



**Enquiries on claims, vehicle breakdown and towing services in Singapore.**

Call our hotline at 6788 6616.

**Referral services for Road and Medical assistance in West Malaysia.**

Call our 24-hour hotline at +603 7965 3865.

**In the event of an accident**

You must report the accident to us within 24 hours or by the next working day at any of our appointed Accident Reporting Centre. You must make your vehicle available for inspection at the Accident Reporting Centre, whether or not your vehicle has suffered any visible damage and whether or not you plan to claim under your policy or claim against any other person.

**Location of accident reporting centre**

Please refer to our website at [www.income.com.sg/claims/motor/reportingCentres.asp](http://www.income.com.sg/claims/motor/reportingCentres.asp) or call our hotline 6788 6616 for the nearest location convenient to you.

**Unnamed driver excess**

If the vehicle is driven by an unnamed driver, the following excess will apply.

The unnamed driver	Excess
Under 27 years old or has less than one year's driving experience	S\$2,500
27 years old and above with one or more year's driving experience	S\$ 500

**If you sell your vehicle**

You can call us or email us at [csquery@income.com.sg](mailto:csquery@income.com.sg) to cancel your policy. In any event, your policy shall be automatically cancelled once your vehicle is sold. Any refund is worked out as follows.

$$\text{Premium Refund} = \frac{0.85 \times \text{the premium} \times \text{the unexpired period of insurance (days)}}{\text{the original period of insurance (days)}}$$

**If you take up another insurance policy with us within 90 days from the effective date this policy is cancelled, the following apply.**

$$\text{Premium Refund} = \frac{\text{the premium} \times \text{the unexpired period of insurance (days)}}{\text{the original period of insurance (days)}}$$

No refund of premium will be given in the event that any claim has been made or we have paid one or more claims under your policy. If your policy is cancelled before the effective date of insurance, we will charge a minimum premium of S\$26.75 (after GST).

**Policy Owners' Protection Scheme**

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 NTUC 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)).

**DEBIT NOTE / TAX INVOICE**

**DEBIT NOTE NUMBER: D16RN7377301**

TAN SENG TAT (CHEN SHENGDA)  
BLK 5 #12-135  
PINE CLOSE  
SINGAPORE 391005

DATE: 04 JAN 2016

PARTICULARS	TOTAL (SGD)
PRIVATE CAR INSURANCE POLICY NUMBER: 5069126071-01 VEHICLE NUMBER: SJM7765T PERIOD OF INSURANCE: 15 JAN 2016 TO 14 JAN 2017	
PREMIUM PAYABLE	883.96
GST @ 7%	61.88
TOTAL	945.84
BALANCE DUE	----- 945.84 =====

This debit note serves as the 'TAX INVOICE' for the purpose of GST. GST REG NO.: M4-0003030-8

All cheques should be made payable to NTUC Income. Please write the Policy/Debit Note number on the reverse of the cheque. If you have made your payment, please ignore this Debit Note.

FOR ENQUIRIES, PLEASE CONTACT:  
ABWIN PTE LTD  
TEL: 68423332

