

FWD Motorcycle insurance (Third Party) Policy wording



This is your contract for your insurance policy.

Read it to understand all the benefits as well as the important terms and conditions that apply to your insurance cover. Don't worry, we've made it as easy to read as possible.



If you need help, call our hotline: +65 6820 8888



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About your policy

Thank you for choosing FWD Singapore Pte. Ltd. We're pleased to protect you so that you can focus on living life to the fullest.

Easy to read

We're here to change the way you feel about insurance – starting with this document. We've made it easy to read, so you can understand your benefits and what you're covered for.



We highlight important information like this. Read these carefully.

Words with special meaning

Some words in this policy wording have special meaning.

Accessories	Policy
Accident	We, us, and our
Authorised rider	Your motorcycle
Period of insurance	You and your

Who is eligible

You can buy this policy if:

- you are a resident of Singapore and have a valid NRIC or FIN;
- your riding license has not been revoked or suspended in the last 3 years, or you have never been convicted of RUI (riding under influence) or RWI (riding whilst intoxicated);
- you are holding a valid Singapore riding license;
- your motorcycle is not used for any rental purposes;
- your motorcycle is in roadworthy condition within the Land Transport Authority's (LTA) guidelines;
- your motorcycle is used for the purpose of leisure/commuting only and is not used for commercial purpose such as delivery of goods, unless type of usage is selected under commercial use as shown in your certificate of insurance;
- you have never been refused when buying/renewing any motorcycle insurance, nor has your motorcycle insurance ever been cancelled/voided by your insurer;
- you have not had 3 or more "at fault" claims made against your motorcycle insurance in the past 3 years;

- you are the registered owner of the motorcycle declared in this application, or the motorcycle declared in this application is in your name under a financing agreement;
- if you opt for authorised riders with a valid Singapore riding license to ride your motorcycle, their license must not be revoked or suspended in the past 3 years, and they have never been convicted of RUI or RWI, have never been refused when buying/renewing any motorcycle insurance, nor have their motorcycle insurance ever been cancelled/voided by their insurer; and
- no material fact has been withheld and to the best of your knowledge, the information furnished is true and complete. You understand that, otherwise, FWD has the right to either decline your claims or cancel the policy and treat it as never having existed.

Your policy

Your policy is a contract of insurance between you and us. It is made up of the documents listed below:

- Information provided by you during the application process;
- This policy wording;
- Certificate of insurance;
- Your insurance summary;
- Any endorsement to your policy.



Quick summary of your benefits

Table of benefits – your policy benefits at a glance

The table of benefits below, shows you the maximum benefit limits that are payable per accident under this policy. Note that some limits and benefits depend on the plan chosen by you. Simply check the table below along with your insurance summary for details of your chosen cover.

The following amounts are the maximum benefit limits payable per accident under this policy.

Benefits	Maximum limits per accident
Third party liability For causing death or injury to a third party.	No limit
Third party liability For causing damage to third party property.	S\$500,000
Emergency assistance Offers assistance when your motorcycle breaks down or becomes unsafe to ride.	✓
Towing Pays for the cost to tow your motorcycle to the workshop if it is damaged or unsafe to ride.	Up to S\$50 per accident
Safe travel after an accident Pays for your taxi costs for you to reach your destination safely.	Up to S\$50 per accident
Lifetime no claims discount (NCD) guarantee Only if your NCD is at 20%.	✓

Optional benefits	Maximum limits per accident
Daily transport allowance	S\$20 per day for up to 3 days
Overseas booster Emergency assistance to offer advice on what to do.	✓
Overseas booster Mortal remains repatriation.	S\$20,000 per accident
Overseas booster Emergency expenses to send you back to Singapore.	S\$500
Any authorised rider	Applicable if shown in your insurance summary
Hospitalisation expenses due to an accident	S\$2,000



What you're covered for

In this section, we explain what insurance benefits you and your motorcycle are covered for within the covered geographical area, and any specific exclusions or conditions that apply to those benefits in addition to the general exclusions.

When your motorcycle caused harm or damage to others

The below outlines the benefits provided by this policy if your motorcycle is involved in an accident during the period of insurance.

