



Drive
— less —
save more

FlexiMileage

MOTOR INSURANCE

Flexible car insurance scheme
for low mileage drivers.

With our FlexiMileage car insurance scheme¹, not only will you enjoy comprehensive coverage, but also substantial savings on your car insurance premium when you drive less. As Singapore's leading motor insurer, we offer unparalleled value and service through our value added services, whenever you need it most.

Why is it good for me?

- 1 **Drive less and enjoy up to 35% premium discount²** with our flexible scheme tailored specially for low mileage drivers
- 2 **Orange Force – 24/7 accident response** team that provides accident assistance, anytime and anywhere
- 3 **Motor Service Centre – one-stop post-accident solution** for all claims and repairs
- 4 **Orange Eye – Free in-car camera mobile app** with accident detection and more
- 5 **No-claim discount** protection

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Drive less, save more

Our FlexiMileage scheme¹ allows you to enjoy greater savings on your car insurance premium (for Drivo™ Classic/Premium/Prestige plan), based on your car's annual mileage travelled³. This will be on top of any applicable No-claim discount (NCD) and loyalty discount at the point of policy renewal.

Mileage	FlexiMileage discount ³
Below 5,000 km a year	35%
5,000 – 9,000 km a year	20%

How it works:

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Opt for the FlexiMileage scheme¹ online at www.income.com.sg/FlexiMileage and select your preferred Drivo™ car insurance plan.
- 

Install your Telematics device at our Motor Service Centre within 14 days of your application. Enjoy **up to 35% upfront premium discount²** off your preferred Drivo™ car insurance plan if we can verify that you are a low mileage driver!
- 

Keep your car's mileage to a minimum and track it regularly at www.IncomeFlexiMileage.com.sg.
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1 year later: **Enjoy up to 35% off² your car insurance premium** upon renewal of your policy, depending on your car's annual mileage travelled³! This will be on top of any applicable NCD and loyalty discount at the point of policy renewal.

How your premium is calculated with FlexiMileage

Sam's car insurance is due for renewal and the gross premium for his preferred Drivo™ Premium plan is \$1,000. Sam decides to opt for the FlexiMileage scheme¹ as he clocked just 4,000 km for his annual mileage travelled, qualifying for 35% FlexiMileage discount².

Sam also has an existing NCD of 50% and is eligible for 5% loyalty discount as he has been insuring his car with Income for more than 3 years.

Net premium he needs to pay is:

$$\begin{array}{r}
 \text{\$1,000} \\
 \text{(Gross Premium)}
 \end{array}
 -
 \begin{array}{r}
 \text{\$500} \\
 \text{(50\% NCD)}
 \end{array}
 -
 \begin{array}{r}
 \text{\$175} \\
 \text{(35\% FlexiMileage discount)}
 \end{array}
 -
 \begin{array}{r}
 \text{\$16.25} \\
 \text{(5\% loyalty discount)}
 \end{array}
 =
 \text{\$308.75}$$

The figures used in the above example are for illustrative purposes only.

Visit www.income.com.sg/FlexiMileage to find out more.

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Going the extra mile



Orange Force is Income's dedicated 24/7 accident response team to assist our valued policyholders who are often in a state of stress and anxiety after an accident.

Our Orange Force Riders will arrive at accident scenes to advise you, ensure your safety, assist with vehicle removal, arrange alternative transportation and ensure that your interests are protected.



Our Motor Service Centre provides you a one-stop solution for all your vehicle claims and repairs in the event of an accident, turning the aftermath into a hassle-free process.

Our experienced customer care executives will handle these for you - accident reporting, damage assessment, liaising with third parties, workshops and other insurers and ensuring the quality of repairs. All repairs also come with a one year warranty.



Our Orange Eye mobile app, the first of its kind in Singapore, allows your smart phone to double up as an in-car camera to capture footage on the road that can also be conveniently submitted for insurance claims.

The app also has an accident detection feature that allows you to call our Orange Force for immediate assistance.

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No-claim discount protection

We provide an optional benefit to protect your no-claim discount (NCD) if it is at least 30%. However, we will automatically grant you free NCD protection if you have been enjoying NCD of 50% from us in the last two consecutive years upon your next renewal.

5% loyalty discount

Enjoy a 5% loyalty discount if you have been insuring your vehicle with us for more than three years.

24/7 referral services for road and medical assistance in West Malaysia⁴

Enjoy peace of mind with our 24-hour referral services for road and medical assistance if you are travelling in West Malaysia.

Options to enhance your coverage

In addition to the Drivo™ Classic plan, we also offer different plans to suit your different needs and lifestyle.

- **Drivo™ Premium Plan**

Have your vehicle repairs done at the workshop of your choice if you upgrade to the Premium Plan.

