

COVERAGE SUMMARY

This Coverage Summary sets out a brief description only of the coverage provided under each section and the most **we** will pay in total for all claims under each section.

Important – Please Note: All costs and expenses must be *reasonable and customary costs*. Terms, conditions, limits and exclusion apply as set out in the policy wording. The definitions of the words and phrases in the DEFINITIONS section of the policy wording also apply in this Coverage Summary.

	Maximum Benefit in SGD\$
Section A : Rental Vehicle Excess	
Your rental vehicle company charges you an excess if your rental vehicle is damaged or stolen while during your scheduled rental period	4,000
Section B : Rental Vehicle Additional Coverage	
Your rental vehicle's specific components not covered in the rental vehicle agreement are damaged during your scheduled rental period.	1,000

IMPORTANT MATTERS

WHO WE ARE

This policy is underwritten by Liberty Insurance Pte Ltd., as the insurer. The insurer may be referred to as “*we*”, “*our*” and “*us*” in this policy wording.

AWP Services Singapore Pte. Ltd. (operating under the consumer-facing branding of Allianz Travel) has been appointed by Liberty Insurance Pte Ltd. to act as agent to arrange the *policy* and provide general advice and as service provider to provide other services on *our* behalf.

WHAT THIS POLICY INCLUDES

This document is *your* CarTrawler Rental Vehicle Excess Insurance Policy Wording.

This insurance *policy* covers only the sudden and unexpected specific situations, events, and losses included in this *policy*, and only under the terms and conditions described. Not every loss is covered, even if it is due to something sudden, unexpected, or out of *your* control.

You need to read this *policy* carefully and note the exclusions in each section along with the **GENERAL EXCLUSIONS** to make sure *you* understand it and ensure that it meets *your* needs.

If *you* need any clarification on *your* coverage or *our* Policy Wording, please contact *our* Customer Care Team at [+65 6327 2210]

Your *policy* consists of three parts:

1. The policy wording including the Coverage Summary; and
2. The Certificate of Insurance; and
3. Any other document we tell *you* forms part of *your* policy.

Please retain these documents in a safe place.

WHO THIS POLICY COVERS

Who is eligible to be insured on this *policy*?

You are eligible for this policy if *you* meet the following criteria:

- a) *you* are ordinarily a Singapore resident;
- b) *you* rented a *rental vehicle* for *your trip* from online rental vehicle companies located overseas through CarTrawler operated websites or platform in Singapore;
- c) this *policy* must have been purchased and become effective prior to *you* or any driver listed in the *rental vehicle agreement* first taking possession of the *rental vehicle* at the beginning of the *scheduled rental period* as shown on the *rental vehicle agreement*; and
- d) *you* are aged between 21 to 74 years old (inclusive) at the date *your policy* is issued.

The *policy* is issued in Singapore and is subject to the Insurance Act (Cap 142) (the “Act”) and all rules, regulations, subsidiary legislation and government orders enacted thereunder. The Act provides that *you* are treated as being ordinarily resident in Singapore if:

- a) *You* are a citizen of Singapore, unless *you* have resided outside Singapore continuously for 5 or more years preceding the application date of the policy and are not currently residing in Singapore;

- b) *You* are a permanent resident, unless *you* have resided in Singapore for less than a total of 183 days in the 12 months preceding the application date of the policy;
- c) *You* have a work pass or permit required under the Employment of Foreign Manpower Act (Cap. 91A), unless *you* have resided in Singapore for less than a total of 183 days in the 12 months preceding the application date of the policy; or
- d) *You* have a pass or permit required under the Immigration Act (Cap. 133) that has duration longer than 90 days and *you* have resided in Singapore continuously for at least 90 days in the 12 months preceding the application date of the policy.

If *you* do not satisfy any one of the aforesaid definitions of being “ordinarily resident in Singapore”, *you* must notify *us* immediately.

The insurance will be invalid if *we* have previously informed *you* that *we* do not want to insure *you* (anymore). In this case, *we* will refund any premium paid by *you*.

If requested by *us*, *you* will need to prove *your* eligibility by providing *us* with documentation including but not limited to:

- i) a copy of *your* passport; or
- ii) Singapore residency documents; or
- iii) a copy of *your* current visa; or
- iv) other official documents confirming *your* right to reside in Singapore; and
- v) a copy of *your* travel itinerary.

