

**Important Notice:**

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**Comparison of Tesla Insurers**

Insurer	Great Eastern	ECICS	AIG
<b>Unique Selling Point</b>	<p>LTA-approved use of autonomous driving is covered</p> <p>Waiver of Standard Excess for first claim by named drivers at Authorised Workshops</p> <ul style="list-style-type: none"> <li>- 30% NCD and below, 50% of excess waived up to \$500</li> <li>- 40% or 50% NCD, 100% of excess waived up to \$500</li> </ul> <p>Coverage for damage to private charging station and home contents due to fire and electric shock while charging your vehicle</p> <p>Any Workshop</p> <p>Overseas excess same as SG excess</p> <p>Certificate of Merit recognised</p>	<p>Free NCD Protector for 10% NCD and above and included automatically</p> <p>Waiver of \$1.5k general excess for first claim by named drivers at OptimaWerkz if NCD is 30% and above</p> <p>Waiver of glass excess (sunroof, windscreen, windows) for first claim at OptimaWerkz.</p> <p>Optional Add-on: 50% Buy Up NCD</p> <ul style="list-style-type: none"> <li>- Allow driver to buy up the NCD to 50%</li> <li>- 50% NCD will be applied upon renewal if no claims for the insured year</li> </ul>	<p>Additional Discount of up to 15% with the AIG On the Go App</p> <p>Unnamed Driver Excess same as Named Driver Excess</p> <p>Overseas excess same as SG excess</p> <p>New for old car replacement (car less than 1 year old): Full purchase price of a new car of same make &amp; model</p> <p>Cover key replacement of up to \$800, excess of \$50 + GST</p> <p>23 years old and above no extra Young Driver excess</p> <p>No Elderly Driver excess</p> <p>Solar Film repair/replacement/reinstatement/cash in lieu if it was already installed at time of damage, maximum \$1,150. (Value of the film + reasonable installation costs)</p> <p>Waiver of \$1k general excess (\$500 if 50%/100% at fault) if provide footage from In-Car Camera, applicable for any authorised drivers. Not applicable for Young &amp; Inexperienced Drivers.</p> <p>Waiver of \$1k general excess (\$500 if less than 50% NCD) for first claim at Authorised Workshops if driven by policyholder during accident.</p> <p>Certificate of Merit recognised</p>
<b>Excess for Unnamed Driver and Named Driver</b>	<p>Named Driver excess same in SG and outside SG</p> <p>Additional excess of \$2.5K will be applicable for Drivers below 26 years old or above 69 years old or with less than 3 years driving experience</p> <p>Waiver of Standard Excess for first claim by named drivers at Authorised Workshops</p> <ul style="list-style-type: none"> <li>- 30% NCD and below, 50% of excess waived up to \$500</li> <li>- 40% or 50% NCD, 100% of excess waived up to \$500</li> </ul>	<p>Named Driver excess is doubled outside SG</p> <p>Additional excess of \$3k will be applicable for Drivers below 26 years old or above 65 years old &amp;/or less than 2 years driving experience</p> <p>Waiver of \$1.5k general excess for first claim by named drivers at OptimaWerkz if NCD is 30% and above</p>	<p>Named Driver Excess same as Unnamed Driver Excess</p> <p>Overseas excess same as SG excess</p> <p>Additional excess of \$3k will be applicable for Unnamed Drivers below 23 years old &amp;/or less than 2 years driving experience</p> <p>Named Drivers excess 1.5k</p> <ul style="list-style-type: none"> <li>- minus 1k for in-car cam (confirm if unnamed cover)</li> <li>- minus 1k NCD 50% (first claim by named drivers in Authorised Workshop)</li> </ul> <p>Unnamed Drivers excess 1.5k</p> <ul style="list-style-type: none"> <li>- minus 1k for in-car cam (confirm if unnamed cover)</li> <li>- If unnamed, add YEID</li> </ul>
