

AXA: A World Leader in Financial Protection

AXA Group in 2015

- 99 billion Euros in consolidated revenues
- 166,000 employees working to deliver the right solutions and top quality service to our customers
- 103 million customers across the globe in 64 countries have placed their trust in AXA to:
 - Insure their property (vehicles, homes, equipment)
 - Provide health and personal protection coverage for their families or employees
 - Manage their personal or corporate assets
- Interbrand's No. 1 global insurance brand for the 7th year running
- Over 170 years of local experience in Asia

AXA Insurance Pte Ltd in 2015

- Leading General Insurer in Singapore
- Business ranking
 - No. 1 in Health Insurance
 - No. 2 in Motor, Health, Engineering, Cargo

motor
property
leisure and travel
healthcare

personal accident
business packages
liability
marine

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Co. Reg. No.: 199903512M



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

redefining / insurance



motor

SmartDrive /
Customised protection for every driver

AXA SmartDrive Bro./January 2017

SmartDrive

redefining / insurance





AXA Motor Insurance.
The tailored protection for every driver

With the new SmartDrive plans, you are able to customize AXA's Motor Insurance based on your needs.

Why SmartDrive?

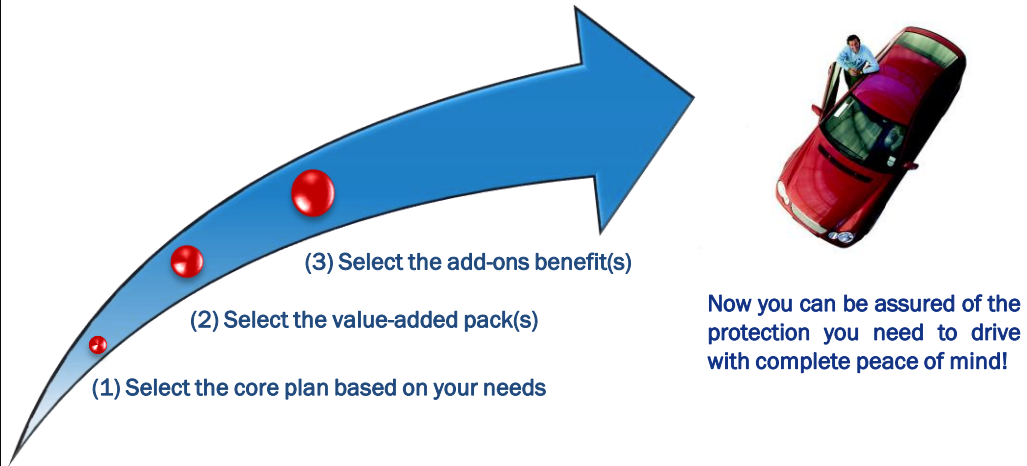
- Deliver your repaired car to your preferred location in Singapore
- Daily transport allowance while your car is at the workshop
- Enjoy protection 24 hours a day, 7 days a week throughout Singapore, West Malaysia & Thailand
- Family Protector Pack that covers you and your family in the event of any traffic accident
- New!** • Replace your windscreen applicable with Excess **OR** Repair your windscreen at your preferred location and get \$50 cash reward with no excess at all!

How to get started?

SmartDrive offers multiple flexible selection for your motor Insurance. You can simply enhance your coverage by choosing the value-added "Pack(s)" and Add-ons Benefit(s) to match your lifestyle and needs!

“There’s no ‘standard’ protection that suits all. Customize your motor insurance with AXA!”

Customize your motor Insurance with just 3 simple steps!



Now you can be assured of the protection you need to drive with complete peace of mind!

Illustration example: Rachelle, age 31, married with 2 kids has purchased a continental car. She is an existing AXA customer looking for a car insurance. Based on the illustration, she is eligible for the following plans, packs and add-ons:

1 Based on the illustration, Rachelle is entitled to the following core plans.

Core Plans			
Essential	Flexi	For Her	Flexi Family

2 After selecting the core plan, she can proceed to enhance her plan by choosing the following pack(s):

Packs				
Protector Plus	Duo Protector	Family Protector	Overseas Protector	Claim Protector

3 She has the option to add on the following six benefits to enhance her Motor Insurance. Multiple selections are available too!