COOLING-OFF PERIOD

If *you* are not completely satisfied with the extent of cover provided by this policy, *you* may cancel this policy within 14 days after *you* are issued with your Certificate of Insurance. *You* will be given a full refund of the premium *you* have paid, provided *you* have not taken first possession of *rental vehicle* from the rental company and *you* do not wish to make a claim or exercise any other right under the *policy*.

After the cooling-off period *you* can still cancel your policy but *we* will not refund any part of *your* premium if *you* do.

OTHER CONTACT DETAILS

Email: sg.travelhelp@allianz.com

Phone: +65 6327 2210

WHEN WE MAY CANCEL THIS POLICY

We may cancel this *policy* in the following circumstances only, by giving *you* 14 days prior notice by email sent to *your* last known email address supplied to *us*:

- a) If *you* fail to comply with *your* duty of utmost good faith;
- b) If *you* fail to comply with a provision of this *policy*, including a provision relating to the payment of the premium;
- c) If *you* make a fraudulent claim under this *policy*.

CORRECTNESS OF STATEMENTS AND FRAUD

If any claim under this *policy* is in any respect fraudulent, or if any false declaration is made or false or incorrect information is used in support of any claim, then *we* can, at *our* sole discretion, not pay *your* claim and cancel *your* cover under this policy from the date that the incorrect statement or fraudulent claim was made.

DUTY OF DISCLOSURE

When *you* apply for insurance or alter this *policy*, *you* must disclose to us all material facts. A material fact is one that may influence a prudent insurer in deciding whether or not to accept the cover and, if so, on what terms and conditions and for what premium.

Examples of information *you* may need to disclose include:

- anything that increases the risk of an insurance claim;
- any criminal conviction;
- if another insurer has cancelled or refused to insure or renew insurance, has imposed special terms, or refused any claim;
- any insurance claim or loss made or suffered in the past.

These examples are a guide only. If there is any doubt as to whether any particular piece of information needs to be disclosed, this should be referred to *us*.

If *you* fail to comply with your duty of disclosure it may result in:

- this *policy* being avoided retrospectively with the effect that the *policy* never existed;
- this *policy* being cancelled;
- the amount *we* pay if *you* make a claim being reduced; or
- *us* refusing to pay a claim.

CHANGE OF CIRCUMSTANCES

During the period of insurance, *you* must tell *us* immediately of any material change in the circumstances surrounding the subject matter of this insurance that:

- increases the risk *we* are insuring, or
- alters the nature of the risk *we* are insuring.

Once *you* have told *us*, *we* may immediately change the terms of this policy or cancel it. If *you* fail to tell *us*, *we* may apply these changes retrospectively from the date *you* ought to have reasonably told *us*.

JURISDICTION AND CHOICE OF LAW

This policy is governed by and construed in accordance with the laws of Singapore and *you* agree to submit to the exclusive jurisdiction of the courts of Singapore. *You* agree that it is *your* intention that this Jurisdiction and Choice of Law clause applies.

SANCTIONS REGULATION

Notwithstanding anything contained in this policy *we* will not provide cover nor will *we* make any payment or provide any service or benefit to any person or party where providing such cover, payment, service or benefit would expose *us* to or violate any applicable trade or economic sanction or any law or regulation.

DISPUTE RESOLUTION PROCESS

Any dispute about any matter arising under, out of, or in connection with this *policy* shall first be referred to the Financial Industry Disputes Resolution Centre Ltd (“FIDReC”). This applies as long as the dispute can be brought before FIDReC. If the dispute cannot be referred to or resolved by FIDReC, it shall be referred to and finally resolved by arbitration in Singapore in accordance with the Arbitration Rules of the Singapore International Arbitration Centre (“SIAC Rules”) for the time being in force, which rules are deemed to be incorporated by reference in this clause. The tribunal shall consist of one (1) arbitrator.

PERSONAL DATA USE

You have given consent to Liberty Insurance Pte Ltd (“Liberty”) and third-parties including related entities, employees, agents, insurers, contractors, service-providers, the Monetary Authority of Singapore, General Insurance Association, etc (“appointees”), and each of their downstream appointees in turn, to collect, use, process, transfer and/or disclose all personal data whatsoever howsoever about *you* and other individuals, from any source, whether they were, are and/or will be collected by Liberty and/or the appointees in the past, present and/or future, in accordance with the terms in & for one or more of the purposes as described in Liberty’s Data Protection Policy at www.libertyinsurance.com.sg/dataprotection-policy, to which *you* agree entirely, both now and as it may be amended from time to time.