Third party liability

We will compensate the third party if you, the authorised rider and/or any passenger on your motorcycle are legally liable for an event covered by this policy that causes the:

- death of or bodily injury to a third party; and/or
- loss of or damage to a third party's property, resulting from the use of your motorcycle.

What we pay

We have the option to pay for:

- third party bodily injury, death or property damage claim.

We will pay the amount you are legally liable for as compensation to the third party.

- cost of legal representation and defence for:
 - a third party bodily injury, death or property damage claim;
 - offence of or charge for causing someone's death by riding, for up to S\$3,000.

Under this benefit, we have the option to:

- arrange for legal representation at any judicial or official enquiry;
- take over the defence in any proceeding for an act or alleged offence relating to an event covered under this benefit; or
- arrange at your request and pay for the legal defence against a charge of causing death by riding.

- costs and expenses:
 - we will pay for any reasonable costs and expenses in connection with an event that is covered under this benefit of the policy, if you have our written permission beforehand.

Not covered

- We will not pay for any legal defence against a charge for murder.
- We will not cover any claims for death or injury sustained by you or any authorised rider while riding your motorcycle, or damages to your motorcycle and damages to property or belongings owned by you, any authorised rider, your family members or your passengers.

Emergency assistance

We provide help in the event your motorcycle breaks down or becomes unsafe to ride due to an accident or otherwise. You or the authorised rider must call our emergency assistance hotline at **+65 6322 2072** at any time in order for us to assist you.

If your motorcycle is beyond roadside assistance

If your motorcycle cannot be repaired or restarted at the roadside, we will reimburse the reasonable cost of towing your motorcycle to an FWD premium workshop or a workshop of your choice, up to a limit of S\$50 per claim.

We will also facilitate transportation for you, the authorised rider and/or your passenger to the destination of your choice within the covered geographical area (at your cost).

The services provided under this benefit will not affect your NCD and no excess is payable.

Towing

We will reimburse you the reasonable cost you pay to tow your motorcycle to a FWD premium workshop or a workshop of your choice, if your motorcycle cannot be safely ridden due to an accident or otherwise that is covered by this policy, up to the limit stated in the table of benefits. You can arrange for the towing of your motorcycle on your own.

Claiming under this benefit will not affect your NCD and no excess is payable.



What you're covered for

Safe travel after an accident

We will reimburse the cost of a single trip transporting you or the authorised rider and the passenger of your motorcycle at the time of the accident to your place of choice in Singapore, up to the limit stated in the table of benefits.

Claiming under this benefit will not affect your NCD and no excess is payable.

Lifetime NCD guarantee

You are automatically eligible for this benefit if your NCD at the time of purchasing or renewing your motorcycle insurance is 20%.

This benefit guarantees that your 20% NCD is protected regardless of the number of "at fault" claims made against this policy, as long as you remain insured with FWD and continue to hold a valid and active Singapore motorcycle riding license.

This benefit cannot be transferred to another person or insurer and only applies to one motorcycle at any one time, and does not guarantee our acceptance or offer of renewal terms.

Optional benefits

You can increase your cover by adding optional protection to your policy. Any options you choose are shown in your insurance summary.

Daily transport allowance

If you choose this cover, we will provide you with a daily transport allowance for each full day you are unable to ride your motorcycle, as long as your motorcycle is still undergoing repairs due to an accident, up to the limit stated in the table of benefits.

Claiming under this benefit will not affect your NCD and no excess is payable.

Overseas booster

If you choose this cover, the applicable benefit limit for towing is increased up to the benefit limit in your insurance summary. In addition, we will reimburse you for any emergency if your motorcycle is damaged in an accident caused by or resulting from the use of your motorcycle whilst overseas and your motorcycle becomes unsafe to ride.

What we pay

- Economy-class transportation costs to send you, the authorised rider and/or any of your passengers back to Singapore along with any telephone charges incurred for organising the return transportation and towing of your motorcycle back to Singapore.
- Repatriation costs to send the mortal remains of you, the authorised rider and/or any of your passengers back to Singapore along with any funeral expenses incurred.

Claiming under this benefit will not affect your NCD and no excess is payable.

