



Drive  
*safe and save*

# Drive Master™

MOTOR INSURANCE

Car insurance scheme that rewards you for good driving behaviour.

Income's Drive Master™ car insurance scheme<sup>1</sup> rewards you with a premium discount for good driving behaviour, while providing you with comprehensive coverage. 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 **Demonstrate good driving behaviour and enjoy up to 64% premium discount<sup>2</sup>**
- 2 **Get rewarded with vouchers<sup>3</sup> and more** when you refer friends or win periodic challenges
- 3 **Orange Force – 24/7 accident response team** that provides accident assistance, anytime and anywhere
- 4 **Motor Service Centre – one-stop post-accident solution** for all claims and repairs
- 5 **No-claim discount** protection

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## Drive safe and save

With Drive Master™, you may enjoy up to 64% premium discount<sup>2</sup> off your preferred Drivo™ car insurance plan when you renew your policy, simply by being a good driver.

### Potential savings

**Drive Master™ discount<sup>1</sup>**  
 Up to 25%
 
**Loyalty discount<sup>2</sup>**  
 5%
 
**Your existing No-Claim discount**  
 Up to 50%

The amount of discount awarded for your good driving behaviour will be based on a driving score (upon 100)<sup>3</sup>, tracked by our Drive Master™ mobile app. This will be on top of any applicable No-claim discount (NCD) and loyalty discount at the point of policy renewal.

Driving score (upon 100)	Drive Master™ discount <sup>4</sup>
96 and above	25%
91 - 95	20%
81 - 90	15%
70 - 80	10%

Your driving score will be determined by the following factors:

- Speeding
- Manoeuvres
- Mileage
- Drive Time

Visit [www.income.com.sg/DM](http://www.income.com.sg/DM) to find out more.

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## An illustration of how Drive Master™ works:

Both Sam (an existing Income Drivo™ policyholder) and his sister Mary (currently insuring her car with another insurance company) drive regularly. They are interested in trying out the Drive Master™ car insurance scheme as they are confident they are good drivers.

### For car owner whose car insurance is currently not insured with Income

1



#### Register online for 2 months free trial

Mary registers for a 2 months free trial of the Drive Master™ car insurance scheme online at [www.income.com.sg/DM](http://www.income.com.sg/DM).

2



#### Download Drive Master™ mobile app

A link will be sent to Mary via SMS to download the Drive Master™ mobile app and complete her registration.

3

OVERALL SCORE

85

#### Track your driving score for 2 months and learn helpful tips

The Drive Master™ mobile app automatically records Mary's driving trips. She monitors her driving score regularly and learns helpful tips to improve her score. After using the app for 2 months, Mary decides to insure her car with Income.

4



#### Enjoy your premium discount when you insure with Income

Mary achieved a driving score of 85 in the last 2 months and qualifies for 15% Drive Master™ discount<sup>4</sup> under this scheme, on top of her existing NCD of 50%. The gross premium for her preferred Drivo™ premium plan is \$1,000.

Net premium Mary needs to pay when she insures her car with Income is:

**\$1,000**

(Gross Premium)

**\$500**

(50% NCD)

**\$75**

(15% Drive Master™ discount)

= **\$425**

### For current Income Drivo™ policyholder

1



#### Register online

Sam registers for the Drive Master™ car insurance scheme online at [www.income.com.sg/DM](http://www.income.com.sg/DM).

2



#### Download Drive Master™ mobile app

A link will be sent to Sam via SMS to download the Drive Master™ mobile app and complete his registration.

3

OVERALL SCORE

96

#### Track your driving score for 2 months and learn helpful tips

The Drive Master™ mobile app automatically records Sam's driving trips. He monitors his driving score regularly and learns helpful driving tips to improve his score.

4



#### Enjoy your premium discount upon renewal

Sam achieved a driving score of 96 in the last 2 months and qualifies for 25% Drive Master™ discount<sup>4</sup> under this scheme. Sam also has an existing NCD of 50% and is eligible for an additional 5% loyalty discount as he has been insuring his car with Income for more than 3 years. The gross premium for his preferred Drivo™ premium plan is \$1,000.

Net premium Sam needs to pay when he renews his policy is:

**\$1,000**

(Gross Premium)

**\$500**

(50% NCD)

**\$125**

(25% Drive Master™ discount)

**\$18.75**

(5% loyalty discount)

= **\$356.25**

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

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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.



The first of its kind in Singapore, Accident Reporting is a mobile app that lets you complete & submit accident reports from anywhere, within minutes.

We built this app exclusively for our motor insurance policyholders, so you no longer need to rush to reporting centres within 24 hours to file a report with us should you get into a minor accident.

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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 Malaysia<sup>5</sup>

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
<b>Vehicle repairs at your preferred workshop</b>	✓	
<b>Vehicle repairs at a quality workshop chosen by Income</b>		✓
<b>Loss or damage to your vehicle from accidental causes</b> (up to market value at the time of loss or damage)	✓	✓
<b>Loss or damage by fire or theft</b> (up to market value at the time of loss or damage)	✓	✓
<b>Damage to third party property</b> (up to S\$5,000,000)	✓	✓
<b>Death or injury to third party</b> (unlimited)	✓	✓
<b>Medical expenses</b> (up to S\$1,000)	✓	✓
<b>Personal accident benefits</b> (up to S\$50,000)	✓	✓
<b>Towing service</b> (up to S\$500)	✓	✓
<b>Unlimited windscreen cover</b>	✓	✓
<b>Policy excess:</b> S\$600 or otherwise specified applies for each and every accident claim	✓	✓
<b>Windscreen excess:</b> S\$100 or otherwise specified applies for each and every claim	✓	✓
<b>Unnamed driver excess</b> <ul style="list-style-type: none"> <li>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</li> <li>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</li> </ul>	✓	✓
Optional Cover	Drivo™ Premium	Drivo™ Classic
<b>NCD Protector</b> (applicable to policy with at least 30% NCD)	✓	✓
<b>Daily transport allowance</b> (S\$50 is claimable from the first day of repair, up to maximum of seven days and applicable for first two claims)	✓	✓
<b>Excess Waiver<sup>6</sup></b>	✓	✓

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

## Exclusive treats for Income policyholders

Every Income policyholder deserves to enjoy the finer things in life. Enjoy a wide range of exclusive treats which are specially curated for you at [www.income.com.sg/IncomeTreats](http://www.income.com.sg/IncomeTreats).

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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 2016, Income had over \$32.9 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](http://www.income.com.sg).

## Get in touch

 **CONTACT** your insurance adviser

 **CALL** 6789 9595

 **CLICK** [www.income.com.sg](http://www.income.com.sg)

## IMPORTANT NOTES

- 1 Owners of off-peak cars are also eligible for the Drive Master™ scheme, however the owners under the Drive Master™ 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 maximum discount that can be achieved under the Drive Master™ scheme, assuming the owner of the car qualifies for 25% Drive Master™ discount, has 50% no-claim discount and is eligible for the 5% loyalty discount.
- 3 You can refer to the terms & conditions in the Drive Master app for more details.
- 4 The Drive Master™ premium discount is based on the driver's driving score achieved in the past 2 months before their next policy renewal. They must also clock a minimum mileage travelled of 1,000km over the past 2 months to be eligible for this discount.
- 5 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.
- 6 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 Drive Master™ scheme at [www.income.com.sg/Drive-Master-policy-conditions.pdf](http://www.income.com.sg/Drive-Master-policy-conditions.pdf), Drivo™ Classic and Drivo™ Premium plans at [www.income.com.sg/car-policy-conditions.pdf](http://www.income.com.sg/car-policy-conditions.pdf), Drivo™ Prestige plan at [www.income.com.sg/car-prestige-policy-conditions.pdf](http://www.income.com.sg/car-prestige-policy-conditions.pdf) and Motor Insurance Extensions (Rider) at [www.income.com.sg/car-rider-policy-conditions.pdf](http://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](http://www.gia.org.sg) or [www.lia.org.sg](http://www.lia.org.sg) or [www.sdic.org.sg](http://www.sdic.org.sg)).

Information is correct as of 10 January 2018