All personal data are true, accurate and complete, and *you* shall inform Liberty of any changes to the personal data to my knowledge, as soon as practicable. If *you* have given any personal data about or belonging to other individuals howsoever *you* continually warrant that *you* had obtained prior consent from them (or if they are lacking in legal capacity, from their legal representatives, guardians or parents as the case may be) for Liberty and/or the appointees to collect, use, process and disclose their personal data for the purposes and on the terms stated herein and in accordance with Liberty’s Data Protection Policy, as if they were *you*. All consents are given now, unconditionally and independently of any contract, last beyond any contractual term and remain in force until *you* or the individuals request to withdraw or amend the consents with Liberty by writing to The Data Protection Officer, Liberty Insurance Pte Ltd, 51 Club Street, Singapore 069428 or by email to dpo@libertyinsurance.com.sg.

Assistance services are arranged and managed by AWP Services Singapore Pte. Ltd. of 79 Robinson Road, #09-01 Singapore 068897, a subsidiary company of Allianz Partners SAS.

This insurance is underwritten by Liberty Insurance Pte. Ltd. with assistance services provided by AWP Services Singapore Pte. Ltd. (operating under the consumer-facing branding of Allianz Travel).

WHAT'S INSIDE

DEFINITIONS	7
WHEN YOUR COVERAGE BEGINS AND ENDS	10
DESCRIPTION OF COVERAGES	11
SECTION A : RENTAL VEHICLE EXCESS	11
SECTION B : RENTAL VEHICLE ADDITIONAL COVERAGE	12
GENERAL EXCLUSIONS	13
CLAIMS INFORMATION	15

DEFINITIONS

Throughout this *policy*, words and any form of the word appearing in italics are defined in this section.

<i>Accommodation</i>	A hotel or any other kind of lodging for which <i>you</i> make a reservation or where <i>you</i> stay and incur an expense.
<i>Actual cash value</i>	The amount an item is reasonably worth based on its fair market value, age, usage, and condition immediately prior to the loss.
<i>Baggage</i>	Personal property <i>you</i> take with <i>you</i> or acquire on <i>your trip</i> during <i>your scheduled rental period</i> .
<i>Computer system</i>	Any computer, hardware, software, or communication system or electronic device (including but not limited to smart phone, laptop, tablet, wearable device), server, cloud, microcontroller, or similar system, including any associated input, output, data storage device, networking equipment, or backup facility.
<i>Covered reasons</i>	The specifically named situations or events for which <i>you</i> are covered under this <i>policy</i> .
<i>Cyber risk</i>	Any loss, damage, liability, claim, cost, or expense of any nature directly or indirectly caused by, contributed to by, resulting from, or arising out of or in connection with, any one or more instances of any of the following: <ol style="list-style-type: none">1. Any unauthorized, malicious, or <i>illegal act</i>, or the threat of such act(s), involving access to, or the processing, use, or operation of, any <i>computer system</i>;2. Any error or omission involving access to, or the processing, use, or operation of any <i>computer system</i>;3. Any partial or total unavailability or failure to access, process, use, or operate any <i>computer system</i>; or4. Any loss of use, reduction in functionality, repair, replacement, restoration or reproduction of any data, including any amount pertaining to the value of such data.
<i>Epidemic</i>	A contagious disease recognized or referred to as an epidemic by a representative of the World Health Organization (WHO) or an official government authority.
<i>High value items</i>	Collectibles, jewelry, watches, gems, pearls, furs, cameras (including video cameras) and related equipment, musical instruments, professional audio equipment, binoculars, telescopes, <i>sporting equipment</i> , hearing aids, prescription eyewear, contact lenses, artificial teeth, prosthetics, orthopedic devices, wheelchairs, mobility devices, medical equipment, mobile devices, smartphones, computers, radios, drones, robots, and other electronics, including parts and accessories for the aforementioned items.
<i>Illegal act</i>	An act that violates law where it is committed.
<i>Mechanical breakdown</i>	A mechanical or electrical issue, which prevents the vehicle from being driven normally, including a flat tire, or running out of fluids (except fuel).

