



# PMD Insurance

Protecting you against costs and expenses incurred from 3<sup>rd</sup> party liabilities whilst riding your personal mobility device



## Comprehensive coverage for you as a rider of a Personal Mobility Device

A comprehensive insurance that caters to Personal Mobility Device (PMD) users, protecting you against costs and expenses you may incur due to third party liabilities arising from negligent use of the PMD registered in your name.

### Benefits at a glance

Coverage includes compensation recoverable from you by third parties for accidental death or bodily injury and property damage. Commercial use of PMD is covered as well.



**Personal Accident of up to S\$100,000** for Death or Permanent Disablement



**Personal Liability coverage up to S\$200,000** to protect you from third party liabilities



**Medical Insurance of S\$1,000** covering hospital and medical expenses

## What is a Personal Mobility Device (PMD)?

**Personal Mobility Device (PMD) refers to a vehicle that:**

- is designed for use by one person only and travels within a speed limit of less than 25km per hour
  - has one or more wheels that operates on a single axis
- is propelled by an electric motor attached to the vehicle or by human power or both
  - does not resemble a motor car or motor cycle

# Annual Premium

## Annual Premium

S\$91.68

Premiums include prevailing GST.

The information provided here is a summary. Please refer to the actual policy wordings for the terms and conditions.

## Excess

These are the first amounts of each claim that the PMD user has to pay

Personal usage	S\$100
Commercial usage	S\$500
Medical expenses	S\$100

## Notes

### 1. Persons eligible to apply

- Singapore citizens, permanent residents of Singapore, employment pass holders, dependent pass holders or work permit holders who are residing in Singapore
- Age between 18 to 65 years old

### 2. Who is Insured?

- The person named in the policy as the Insured Person

### 3. Territorial Coverage

- Coverage is within Singapore

### 4. Major Exclusions

- Breaking of any laws, regulations and guidelines relating to PMDs set by relevant authorities in Singapore. This includes but is not limited to non-compliance with laws/regulations governing the registration, safety standards, modifications and proper usage of PMDs
- PMDs which are not registered under the Insured Person's name (e.g. PMDs for rental)
- Legal liability resulting from the rider's malicious, deliberate or intentional acts
- Legal liability to the user's immediate family members
- Admission of liability without insurer's written consent
- Injuries due to a pre-existing physical defect or medical condition
- Sickness or disease
- Injuries arising from self-injury or insanity
- Intoxication and/or under the influence of drugs or alcohol
- Legal liability arising from fire and/or explosion of the PMD
- Any kind of speed contest or racing (other than foot) and rallies