Any authorised rider

You can choose to cover any other person whom you trust to ride your motorcycle as an authorised rider. The authorised rider is covered for the same benefits as you.

Hospitalisation expenses due to accident

If you, the authorised rider and/or passenger of your motorcycle are injured solely and directly as a result of an accident while travelling on your motorcycle, we will pay the hospitalisation expenses arising from that accident, subject to the maximum limit of benefit per accident stated in the table of benefits.

Claiming under this benefit only will not affect your NCD and no excess is payable.



No claims discount (NCD)

The premium we charge for this policy is based on your NCD. It is determined by the number of motorcycle insurance claims made for your motorcycle under this or any previous motorcycle insurance policies using the following scale when you renew your policy:

No claims	Your NCD at renewal
One year	10%
Two consecutive years	15%
Three consecutive years	20%

When you have less than 20% NCD in your existing policy and one or more "at fault" claims are made under this policy within the period of insurance, we will reduce your NCD to "0%".

However, if you have 20% NCD in your existing policy, your 20% NCD is protected regardless of the number of "at fault" claims made against this policy for as long as you are insured with FWD.

Current NCD	Your NCD at renewal
	One or more "at fault" claims:
10%	0%
15%	0%
20%	20%

Renewal premium with unsettled claim

If at renewal, you have made a claim under this policy that has not been assessed yet, we reserve the right to calculate your renewal premium, taking this claim into consideration. Afterward, if we assessed that you or the authorised rider of your motorcycle was not at fault for the accident, we will restore your NCD and refund any extra premium you have paid.

Late reporting reduces your NCD

If you or the authorised rider fail to report an accident to us within 24 hours or by the next working day, we reserve the right to reduce your NCD by an additional 10%. This will apply even if this policy includes the lifetime NCD guarantee.

Your NCD cannot be transferred to another person and only applies to one motorcycle at any one time.



General exclusions that apply to your policy

General exclusions

These general exclusions outline scenarios that this policy does not cover, and apply to the whole policy unless stated otherwise.

We will not pay for claims arising in relation to, or that are directly or indirectly caused by or result from the following:

- depreciation (including as a result of an accident), wear, tear and mechanical, electrical and/or structural breakdowns;
- damage to tyres or rims, unless other parts of the motorcycle were also damaged by an accident covered by this policy;
- any loss or damage whilst your motorcycle is being used for any rental or leasing purposes;
- any loss, damage or consequential loss caused by factors beyond our control such as unavailability of motorcycle parts;
- any losses caused by damage to or loss of your motorcycle's software or software data;
- any loss or damage due to the failure or negligence to take reasonable and necessary precautions to protect property and minimise claims under this policy such as failing to follow any manufacturer's recall;
- loss or damage caused by the lawful repossession or seizure of your motorcycle;
- loss or damage caused by war or other acts of foreign enemy (whether war is declared or not), pollution by chemical, biological, nuclear or radioactive agents or any act of terrorism, regardless if any other cause or event contributes concurrently or in any other sequence to the loss;
 - an act of terrorism means an act, including but not limited to the use of force or violence and/or the threat of force and violence, by any person or group of persons, whether acting alone or on behalf or in connection with any organisation or government committed for political, religious, ideological or similar purposes including the intention to influence any government and/or to put the public or any section of the public in fear.
- your motorcycle is not in a roadworthy condition, or is modified without approval from LTA and us;
- you or your authorised rider riding without a valid license;
- you or your authorised rider riding whilst under suspension from riding;
- you or your authorised rider riding whilst under the influence of drugs and/or alcohol;
- your motorcycle is being used in preparation or participation for any motor competition, track day, any form of race and speed testing;
- riding with more passengers or load than your motorcycle is licensed for; and
- intentional self-injury, attempted suicide or suicide.

In addition to the general exclusions above, we may also set out, throughout this policy, any specific exclusions and conditions where they apply to a certain policy benefit.



Making a claim

Need to make a claim? Read this section to find out how.

