



# Ride *with* Assurance

## Motorcycle Insurance

MOTOR INSURANCE

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

With our Motorcycle 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 motorcycle 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 OrangeSafe Riding Course – A **free defensive riding course** exclusively for Income Motorcycle Insurance policyholders
- 4 Enjoy a **5% loyalty discount** on your premium if you have been insuring your motorcycle with us for more than three years

# Motorcycle Insurance

MOTOR INSURANCE

---

## 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.



Our free OrangeSafe Defensive Riding Course allows you to pick up essential knowledge and skills to handle hazardous road situations on the road.

Through this course, you will also learn to develop responsible riding attitudes to become safe riders.

# Motorcycle Insurance

MOTOR INSURANCE

## Motorcycle Insurance plans

Plan & Coverage	Comprehensive	Third party, fire and theft	Third party
<b>Loss or damage to your vehicle from accidental causes</b> (up to market value at the time of loss or damage)	✓		
<b>Loss or damage by fire or theft</b> (up to market value at the time of loss or damage)	✓	✓	
<b>Damage to third party property</b> (up to S\$500,000)	✓	✓	✓
<b>Death or injury to third party</b> (unlimited)	✓	✓	✓
<b>Towing service</b> (up to S\$50)	✓		
<b>Vehicle repairs at a quality workshop chosen by Income</b>	✓		
<b>Policy excess as shown on the Schedule or Certificate of Insurance applies for each and every accident claim</b>	✓		
<b>Young and inexperienced motorcyclist excess</b> (for vehicle registered under a company) Extra excess of S\$500 will apply if the authorised motorcyclist is under 22 years old or has less than two years of motorcycling experience	✓		
<b>Vehicle stolen outside Singapore</b> An excess amount equal to 50% of the market value of your vehicle up to a maximum of S\$2,500 applies	✓	✓	

### 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 is to make insurance accessible, affordable and sustainable for all. Putting people before profits, we strive to create and maximise value for customers.

In 2015, Income had over \$32.4 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, focuses on children and youth, especially the disadvantaged.

For more about Income, please visit [www.income.com.sg](http://www.income.com.sg).

### Get in touch



**CONTACT** your agent or  
Income adviser



**CHAT** instantly at  
[www.income.com.sg/AdviserConnect](http://www.income.com.sg/AdviserConnect)



**CALL** 6789 9595



**CLICK** [www.income.com.sg](http://www.income.com.sg)

### IMPORTANT NOTES

This is for general information only. You can find the usual terms and conditions of Motorcycle Insurance plan at [www.income.com.sg/motorcycle-policy-conditions.pdf](http://www.income.com.sg/motorcycle-policy-conditions.pdf).

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 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)).

Information is correct as of 22 July 2016