



Drive confidently
on every journey

Enjoy your drive knowing your vehicle is
comprehensively protected.

With UniCar motor insurance, enjoy comprehensive coverage for:



24-hour emergency assistance service



Any repair workshops



No-Claim-Discount Protector

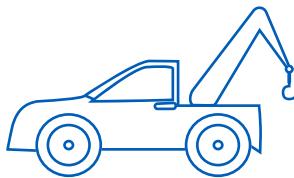
Benefits	Comprehensive		Third Party, Fire and Theft	Third Party Only
	Plus	Value		
Any repair workshops	✓	✓	✓	✓
Authorised repair workshops	✓	✓	✓	✓
Own damage	✓	✓	Fire and Theft only	✓
Third Party damage caused by insured driver	✓	✓	✓	✓
Windscreen	✓	✓	✓	✓
Medical expense	✓	✓	✓	✓
Personal Accident	✓	✓	✓	✓
No Claim Discount protector	Optional	Optional	✓	✓
Loss of use	Optional	Optional	✓	✓
24-hour emergency assistance service	✓	✓	Fire only	✓
Accident towing services	✓	✓	Fire only	✓

With UniCar, protect your vehicle and yourself in unexpected scenarios such as:



Scenario 1

Windscreen glass damage without loss of NCD



Scenario 2

Car accident requiring accident towing services



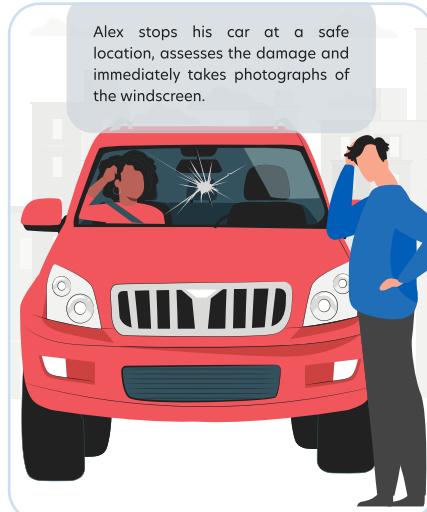
Scenario 3

Damage to vehicle due to flood

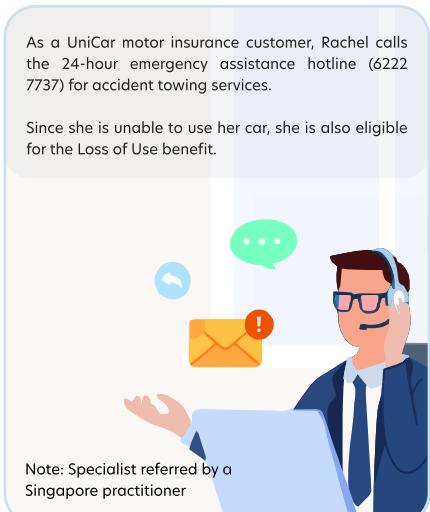
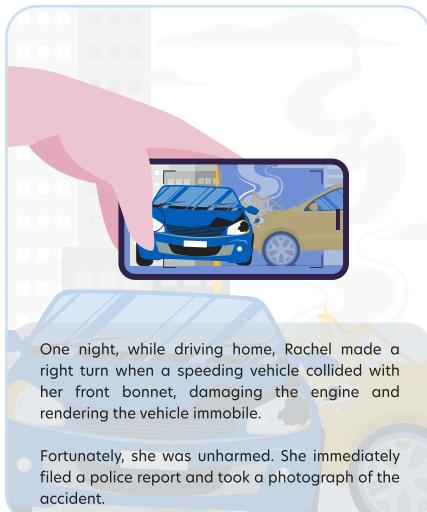
Important Notice

- Policyholder must be the registered owner of the vehicle
- Authorised driver must hold a valid Singapore driving license.
- Vehicle usage is for personal use only. *excludes rental, leasing, fire and rewards.

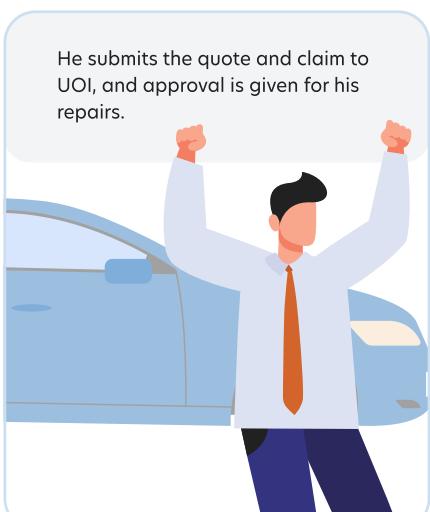
Windscreen glass damage without loss of NCD



Accident towing services



Vehicle's interior damage due to floods



Making a claim?

Is your vehicle drivable?

Drive to any UOI authorised workshops within 24 hours, if you are able to.

UOI authorised workshop will be able to assist you with an accident report.



UniCar Policy Wording

Unable to drive your vehicle?

Call 6222 7737 (24-hour emergency helpline) for towing assistance.

Make an accident report to any UOI authorised workshops within 24 hours, if you are able to.



Authorised Workshop

With the accident report, UOI will reach out to you to assist with your claims.

Important notice and disclaimers

The above is provided for general information only and is not a contract of insurance. Full details of the terms, conditions and exclusions of the insurance are provided in the policy contract and will be sent to you upon acceptance of your application by UOI.

You may wish to seek advice from a qualified advisor before making a commitment to purchase the product. If you choose not to seek advice from a qualified adviser, you should consider carefully whether the product is suitable for you.

To find out more about this product, please contact us at 6222 7733 or email us your enquiry to us for follow up.

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 your insurer or visit the GIA or SDIC websites (www.gia.org.sg or www.sdic.org.sg).

Information is correct as at May 2025.

United Overseas Insurance Limited

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Claims : claim@uoi.com.sg

Business hours

Monday to Thursday 8.45am to 5.45pm
Friday 8.45am to 4.45pm
Closed on weekends and public holidays

Underwritten by:

