

MOTOR INSURANCE

Value and service beyond premiums. Whenever you need it most.

With our Motorcycle Insurance, you will not only enjoy comprehensive and affordable coverage, but also convenience through our value added services, whenever you need it most. There is no smarter choice than insuring your motorcycle with Singapore's leading motor insurer.

### Why is it good for me?

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Orange Force – **24/7 accident response team** that provides accident assistance, anytime and anywhere in Singapore

Motor Service Centre – **one-stop** post-accident solution for all claims and repairs



Enjoy a **5% loyalty discount** on your premium if you have been insuring your motorcycle with us for more than three years



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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 (MSC) 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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### Motorcycle Insurance plans

| Plan & Coverage  | Comprehensive | Third party,<br>fire and theft | Third party |
|--|---------------|--------------------------------|-------------|
| Loss or damage to your vehicle from accidental causes<br>(up to market value at the time of loss or damage)  | ✓             |                                |             |
| Loss or damage by fire or theft<br>(up to market value at the time of loss or damage)  | ✓             | <b>v</b>                       |             |
| Damage to third party property<br>(up to \$\$500,000)  | ✓             | ✓                              | ✓           |
| Death or injury to third party<br>(unlimited)  | ✓             | ✓                              | ✓           |
| Towing service<br>(up to \$\$50)   | ✓             |                                |             |
| Vehicle repairs at a quality workshop chosen by Income   | ✓             |                                |             |
| Policy excess as shown on the Schedule or Certificate of Insurance applies<br>for each and every accident claim  | ✓             |                                |             |
| <b>Young and inexperienced motorcyclist excess</b> (for vehicle registered under a company)<br>Extra excess of S\$500 will apply if the authorised motorcyclist is under 22 years old<br>or has less than two years of motorcycling experience | ✓             |                                |             |
| <b>Vehicle stolen outside Singapore</b><br>An excess amount equal to 50% of the market value of your vehicle up to<br>a maximum of S\$2,500 applies  | ✓             | ~                              |             |

### 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 <a href="https://www.income.com.sg/IncomeTreats">www.income.com.sg/IncomeTreats</a>.



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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 of maximising value for our policyholders defines us as a social enterprise as we continue to make insurance accessible, affordable and sustainable for all.

In 2018, Income had over \$37 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, is committed to empower a better future for children and youth from disadvantaged backgrounds.

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

#### Get in touch



#### IMPORTANT NOTES

This is for general information only. You can find the usual terms and conditions of Motorcycle Insurance plan at www.income.com.sg/motorcyclepolicy-conditions.pdf.

Protected up to specified limits by SDIC.