- **Drivo™ Prestige Plan**

Enjoy competitive rates and comprehensive coverage for your high-performance car with this enhanced coverage plan. This plan is available for named drivers who are above the age of 33 and have at least 3 years of driving experience.

- **Motor Insurance Extension Rider**

For those who drive into West Malaysia regularly, you can opt for this rider to enjoy additional protection and your preferred duration of coverage. This coverage is extended to our private car insurance policyholders and/or the authorized driver and/or passengers.

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Drivo™ Premium and Classic plans – for private cars

Plan & Coverage	Drivo™ Premium	Drivo™ Classic
Vehicle repairs at your preferred workshop	✓	
Vehicle repairs at a quality workshop chosen by Income		✓
Loss or damage to your vehicle from accidental causes (up to market value at the time of loss or damage)	✓	✓
Loss or damage by fire or theft (up to market value at the time of loss or damage)	✓	✓
Damage to third party property (up to S\$5,000,000)	✓	✓
Death or injury to third party (unlimited)	✓	✓
Medical expenses (up to S\$1,000)	✓	✓
Personal accident benefits (up to S\$50,000)	✓	✓
Towing service (up to S\$500)	✓	✓
Unlimited windscreen cover	✓	✓
Policy excess: S\$600 or otherwise specified applies for each and every accident claim	✓	✓
Windscreen excess: S\$100 or otherwise specified applies for each and every claim	✓	✓
Unnamed driver excess <ul style="list-style-type: none"> • Extra excess of S\$2,500 will apply if the unnamed driver is under 27 years old or has less than one year's driving experience • Extra excess of S\$500 will apply if the unnamed driver is 27 years old and above with one or more year's driving experience 	✓	✓
Optional Cover	Drivo™ Premium	Drivo™ Classic
NCD Protector (applicable to policy with at least 30% NCD)	✓	✓
Daily transport allowance (S\$50 is claimable from the first day of repair, up to maximum of seven days and applicable for first two claims)	✓	✓
Excess Waiver⁵	✓	✓

If your car is more than 10 years old, you can also consider the following plans to ensure you are well covered:

- Third party, fire and theft plan
- Third party plan

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About Income

Income was established in 1970 to provide affordable insurance for workers in Singapore. Today, two million people in Singapore look to Income for trusted advice and solutions when making their most important financial decisions. Our wide network of advisers and partners provide life, health and general insurance products and services to serve the protection, savings and investment needs of customers across all segments of society.

As a social enterprise, Income was made different. Our social purpose is to make insurance accessible, affordable and sustainable for all. Putting people before profits, we strive to create and maximise value for customers.

In 2015, Income had over \$32.4 billion in assets under management. Our financial strength and diversified investment portfolio is reflected by our strong credit ratings which underpin the delivery of our commitment to customers.

Income's corporate social responsibility initiative, OrangeAid, focuses on children and youth, especially the disadvantaged.

For more about Income, please visit www.income.com.sg.

Get in touch

 **CONTACT** your insurance adviser

 **CALL** 6789 9595

 **CLICK** www.income.com.sg

IMPORTANT NOTES

- 1 Owners of off-peak cars are also eligible for the FlexiMileage scheme, however the owners under the FlexiMileage scheme will not be eligible for any other discounts (except loyalty and no-claim discount, where applicable) or promotions offered to off-peak cars under the Drivo™ Premium, Drivo™ Classic and Drivo™ Prestige Plans.
- 2 The 35% FlexiMileage discount is applicable only to owners of cars under the FlexiMileage scheme who clock an annual mileage travelled of less than 5,000km.
- 3 The FlexiMileage discount is based on your car's annual mileage travelled.
- 4 The 24-hour referral services for road and medical assistance are available within Peninsular Malaysia which includes Penang and Langkawi but excludes the rest of the islands. This service is applicable for Income Private Car Policyholders only.
- 5 This cover is only applicable to Drivo™ Premium and Drivo™ Classic plan. You can purchase the cover to waive the basic excess of \$600 when you claim under your motor policy. This excess waiver is not applicable to policies with excess of above \$600.

This is for general information only. You can find the usual terms and conditions of the FlexiMileage scheme at www.income.com.sg/FlexiMileage-policy-conditions.pdf, Drivo™ Classic and Drivo™ Premium plans at www.income.com.sg/car-policy-conditions.pdf, Drivo™ Prestige plan at www.income.com.sg/car-prestige-policy-conditions.pdf and Motor Insurance Extensions (Rider) at www.income.com.sg/car-rider-policy-conditions.pdf.

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 Income or visit the GIA/LIA or SDIC websites (www.gia.org.sg or www.lia.org.sg or www.sdic.org.sg).

Information is correct as of 6 October 2016