How to make a claim

- Report the accident to us at our approved accident reporting centre (ARC) within 24 hours or by the next working day. You may contact our emergency assistance hotline at **+65 6322 2072** for help.
- You need to make a traffic police report as soon as possible or within 24 hours of the accident if the accident involves:
 - fatality;
 - damage to government property;
 - a foreign vehicle;
 - any pedestrian or cyclist;
 - is a hit-and-run case; and/or
 - injury to any party.
- If you are claiming under your motorcycle policy, just ride to any FWD premium workshop that is nearest to you if your motorcycle is safe to ride. If not, our emergency assistance will send help to tow your motorcycle to the nearest FWD premium workshop where they will handle any necessary repairs and help you file a claim.
- You need to provide the following documents:
 - the rider's riding license at point of accident (yours or your authorised rider's);
 - your NRIC;
 - soft copy of your certificate of insurance;
 - police report (if any);
 - scene photos (if any); and/or
 - witness reports (if any).

Your responsibilities

When you make a claim, you have certain responsibilities. These responsibilities apply to you and your authorised rider. If you or your authorised rider don't meet these responsibilities, we may not pay your claim in full, or we may decide not to pay the claim at all.

We reserve the right to lodge a report with the Singapore police or foreign authorities if you or your authorised rider submit a dishonest, intentionally exaggerated or fraudulent claim.

Tell us within 14 days

Claims need to be made within 14 days from the day the accident happened.

Cooperate with us

You and your authorised rider need to provide us with any information and help that we need to process your claim, even after we have already paid your claim. We have the right to refuse to pay your claim if you don't provide us with the information or help we ask for. This may include any of the following:

- attending court to give evidence if there is a dispute.
- allowing us to examine your motorcycle.
- undergoing a medical examination, or allowing a post-mortem examination (at our expense).
- being interviewed by us and/or our third party service provider or representatives.
- providing confirmation that you cannot claim against another individual, company or insurer.
- providing (at no cost to us) copies of any documents we request, such as:
 - medical reports or other information about your condition and treatment;
 - original invoices and receipts;
 - police reports; or
 - accurate English translations (confirmed by oath if necessary) of any documents.

If you receive payment from other sources

We will reduce the benefit limit for this policy by any amount you or your authorised rider receives (or is entitled to receive) from any other person or source.



Making a claim

Things to know

Costs of preparing your claim

We are not responsible for any of the costs of filling-in any forms or getting any documents, such as death or other certificates.

How we pay property claims

We pay all property claims based on the value of the items at the time of loss or damage. This means you may not get back the full purchase price. If we assess an item as being beyond repair and pay for its replacement, the damaged item becomes our property. You must keep any damaged property and send it to us if we ask for it. You will need to pay for any postage or transportation cost.

Financing agreements

If we are informed that your motorcycle is under a financing agreement such as hire-purchase, leasing or loan, and we decide to settle a claim by paying in cash, we will make the payment to the owner as named in that financing agreement.



Starting or ending your policy

This section explains when your policy starts and ends, and what you'll receive if you cancel it.

When your policy starts

Your insurance cover starts from your coverage start date as shown in the insurance summary.

When your policy ends

Your insurance cover ends on the coverage end date as shown in the insurance summary.

Under this policy, you will not be able to claim for any loss or accident that happens after your policy ends.

Your right to cancel

You can cancel your policy by giving us 7 days' written notice via contact.sg@fwd.com.

What you receive if you cancel your policy

If you cancel your policy after its coverage start date, we will refund 80% of the pro-rated premium (including GST) for the unexpired period if no benefits are payable under your policy, and the refund amount is S\$25 + GST or more.

If you cancel your policy before its coverage start date, we will refund you 100% of the premium less S\$25 + GST being the administrative charge.

Any amount owed by you

You must pay any outstanding amounts you owe us within 14 days of cancellation.

We reserve the right to:

- reduce any premium refund due by the amount owed; and
- charge interest if the amount owed is not paid within the 14 days.

Our right to cancel

We may cancel your policy by giving you 7 days' notice in writing.

What you receive if we cancel your policy

We will refund 80% of the pro-rated premium (including GST) for the unexpired period if no benefits are payable under your policy, and where the refund amount is S\$25 + GST or more. You will still be able to claim a benefit for an event that happened before your policy ends.



Important things to know

In this section, we explain the important legal rights and obligations under your policy.