Natural disaster	A large-scale extreme weather or geological event that damages property, disrupts transportation or utilities, or endangers people, including: earthquake, fire, flood, hurricane, or volcanic eruption.
Pandemic	An <i>epidemic</i> that is recognized or referred to as a pandemic by a representative of the World Health Organization (WHO) or an official government authority.
Policy	This is Rental Vehicle Excess insurance policy. This Policy Wording, <i>your</i> Certificate of Insurance and any other document <i>we</i> tell you forms part of <i>your</i> policy.
Political risk	Any kind of events, organized resistance or actions intending or implying the intention to overthrow, supplant or change the existing ruler or constitutional government, including: <ul style="list-style-type: none"> • Nationalisation; • Confiscation; • Expropriation (including Selective Discrimination and Forced Abandonment); • Deprivation; • Requisition; • Revolution; • Rebellion; • Insurrection; • Civil commotion assuming to proportion of or amounting to an uprising; • Military and usurped power.
Primary residence	<i>Your</i> permanent, fixed home address in Singapore for legal and tax purposes.
Refund	Cash, credit, or a voucher for future vehicle rental that <i>you</i> are eligible to receive from a <i>rental vehicle</i> supplier, or any credit, recovery, or reimbursement <i>you</i> are eligible to receive from <i>your</i> employer, another insurance company, a credit card issuer, or any other entity or person.
Rental vehicle	An automobile or other vehicle designed for use on public roads that <i>you</i> have rented for the period of time shown in a <i>rental vehicle agreement</i> for use on <i>your trip</i> during <i>your scheduled rental period</i>
Rental vehicle agreement	The contract issued to <i>you</i> by the rental car company that describes all of the terms and conditions of renting a <i>rental vehicle</i> , including <i>your</i> responsibilities and the responsibilities of the rental car company.
Scheduled rental period	The date(s), during which <i>you</i> will be renting the <i>rental vehicle</i> to use for <i>your trip</i> , as shown on <i>your rental vehicle agreement</i> .
Terrorist event	An act, including but not limited to the use of force or violence, of any person or group(s) of persons, whether acting alone or on behalf of or in connection with any organization(s), which constitutes terrorism as recognised by the government authority or under the laws of Singapore and is committed for political, religious, ethnic, ideological or similar purposes, including but not limited to the intention to influence any government and/or to put the public, or

any section of the public, in fear. It does not include general civil disorder or unrest, protest, rioting, *political risk*, or acts of war.

Traffic accident An unexpected and unintended traffic-related event, other than *mechanical breakdown*, that causes injury, property damage, or both.

Trip *Your* travel to, within, and/or from a location away from *your primary residence*, using a *rental vehicle* during your *scheduled rental period*.

We, us, or our Liberty Insurance Pte Ltd acting through AWP Services Singapore Pte.Ltd, trading as Allianz Travel.

You or your All persons named on the Certificate of Insurance.

WHEN YOUR COVERAGE BEGINS AND ENDS

You are only eligible for coverage if we accept *your* request for insurance. *Your policy's* coverage effective date and coverage end date are indicated in *your* Certificate of Insurance. The *policy* is effective on the day you pay the full premium. You must pay the full premium on or before the start date of *your scheduled rental period*, as indicated on *your rental vehicle agreement*.

Coverage is only provided for losses that occur while *your policy* is in effect and during *your scheduled rental period* as shown on the *rental vehicle agreement*.

This *policy* must be purchased and become effective prior to *you* or any driver listed in the *rental vehicle agreement* first taking possession of the *rental vehicle* at the beginning of the *scheduled rental period* as shown on the *rental vehicle agreement*;

Except for same-day return rentals, the start and end dates of *your scheduled rental period* that you provided at time of purchase are counted as two separate rental days when we calculate the duration of *your rental*.

Your policy ends on the coverage end date shown on *your* Certificate of Insurance.

Your *policy* will end on the earliest of:

1. At 11.59PM SGST on the day *you* cancel *your* policy;
2. when *you* return *your rental vehicle* to the *rental vehicle* company;
3. At 11.59PM SGST on the last day of the duration of *your rental vehicle* agreement.

Please note that this *policy* applies for a specific *trip* during the *scheduled rental period* and cannot be renewed.

