



Drive
— with —
Confidence

Drivo™

MOTOR INSURANCE

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

With Drivo™ Motor 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 car with Singapore's leading motor insurer.

Why is it good for me?

- 1 Orange Force – **24/7 accident response team** that provides accident assistance, anytime and anywhere in Singapore
- 2 Motor Service Centre – **one-stop** post-accident solution for all claims and repairs
- 3 Orange Eye – Free **in-car camera** mobile app with accident detection and more
- 4 **No-claim discount** protection
- 5 **24/7 referral services for road and medical assistance** in West Malaysia

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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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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.

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.

24/7 referral services for road and medical assistance in West Malaysia¹

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

We have different coverage 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.
- **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 authorised 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 Waiver²	✓	✓

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.

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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

 **CONTACT** your insurance adviser

 **CALL** 6789 9595

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

IMPORTANT NOTES

- 1 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 Insurance Policyholders only.
- 2 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 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.

Protected up to specified limits by SDIC.

Information is correct as of 2 August 2019