



NCD Protector

Because Accidents Happen!



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 websites (www.gia.org.sg or www.sdic.org.sg).

Do **You** have  **30** % No Claims Discount?

You deserve to be protected!



Because We understand that accidents can happen to anyone, even to the safest driver, We created your extra shield.

Against unexpected events, **NCD Protector** is the maximum protection for a minimum premium.



... For All Types of Claims

Your NCD is protected for all types of claims under your policy.



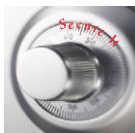
... For All Drivers

Your NCD is protected for any accident involving any of your authorized drivers.



... How It Works

Number of claims made during the Period of Insurance	No Claim Discount level on renewal of Policy		
	Existing NCD entitlement is 30%	Existing NCD entitlement is 40%	Existing NCD entitlement is 50%
0	40%	50%	50%
1	40%	50%	50%
2	0%	10%	20%
3 or more	0%	0%	0%



... Optional Benefit

NCD Protector is applicable for all **SmartDrive Private** covers.



... At An Affordable Price

*You can opt for **NCD Protector** for an additional premium of 8.56% (inclusive of GST).*

The No Claims Discount that is protected under this option is not transferable to any other insurer on the move of the Policy from Us to that other insurer. The No Claims Discount Protector does not protect you against non-renewal or the cancellation of your motor policy by the insurer.

This brochure is not a contract of insurance. For full terms and conditions, please refer to the policy which is the operative document.

Information is correct as at May 2017