

Loss of use coverage for up to 10 days

In the event your car is laid up in the workshop for repairs arising from accidents, we will guarantee a replacement car (engine capacity 1500 - 1600cc) for up to 10 days when you take up loss of use coverage.

Loss of use coverage	Additional premium (incl. GST)
1500 - 1600cc	S\$53.50

No Claim Discount (NCD) protection[†]

If you are enjoying 50% NCD entitlement, you can protect your NCD entitlement by taking up NCD protection for an added level of coverage for the next claim you make.

An illustration of how NCD protection works for an Insured with a 50% NCD:

Number of claims made during period of insurance	NCD entitlement on renewal of policy
Zero	At 50%
One	Remains at 50% (instead of 20% without NCD protection)
Two	Reduces to 20% (instead of 0% without NCD protection)
Three or more	Nil

NCD protection premium table	
Type of coverage	Annual premium (incl. GST)
Classic plan	S\$80
Premier plan	S\$100

[†] NCD that is protected under NCD protection is not transferable to any other insurer on a transfer of the Policy to another insurer.

Enjoy peace of mind for all your motoring needs with AutoSurance. Contact us for a non-obligatory quotation today!

Call (65) 6225 6111
Click insurance.hsbc.com.sg

*Refer to policy contract for details.

†Use of courtesy car is subject to availability and is not applicable for windscreen repairs.

Important notes

AutoSurance is underwritten by HSBC Insurance (Singapore) Pte. Limited, 10 Eunos Road 8, #11-01 Singapore Post Centre Singapore 408600.

This marketing material contains only general information. The specific terms, exclusions and conditions applicable to this insurance are described in the Policy which will only be issued upon acceptance of the Proposal Form. A copy of the Policy is available for inspection at HSBC Insurance (Singapore) Pte. Limited. A person interested in this product should consider whether the product is suitable before making a commitment to purchase the product.

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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 benefits that are covered under the scheme as well as the limits of coverage, where applicable, please contact your insurer or visit the GIA or SDIC web-sites (www.gia.org.sg or www.sdic.org.sg)

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AutoSurance

HSBC Insurance



Take to the road with extra peace of mind



AutoSurance is an all-in-one auto insurance plan that takes care of all your motoring needs, so you'll have a worry-free trip whenever you drive. It offers a choice of two comprehensive plans at affordable premiums – Classic plan for basic coverage and Premier plan for added protection.

Unique benefits for Classic plan

Up to S\$20,000 personal accident coverage for the Insured

In the event of death or permanent disability due to an accident whilst travelling in your car, this benefit pays up to S\$20,000 over and above your other personal accident or life insurance.

Up to S\$500 for medical expenses

Medical reimbursement of up to S\$500 per person for you and your passengers.

Unique benefits for Premier plan

100% compensation with New-for-Old car replacement*

In the event of a total loss due to accident, we will pay you the sum incurred to purchase a brand new car (of the same make and model) if your car is less than 12 months old.

Higher personal accident coverage of up to S\$50,000 for the Insured

In the event of death or permanent disability due to an accident whilst travelling in your car, this benefit pays up to S\$50,000 over and above your other personal accident or life insurance.

Up to S\$1,500 for medical expenses

Medical reimbursement of up to S\$1,500 per person for you and your passengers.

Exclusive: A lump sum of S\$1,000 compensation benefit for expenses incurred due to car theft

An extra S\$1,000 as replacement expenses for loss of car due to theft.

Up to S\$500 for loss of personal items in your car*

Coverage of up to S\$500 per occurrence arising from theft or break-in.

Excess waiver for accident repairs

Full waiver of up to S\$2,000 of your policy excess if you are entitled to 40% or 50% of No Claim Discount (NCD). 50% waiver of your policy excess if your NCD is less than 40%.

Use of courtesy car

Available at HSBC's appointed workshop†.

Extra value-added benefits for greater assurance for both plans

- Comprehensive coverage for accidental damages and loss to your car, and third party liability.
- Unlimited windscreen coverage (S\$100 plus GST excess applies).
- Personal accident coverage for passengers and other drivers at S\$10,000 per person, and up to a total of S\$60,000.
- Coverage for your passengers against their potential negligence towards third parties.
- Coverage for malicious damages to your car due to strikes, riots and civil commotion.
- Coverage for damages to your car arising from convulsions of nature such as a typhoon, tsunami, earthquake, windstorm and flood.

Repairs at our appointed workshops

- Classic plan – Claims related repairs must be carried out at HSBC's appointed workshops.
- Premier plan – Option to have accident repairs done at our appointed workshops or at the distributor's workshops if your car remains under the manufacturer's original warranty.
- Special privileges from our appointed workshops
 - Six-month warranty on all repairs
 - Free towing service with our 24-hour accident hotline
 - Free car collection and delivery
 - Free car cleaning before collection