DESCRIPTION OF COVERAGES

In this section, we will describe the different types of insurance coverages, which are included in *your policy*. We explain each type of coverage and the specific conditions that must be met for the coverage to apply.

Please note that exclusions listed in descriptions of individual insurance covers and in the General Exclusions section may apply. Please refer to the IMPORTANT MATTERS section for additional information about *your* duties and obligations.

IMPORTANT: Coverage provided in this *policy* does not replace any vehicle coverage mandated by law.

SECTION A : RENTAL VEHICLE EXCESS

IMPORTANT: This coverage does not replace any vehicle coverage mandated by law and does not provide bodily injury and/or property damage liability insurance.

If *your rental vehicle* is stolen or damaged during the *scheduled rental period*, as shown on the *rental vehicle agreement*, and while on *your trip*, we will pay *you* up to the maximum benefit listed for Rental Vehicle Excess in *your* Coverage Summary for:

- i. The specified excess, *deductible*, or damage liability fee *you* are liable to pay under *your rental vehicle agreement*.

The following conditions apply:

- a. If the *rental vehicle* is damaged while being operated, the driver at the time the damage occurs must be listed on the *rental vehicle agreement*;
- b. This *policy* must have been purchased and become effective prior to *you* or any driver listed in the *rental vehicle agreement* first taking possession of the *rental vehicle* at the beginning of the *scheduled rental period* as shown on the *rental vehicle agreement*;

The following obligations apply:

- a. *You* must complete and sign a form provided by the *rental vehicle* company documenting all existing damage to the *rental vehicle* at the start of the *scheduled rental period*;
- b. *You* must report the damage to the rental car company no later than when *you* return the *rental vehicle*; and
- c. If the *rental vehicle* is stolen, *you* must promptly notify the police.

The following exclusion applies:

Damages (including, but not limited to tears and spills) to the interior of *your rental vehicle* are not covered, if such damages are not a result of vandalism or an accident resulting in damage to the *rental vehicle* and are caused by *you* or a person or an animal travelling with *you*.

IMPORTANT: Please note that General Exclusions apply.

SECTION B : RENTAL VEHICLE ADDITIONAL COVERAGE

IMPORTANT: This coverage does not replace any vehicle coverage mandated by law and does not provide bodily injury and/or property damage liability insurance.

We will pay *you* up to the maximum benefit listed for Rental Vehicle Additional Coverage in *your* Coverage Summary, if one or more of *your rental vehicle* covered components listed below is damaged during the *scheduled rental period*, as shown on the *rental vehicle agreement*, and while on *your trip*, for:

- i. Contractually owed costs charged by the rental company, as outlined in *your rental vehicle agreement*, necessary to repair the *rental vehicle* covered components listed below.

Covered components:

1. Underbody, including oil pan;
2. Tires;
3. Windshield;
4. Side and rear windows;
5. Extension mirrors; or
6. Roof.

The following conditions apply:

- a. *Your rental vehicle agreement* clearly states or implies that *you* are responsible for damages to the covered components listed above.
- b. If the *rental vehicle* is damaged while being operated, the driver at the time the damage occurs must be listed on the *rental vehicle agreement*,
- c. This *policy* must have been purchased and become effective prior to *you* or any driver listed in the *rental vehicle agreement* first taking possession of the rental trailer, camper, or caravan at the beginning of the *scheduled rental period* as shown on the *rental vehicle agreement*.

The following obligation applies:

- a. *You* must complete and sign a form provided by the *rental vehicle* company documenting all existing damage to the *rental vehicle* at the start of the *scheduled rental period*.

IMPORTANT: Please note that General Exclusions apply.

GENERAL EXCLUSIONS

This section describes the general exclusions applicable to all coverages under *your policy*, in addition to the specific exclusions outlined for each coverage, and including any exclusions outlined in the Definitions section. An “exclusion” is something that is not covered by this insurance *policy*, and therefore no payment or service would be available.

This *policy* does not provide coverage for any *rental vehicles* that are:

1. *Rental vehicles* used for peer-to-peer car sharing;
2. Trucks or moving vans;
3. Campers, trailers, or recreational vehicles;
4. Motorcycles, motorbikes, snowmobiles, kit-cars, or all-terrain vehicles;
5. *Rental vehicles* when used off-road;
6. *Rental vehicles* that are more than 10 years old;
7. *Rental vehicles* that seat more than nine persons, including the driver;
8. *Rental vehicles* that do not have to be licensed or are not legal where used;
9. *Rental vehicles* that are rented for commercial or for-hire purposes, including limousines; and
10. *Rental vehicles* that have a manufacturer’s suggested retail price of more than \$75,000.

