

## LibertyOne Terms and Conditions

1. LibertyOne is an exclusive service provided by Liberty Insurance Pte Ltd (“**Liberty**”) that combines in one stop the services of “Report”, “Repair” and “Replacement Car” to selected Policyholders.
2. “**Report**”: Liberty will arrange assistance with accident reporting at Policyholder’s preferred location or at LibertyOne’s workshops. This service is only available if the Policyholder opts for repairs to be done at a LibertyOne workshop.
3. “**Repair**”: Liberty will endeavour to repair the car to a condition which is reasonably comparable to the condition just prior to the accident. The repair will come with a 12 months’ warranty.
4. “**Replacement Vehicle**”: Liberty’s appointed party will provide a replacement vehicle for up to 30 days or duration of repair, whichever is shorter. This is available only for repairs at LibertyOne’s workshops. Replacement vehicles will be provided at Liberty’s sole discretion, and are always subject to availability.
5. It is not mandatory for Policyholder to take up LibertyOne. LibertyOne comes at no extra cost to the Policyholder. LibertyOne is offered to selected Policyholders only, and only at Liberty’s sole choice and discretion.
6. LibertyOne will only be available if repairs are performed at LibertyOne workshops. An excess waiver will be provided for the first repair during the policy term, subject to a maximum of S\$1,000.
7. Terms and conditions under the Policyholder’s prevailing policy with Liberty continue to apply.
8. Complimentary valet service exclusive to LibertyOne: When Liberty arranges for an authorized service-provider to arrive at Policyholder’s preferred location for accident reporting, Policyholder may request for LibertyOne’s valet service. The authorized service-provider will assist Policyholder to take the damaged vehicle to a LibertyOne workshop for repairs. At the same time, a replacement vehicle will be provided to the Policyholder. After repairs are completed, an authorized service-provider will send the repaired vehicle to the Policyholder’s chosen location, and will collect the replacement car.
9. The various service-providers and third parties which may be involved in providing any of the above services (“Service Providers”) are contracting with, and liable to, Policyholder on their own sole account and sole capacity. Under no circumstances shall Liberty Insurance Pte Ltd be liable to Policyholder for any of their errors, negligence, acts or omissions. In particular, Liberty Insurance Pte Ltd is not in fact nor shall it be deemed a partner, co-contractor, a collateral contractor, joint venturer, employer, employee, principal nor an agent of a Service Provider(s), and shall not be liable in contract, tort (including negligence, breach of statutory duty), vicariously, under any other legal theory, or otherwise howsoever, and whatever the cause thereof, to Policyholder in the event of any losses, damages, deaths and/or personal injuries.
10. In any event, and notwithstanding anything contained here, in no circumstances shall Liberty Insurance Pte Ltd be liable, in contract, tort (including negligence or breach of statutory duty), under any other legal theory, or otherwise howsoever, and whatever the cause thereof, (i) for any losses and damages, (ii) for any



increased costs or expenses, (iii) for any loss of profit, business, contracts, revenues, or anticipated savings, or (iv) for any special, indirect or consequential damage of any nature whatsoever.

11. No term of this agreement is intended for the benefit of any third party, and the parties do not intend that any term of this agreement should be enforceable by a third party either under the Contracts (Rights of Third Parties) Act (Cap. 53B) or otherwise. This agreement is personal to the parties and accordingly Policyholder may not assign (at law or in equity), transfer, charge, make the subject of a trust or deal in any other manner with any of your rights or benefits under this agreement nor purport to do the same without the consent of Liberty. Liberty may unilaterally add, amend or remove any term with immediate effect without reason and without notice.
12. The terms of this agreement may be varied by Liberty Insurance Pte Ltd unilaterally, without notice, without cause or reason, retroactively or prospectively, with effect from any date, either generally or particularly with specific Policyholder(s), at its sole discretion.