<b>Personal Accident</b>	<p>Up to S\$120,000</p> <p>Additional S\$1,000 medical reimbursement for driver and passengers</p> <p>Death or injury to third party (unlimited)</p> <p>Damage to third party property (up to S\$5,000,000)</p>	<p>Up to S\$50,000 (Optional Top-up by \$30K, \$60K or \$100K)</p> <p>Medical Expenses Up to \$500 (Optional Top-up by \$200, \$700 or \$1.7K)</p> <p>Death or Injury to third party: Unlimited</p> <p>Damage to third party property (up to S\$5,000,000)</p>	<p>Up to \$10,000</p> <p>Medical Expenses Up to \$500 per person for authorised driver and passengers</p> <p>Death or Injury to third party: Unlimited</p> <p>Damage to third party property (up to S\$5,000,000)</p>
<b>Workshop</b>	Any Workshop	Optima Werkz	Any Workshop if car is less than 4 years old Eurokars if car is 4 years old and above
<b>NCD</b>	<p>Optional NCD Protector (NCDP) for 40% and 50% NCD, chargeable</p> <p>Additional 5% discount on top of NCD if you have been demerit free in the past 3 years+</p>	<p>Free NCD Protector (NCDP) for 10% NCD and above</p> <p>Optional Add-on: 50% Buy Up NCD</p> <ul style="list-style-type: none"> <li>- Allow driver to buy up the NCD to 50%</li> <li>- 50% NCD Applied upon renewal if no claims for the insured year</li> </ul>	<p>Free NCD Protector (NCDP) for 50% NCD</p> <p>Additional 5% discount on top of NCD if you have been demerit-free in the past 3 years+</p>
<b>Windscreen/ Window/ Sunroof</b>	<p>Unlimited Reinstatement for Windscreen/Window/Sunroof Cover with excess of \$500 + GST</p>	<p>Unlimited Windscreen/Window/Sunroof Cover at Optima Werkz</p> <ul style="list-style-type: none"> <li>- Zero excess for repairs</li> <li>- NCD not affected for the first two repairs/replacements</li> </ul> <p>Windscreen excess \$500 + GST/claim</p> <ul style="list-style-type: none"> <li>- Waiver of glass excess (sunroof, windscreen, window) for first replacement (Reimbursed by Linda at Optima Werkz for 1st claim)</li> </ul> <p>\$1,500 Excess waiver at Optima Werkz</p> <ul style="list-style-type: none"> <li>- NCD 30% and above</li> <li>- Named drivers only</li> <li>- 1st claim during the period of insurance</li> </ul>	<p>Unlimited Reinstatement for Windscreen/Window Cover with excess of \$1K + GST</p> <p>Glass roof/moon roof/sunroof/panoramic glass roof cover with automatic reinstatement of the benefit (\$\$100 + GST excess applies)</p>
<b>Additional Benefits</b>	<p>LTA-approved use of autonomous driving is covered</p> <p>24/7 Roadside Assistance/Breakdown assistance</p> <p>Accidental damage caused to your private charging station, Up to \$5K</p> <p>Outpatient Medical Expenses due to Electric Shock while charging your vehicle, Up to \$1K</p> <p>Damage to Home Contents as a result of fire caused by your charging station, Up to \$20K</p> <p>Optional Add-on:</p> <ul style="list-style-type: none"> <li>- Loss of Use of \$80 per day, up to 15 days</li> </ul>	<p>LTA-approved Autopilot function will be covered</p> <p>24/7 Roadside Assistance/Breakdown assistance</p> <p>Optional Add-on:</p> <ul style="list-style-type: none"> <li>- Courtesy Car - rental car provided for up to 10 days from the commencement of accident repair</li> <li>- Key replacement: reimbursement for replacing your motor car keys in the event of Theft or Robbery</li> </ul>	<p>LTA-approved use of autonomous driving is covered</p> <p>24/7 Roadside Assistance/Breakdown assistance</p> <p>Optional Add-on:</p> <ul style="list-style-type: none"> <li>- Courtesy Car: 1800-2000cc (non EV) up to 14 days</li> </ul>
<b>Additional Remarks</b>		Autonomous driving functions and Full Self Driving (that are not LTA approved) are excluded	

Updated on 17 Jun 2024