The information you give us needs to be correct and complete

Read all parts of your policy to make sure they are correct and complete

Your policy is based on the information you gave us during the application process. It is important that the information is correct and complete and you were truthful and accurate with all of the information you provided. This information helped us to decide if you were eligible for the policy, and how much you need to pay.

You should let us know immediately if the information you gave us during the application was inaccurate, misleading, or exaggerated. You should also let us know immediately if the information you gave us has changed after your coverage start date.

You need to provide correct and complete information



Under Section 23(5) of the Insurance Act 1966, we must tell you that you have a duty to provide correct and complete information.

For the information to be correct and complete, you need to tell us:

- everything you know; and
- everything you could reasonably be expected to know,

that is relevant to our decision to insure you.

If we later find out that any information is inaccurate, misleading, or exaggerated, we may do any of the following:

- not pay your claim.
- change your insurance coverage by charging a different premium.
- cancel your policy and treat it as if it had never existed.
- request you to top up the premium.

Covered geographical area

This policy is only valid when your motorcycle is being ridden within the covered geographical area – defined as the Republic of Singapore, West Malaysia (including Penang and other Malaysian islands offshore of West Malaysia) and Southern Thailand (within 80 kilometres of its border with West Malaysia) and when in transit by seas between any of these areas.

This is a Singapore insurance contract

Your policy is governed by the laws of the Republic of Singapore. Under this contract of insurance, we agree to provide the benefits and protection based on the terms and conditions set out in your policy, and you agree to keep to those terms and conditions.

All amounts are in Singapore dollars

All amounts payable by you or us in relation to this policy will be in Singapore dollars. We will convert any eligible expenses you incur overseas into Singapore dollars at a reasonable foreign currency exchange rate that we choose. We are not legally responsible for any exchange rate-related losses that you may incur.

No benefits are paid if they are illegal

We will not pay any benefit under this policy if paying that benefit is illegal in Singapore under its economic and trade sanctions.

Right of recovery

You must repay us if we are not legally responsible under this policy but are obliged to make a payment under the following:

- The Motor Vehicles (Third-Party Risks and Compensation) Act 1960 of the Republic of Singapore;
- Agreement between the Minister of Finance of the Republic of Singapore and the Motor Insurers' Bureau of Singapore on 22 February 1975;
- Agreement between the Minister of Transport of the Government of Malaysia and the Motor Insurers' Bureau of West Malaysia on 15 January 1968;
- The Road Transport Act 1987 of Malaysia; and
- Any later changes to any of these laws or agreements.



Basis for offering this policy

This policy is offered on the basis that you agree to:

- keep your motorcycle, its accessories and its spare parts in a roadworthy condition and take reasonable care to safeguard them from loss or damage;
- comply with the relevant laws and requirements of the public authorities when riding in the covered geographical area;
- inform us immediately if you no longer own or have a financial interest in your motorcycle; and
- inform us immediately if there is any change in your motorcycle that materially impairs your ability to ride safely and legally and we may change the terms and conditions of your policy or adjust the premium payable.

Assignment

You may assign your rights, benefits and claims under this policy to another person, only if we agree to it in writing.

Dishonest, exaggerated, fraudulent claims

We may report you to the Singapore police or foreign authorities if we determine that you have submitted a dishonest, intentionally exaggerated, or fraudulent claim. If this happens, you must pay us any amount that we have paid to you (or to another party) under this policy, and that would not have been paid but for the dishonest, intentionally exaggerated, or fraudulent claim.

No rights for others under the policy

You and we are the only parties to your policy. Any person who is not a party to this policy has no rights under the Contracts (Rights of Third Parties) Act 2001 to enforce any of its terms.

Legal action against you

If there is legal action against you under this policy, you have to do the following:

- you should inform us immediately.
- forward all communication that you receive regarding any legal action to us.
- check with us before communicating to any third party (including the police) about any legal action.
- you or any person acting for you must not negotiate, admit or reject any claim without our approval in writing.

We may take over to settle or defend any legal claim

We may take over any rights to defend or settle any claim and to take legal action in your name to enforce your rights, or ours, against any other person.

We may also take legal action in your name (at our own expense) to recover any payment we have made under this policy to anyone else.