This *policy* does not provide coverage for any loss that results directly or indirectly from any of the following general exclusions if they affect *you* or a person travelling in the *rental vehicle* with *you* during *your scheduled rental period*:

1.	Things you were aware of	Any loss, condition, or event that was known, foreseeable, intended, or expected when <i>your policy</i> was purchased.
2.	Self-harm and suicide	<i>Your</i> intentional self-harm or <i>your</i> suicide or attempted suicide.
3.	Alcohol and drugs	The use or abuse of alcohol or drugs, or any related physical symptoms. This does not apply to drugs prescribed by a <i>doctor</i> and used as prescribed.
4.	Intent to cause loss	Acts committed with the intent to cause loss.
5.	Racing	Racing or practicing to race any motorised vehicle.
6.	Illegal acts	An illegal act committed, as ruled by appropriate judicial or law enforcement authorities, by you or a person travelling with you, while in possession of the rental vehicle
7.	Epidemic and pandemic diseases	<i>An epidemic or pandemic.</i>
8.	Natural disasters	<i>Natural disaster.</i>
9.	Pollution and contamination	Air, water, or other pollution, or the <i>rental vehicle</i> threat of a pollutant release, including thermal, biological, and chemical pollution or contamination.
10.	Nuclear reaction and radiation	Nuclear reaction, radiation, or radioactive contamination.
11.	War	War (declared or undeclared) or acts of war.
12.	Military duty	Military duty.

13.	Political risk	<i>Political risk.</i>
14.	Cyber risk	<i>Cyber risk.</i>
15.	Civil unrest	Civil disorder or unrest
16.	Terrorism	<i>Terrorist events</i>
17.	Government authorities	Acts, travel alerts/bulletins, or prohibitions by any government or public authority
18.	Damaged property	Ordinary wear and tear or defective materials or workmanship.
19.	Gross negligence	An act of gross negligence by <i>you</i> or a person traveling in the rental vehicle with you during <i>your scheduled rental period</i> .
20.	Agreement obligation	Any obligation <i>you</i> assume under any agreement, except comprehensive deductible for damage to the rental vehicle.
21.	Violation	Violating the <i>rental vehicle</i> agreement
22.	Leases	Leases
23.	Rentals period	Rentals for longer than 31 consecutive days.
24.	Loss of value	<i>Rental vehicle's</i> loss of value
25.	Mechanical breakdown	Mechanical breakdown, except when and to the extent that mechanical breakdown or its component are expressly referenced in and covered under Rental Vehicle Additional Coverage.

This policy does not provide any coverage, benefit or services for any activity that would violate any applicable law or regulation, including without limitation any economic / trade sanction or embargo.

IMPORTANT: *You are not eligible for reimbursement under any coverage if the start and end dates of your scheduled rental period, as shown on the Certificate of Insurance do not match the actual start and end dates, as indicated on your rental vehicle agreement.*

CLAIMS INFORMATION

CLAIMS

First check *you* are covered by *your policy* by reading the appropriate coverage section in this *policy* and the **GENERAL EXCLUSIONS** applying to all sections to see exactly what is, and is not covered.

HOW TO MAKE A CLAIM AND WHAT IS REQUIRED

You must give notice of *your* claim as soon as possible. The fastest and easiest way to make a claim is to visit *our* online claims portal: <https://www.allianztravel.com.sg/claims.html>

Alternatively, *you* can call the contact number shown on the back cover of this policy wording for assistance. If there is a delay in claim notification, or *you* do not provide sufficient detail to process *your* claim, *we* can reduce *your* claim by the amount of prejudice *we* have suffered because of the delay.

You must give any information *we* reasonably ask for to support *your* claim at *your* expense, such as but not limited to police reports, valuations, medical reports, original receipts or proof of purchase and ownership. If required *we* may ask *you* to provide *us* with translations into English of any such documents to enable *our* assessment of *your* claim. *You* must co-operate at all times in relation to providing supporting evidence and such other information that may reasonably be required. If *you* think that *you* may have to cancel *your rental vehicle agreement* or shorten *your scheduled rental period* *you* must tell *us* as soon as possible. Contact *us* using the contact number shown on the back cover of this policy wording.