Add-ons Benefits				
Zero Excess	Double Excess	Courtesy Car in Singapore	Car Protector	Car Accessories

Different drivers, different style of driving.
That's why AXA is the first in Singapore to offer you an insurance that's tailored to your driving needs.

This table is for general information on the **SmartDrive** Private Policy offered based on your eligibility.
These benefits are applicable under the comprehensive cover and depends on the plan taken out by you.

Benefits	Essential	Flexi	Peace	For Her	Flexi+	Essential+	FlexiFamily
	Value	Value & Flexibility	Efficient & Holistic	What a Woman wants	Flexibility & Savings	Value & Saving	Complete Family Protection
Third Party Only	✓	✓	✓	✓	✓	✓	✓
Third Party, Fire and Theft	✓	✓	✓	✓	✓	✓	✓
Comprehensive	✓	✓	✓	✓	✓	✓	✓
24/7 Towing & Transportation in Singapore or Overseas	✓	✓	✓	✓	✓	✓	✓
Windscreen coverage (Enhanced)	✓	✓	✓	✓	✓	✓	✓
Daily Transport Allowance				✓	✓	✓	
Medical & Dental Expenses		✓	✓	✓	✓	✓	✓
Personal Accident							✓
Workshop of your choice		✓			✓		✓
Guaranteed Repair for twelve (12) Months	✓		✓	✓		✓	
Loss of Personal Effects			✓				✓
Waiver of named Young or Inexperienced Driver Excess							✓
Higher Flood Protection		✓	✓	✓			✓
Delivery of Repaired Car			✓		✓	✓	
Excess Waiver from 3 rd Year				✓			
Phone Assistance and Roadside Support				✓			
Car Protector					✓	✓	
Monthly Allowance							✓

Value – added Packs
(Multiple selections are available)

The packs and add-ons benefits are optional covers offered to you.



- Daily Transport Allowance
- Delivery of Repaired Car
- Car Protector
- Renewal Discount

“To minimise financial losses”



- Daily Transport Allowance
- Medical and Dental Expenses
- Personal Accident
- Monthly Allowance in case of permanent disablement
- Excess Reduction for Duo

“1 price for 2 drivers”



- Loss of Personal Effects
- Cancellation Fees Reimbursement
- Hotel Accommodation
- Overseas Allowance
- Courtesy Car Overseas

“For Travellers”



- Loss of Personal Effects
- Medical and Dental Expenses
- Personal Accident
- Monthly Allowance
- Waiver of named Young or Inexperienced Driver Excess

“For family protection in mind”



- Excess Waiver
- NCD Protector ^

“To protect NCD with excess waiver”

Add-ons Benefits
(Multiple selections are available)

Summary of Benefits

Excess Waiver	For waiver of your basic own damage excess
Excess Doubled	Double your own damage excess in exchange for a discount in your premium
Courtesy Car in Singapore	For use when your car is undergoing repair due to an accident
Personal Accident for Driver	Choose from a sum insured of \$50,000, \$100,000, \$200,000 or \$500,000
Car Protector	Pays 110% the market value of car at time of total loss
No Claim Discount (NCD) Protector ^	Protect your NCD for all types of claims and accidents
Car Accessories	Cover your car accessories for up to \$2,000 without affecting your NCD
Phone Assistance & Roadside Support	At your assistance in the event of vehicle breakdown or immobilization
Medical & Dental Expenses	Medical and dental benefit of up to \$5,000 per person in the event of an accident
Personal Accident for Passengers	Cover your passengers for up to \$20,000 in the event of a car accident
Monthly Allowance	Receive a monthly allowance in the event of total permanent disablement from a car accident

^ 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