

Definitions

Any word or expression which has a specific meaning will have the same meaning wherever it appears in the **policy** documents.

Accident or **Accidental** refers to sudden and unforeseen event occurring during the **period of insurance** arising out of ownership, use or maintenance of **your vehicle** covered under this **policy**.

Accessories refers to audio, multimedia equipment and standard equipment that have no independent power source, fitted by the manufacturer or distributor at the time the **vehicle** was originally bought.

Act of terrorism refers to an act (which may or may not involve using force or violence) by any person or group committed for political, religious, ideological or similar intentions, with the aim of influencing any government or to put the public or any section of the public, in fear.

Amendment refers to an endorsement or other authorised change to **your policy**.

Approved workshop refers to a workshop we have appointed, approved and authorised to repair **your vehicle** following a claim.

Authorised rider refers to a **rider** who has **your** permission to drive **your vehicle** and who is covered under the selected **rider** plan shown on **your policy** schedule. This person must:

- have a valid licence to ride and must not have been suspended or disqualified from driving within the last 5 years from the commencement date of **your policy** or during the **period of insurance**;
- have not been declined or refused insurance or had insurance terminated by any insurance company within the last 3 years from the commencement date of **your policy** or during the **period of insurance**;
- not have been involved in 2 or more “at fault” **accidents** within the last 3 years from the commencement date of **your policy** or during the **period of insurance**.

COE refers to the certificate of entitlement for **your vehicle**.



DirectAsia, we, us, our refers to Direct Asia insurance (Singapore) Pte Ltd.

Excess refers to the amount that **you** are required to pay towards any claim. These amounts are cumulative and the total cumulative **excess** is payable by **you**.

Market value refers to the cost of replacing **your vehicle** with one of the same make and model, of similar condition, specification and age as prevailing immediately before the **accident**.

Named rider refers to a **rider** who has been named on **your policy** schedule and/or certificate of insurance.

Nuclear, chemical or biological terrorism refers to using any nuclear weapon or device or releasing any radiation, solid, liquid or gas chemical agent or biological agent in an **act of terrorism**.

Period of insurance refers to the period of time which **your vehicle** is insured under this **policy** as shown in the schedule or certificate of insurance.

Policy refers to this **policy**, **your** application form, **your** declarations, the schedule, the certificate of insurance and any endorsements **we** have issued under this **policy**.

Rider refers to the person who is eligible to use the **vehicle** covered under this **policy**:

- is main **rider** and **named rider** age between 21 and 24 years old who have held a valid motorcycle licence for at least 2 years and/or not more than 1 **accident** within the last 3 years in the period immediately preceding the inception date of **your policy**;
- is main **rider** and **named rider** age between 25 to 65 years old who holds a valid motorcycle licence for at least 2 years in the period immediately preceding the inception date of **your policy**;
- has no licence suspended or cancelled within the last 5 years from the commencement date of **your policy** or during the **period of insurance**;
- has not been refused insurance or had it terminated by any insurance company within the last 3 years from the commencement date of **your policy** or during the **period of insurance**.

Total loss refers to when **your vehicle** is damaged beyond repair, stolen, or when the economical cost to repair **your vehicle** is above the **market value**.

Unnamed rider refers to any person who is not named on **your policy** schedule or certificate of insurance but who is allowed to ride **your vehicle** under the “Any rider” optional benefit.

You, your refers to the person named as the policyholder and includes the person or persons named as the main **rider** and/or **named rider** and all other **riders** covered in this policy.

Your vehicle / vehicle refers to the motorcycle covered under **your policy**, as shown on the certificate of insurance. The policyholder must be the legal and registered owner of this motorcycle within 7 days from the **policy** inception date.



Customer Care Policy

At **DirectAsia**, **we** strive to provide service excellence to all **our** policyholders. If on any occasion **our** services falls short of **your** expectation, below is what **you** can do:

You should first contact **our** Customer Service Department. **You** can email to **us** at customerservice@directasia.com or call our hotline at (65) 6665 5555. **We** will look into **your** matter and respond within 3 working days and if further action needed, **we** will provide **you** a full reply within 14 working days.

If **you** are dissatisfied with **our** respond, **we** will refer **you** to Financial Industry Disputes Resolution Centre (FIDReC) who is an independent dispute resolution organization. **You** may consider to contact them and submit **your** matter to FIDReC for settlement by mediation in accordance with the mediation procedure in force.

FIDReC's details are:

Financial Industry Dispute Resolution Centre Ltd
36 Robinson Road
#15-01, City House
Singapore 068877
Telephone: 6327 8878 / Email: info@fidrec.com.sg

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We are here to help
Call us at +65 6665 5555 or visit DirectAsia.com

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