For loss or theft of *rental vehicle*, report it immediately to the police and obtain a written notice of *your* report. Submit full details of any claim in writing within 30 days of *your* return to *your primary residence*.

CLAIMS ARE PAYABLE IN SINGAPORE DOLLARS TO YOU

We will pay all claims in Singapore dollars. *We* will pay *you* unless *you* tell *us* to pay someone else. The rate of currency exchange that will apply is the rate at the time *you* incurred the expense. Payment will be made by direct credit to a Singapore bank account nominated by *you*.

YOU MUST NOT ADMIT FAULT OR LIABILITY

You must not admit that *you* are at fault, for any *accident*, incident or event causing a claim under *your policy*, and *you* must not offer or promise to pay any money, or become involved in legal action, without *our* approval.

YOU MUST HELP US TO RECOVER ANY MONEY WE HAVE PAID

If *we* have a claim against someone in relation to the money *we* have to pay or *we* have paid under *your policy*, *you* must do everything *you* can to help *us* do that in legal proceedings. If *you* are aware of any third party that *you* or *we* may recover money from, *you* must inform *us*.

IF YOU CAN CLAIM FROM ANYONE ELSE, WE WILL ONLY MAKE UP THE DIFFERENCE

If *you* can make a claim against someone in relation to a loss or expense covered under this *policy* and they do not pay *you* the full amount of *your* claim, *we* will make up the difference. *You* must claim from them first.

OTHER INSURANCE

If any loss, damage or liability covered under this *policy* is covered by another insurance policy, *you* must give *us* details of that insurance *policy*. *We* will only make any payment under this *policy* once the other insurance policy is exhausted. If *we* have paid *your* claim in full first, *we* may seek contribution from *your* other insurer. *You* must give *us* any information *we* reasonably ask for to help *us* make a claim from *your* other insurer.

SUBROGATION

We may, at *our* discretion undertake in *your* name and on *your* behalf, control and settlement of proceedings for *our* own benefit in *your* name to recover compensation or secure indemnity from any party in respect of anything covered by this *policy*. *You* are to assist and permit to be done, everything required by *us* for the purpose of recovering compensation or securing indemnity from other parties to which *we* may become entitled or subrogated, upon *us* paying *your* claim under this *policy* regardless of whether *we* have yet paid *your* claim and whether or not the amount *we* pay *you* is less than full compensation for *your* loss. These rights exist regardless of the section of this policy under which *your* claim is paid.

RECOVERY

We will apply any money *we* recover from someone else under a right of subrogation in the following order:

1. To *us*, *our* costs (administration and legal) arising from the recovery.
2. To *us*, an amount equal to the amount that *we* paid to *you* under *your* *policy*.
3. To *you*, *your* uninsured loss (less *your* excess).
4. To *you*, *your* excess.

Once *we* pay *your* total loss *we* will keep all money left over.

If *we* have paid *your* total loss and *you* receive a payment from someone else for that loss or damage, *you* must pay *us* the amount of that payment up to the amount of the claim *we* paid *you*.

If *we* pay *you* for lost or damaged property and *you* later recover the property or it is replaced by a third party, *you* must pay *us* the amount of the claim *we* paid *you*.

FRAUD

Insurance fraud places additional costs on honest policyholders. Fraudulent claims force insurance premiums to rise. *We* encourage the community to assist in the prevention of insurance fraud. *You* can help by reporting insurance fraud by calling Allianz Travel on +65 6327 2210. All information will be treated as confidential and protected to the full extent under law.

CONTACT US

FOR CUSTOMER SERVICE

Call: +65 6327 2210

Mon – Friday, 9.00 – 17.30 (Singapore Time)

EMAIL: sg.travelhelp@allianz.com

FOR CLAIMS ENQUIRIES

Call: +65 6327 2215

Mon – Friday, 9.00 – 17.30 (Singapore Time)

EMAIL: sg.travelhelp@allianz.com

TO FILE CLAIMS

<https://www.allianz-assistance.com.sg/claims/online-claim-portal.html>

This policy is issued and managed by AWP Services Singapore Pte. Ltd. trading as Allianz Travel and underwritten by Liberty Insurance Pte Ltd.