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 us or visit the General Insurance Association (GIA) or SDIC websites (www.gia.org.sg) or (www.sdic.org.sg).



How to reach us

In this section, we explain your options if you have a query or a problem with your policy.

If you have questions



Chat with Faith, our friendly chatbot

Need help? Chat with Faith and she can help you anytime of the day.



Write to us

You can also email us at contact.sg@fwd.com.



Call us

Alternatively, you can call us at **+65 6820 8888** if you prefer to speak to our customer service team.

How to resolve a concern or complaint

We want to resolve any concerns or complaints you may have, as quickly as possible. You should follow the steps below to resolve your concerns.

<p>Step 1</p> <p>Talk to us</p>	<p>The first thing you should do is talk to one of our consultants about your concerns or complaints. Call our hotline at +65 6820 8888 (9am to 10pm – Mondays to Fridays, 9am to 1pm - Saturdays (excluding public holidays)). The consultant may be able to resolve your concerns or complaints. If not, they may refer you to a manager.</p> <p>The consultant will try to resolve your complaints or concerns as soon as possible.</p>
<p>Step 2</p> <p>Call or write to our Customer Engagement Department</p>	<p>If you feel that your complaint has not been resolved, you can write to:</p> <p>FWD Singapore Pte. Ltd. 6 Temasek Boulevard, #18-01 Suntec Tower 4, Singapore 038986 Tel: +65 6820 8888 E-mail: contact.sg@fwd.com Website: www.fwd.com.sg</p> <p>We will respond to your complaint within 3 working days of us receiving it.</p>

<p>Step 3</p> <p>Seek an external review from the Financial Industry Disputes Resolution Centre (FIDReC)</p>	<p>If we cannot arrive at a mutual agreement, you may approach the FIDReC, a free, independent and fair dispute resolution centre for resolution of disputes between financial institutions and consumers. You can lodge your concerns or complaints by post, online, or in-person. The FIDReC's details are:</p> <p>Financial Industry Disputes Resolution Centre 36 Robinson Road #15-01 City House Singapore 068877 Tel: +65 6327 8878 Email: info@fidrec.com.sg Website: www.fidrec.com.sg</p> <p>You need to remember to quote your policy number in any communication with us or with FIDReC.</p>
<p>Step 4</p> <p>Mediation and arbitration</p>	<p>Any unresolved dispute must first be referred to FIDReC as above. If the sum involved in the dispute is outside the jurisdiction of FIDReC, you agree to resolve the dispute through mediation via the Singapore Mediation Centre in accordance with their mediation rules.</p> <p>If you agree to take part in the mediation, you and we will be required to agree to participate in good faith and agree to adhere to the terms of any settlement reached.</p> <p>If you choose not to take part in mediation or if mediation fails, the dispute will be referred to arbitration in Singapore according to the Arbitration Rules of the Singapore International Arbitration Centre that apply at the point in time. The outcome of the arbitration will be final.</p>



Important words and phrases

The list below explains the meanings of important words and phrases shown in your policy.

Accessories	Parts of your motorcycle that are not directly related to its riding functions. These include all audio and multimedia equipment, personal in-motorcycle computers, satellite navigation systems, detection systems and other standard equipment permanently fitted into your motorcycle by a certified technician.
Accident	An event that is sudden, unexpected and unintentional occurring during the period of insurance that is the only cause of damage or injury and has a visible impact on the external appearance of a person's property (for property related claims).
Authorised rider	Any person holding a valid class of motorcycle riding license whom you have given permission to ride your motorcycle. Authorised rider is insured if you have opted for this benefit at the time of purchasing this policy.
Period of insurance	The period between the coverage start date and coverage end date (both inclusive) as shown in the insurance summary.
Policy	Refers to the information provided as part of the application process, this policy wording including the table of benefits, the insurance summary, certificate of insurance and any endorsements attached by us.
We, us, and our	FWD Singapore Pte. Ltd. the issuer of your policy.
Your motorcycle	Refers to the vehicle registered with the Land Transport Authority under the motorcycle plate number listed in the certificate of insurance.
You and your	The policyholder. Your details are shown in the policy summary or endorsement.