



TRIBESHIELD



TRIBESHIELD (MOTOR EXCESS RIDER)

When car-sharing, we understand that even if you drive with utmost care, accidents may inevitably still happen. In severe cases, accidents could turn out to be so costly that even paying for the insurance excess may wipe out your hard-earned savings. This is why we are introducing TribeShield which protects you from excessive financial losses in the event of an accident.

This breakthrough makes Tribecar the first car-sharing platform in Singapore to reduce financial burden for accidents to just \$545 w/GST, lower than some private car owners!

TribeShield is available for all our members, even for the young and inexperienced drivers! With TribeShield, we now have the lowest motor rental excess amongst all car-sharing platforms in Singapore.

How It Works

1. All Tribecar vehicles have basic motor insurance of which members are liable (for e.g.) to pay up to \$6,540 w/GST or \$10,900 w/GST for New Drivers) in excess in the event of an accident.
2. Select TribeShield as an optional add-on when booking your Tribecar vehicle at only \$1.31 w/GST per hour.
3. In the event of an accident, you will pay the full excess, and then make claims using TribeShield (e.g. up to \$5,450 w/GST or \$9,810 w/GST for New Drivers).



FAQs

1. How much will I need to pay in the event of an accident if I am covered by TribeShield?

You will be required to pay the full insurance excess per party for the accident and submit a claim to Tribecar via email. After the completion of claim, you would only have paid \$545 w/GST per section of rental excess.

For example, as a New Driver, if you have to pay \$10,900 w/GST of insurance excess (\$5,450 w/GST per party) for an accident. TribeShield would reimburse you \$9,810 w/GST for a successful claim.

2. I am only renting the car for 2 hours, should I buy TribeShield?

TribeShield is affordable as it is charged based on an hourly rate. Even if you are on the road for an hour, accidents may happen. For \$1.31 w/GST an hour, you get peace of mind, that's even cheaper than an apple pie!

3. How do I opt-in for TribeShield and how much does it cost?

Under the optional add-ons, select TribeShield at only \$1.31 w/GST per hour.

4. I booked a Tribecar for 24 hours, is there a daily cap rate?

There is an automatic cap of \$10.90 w/GST per day for TribeShield coverage.

5. Is it applicable for all vehicles under Tribecar?

Yes, TribeShield is available for all vehicles.

TribeShield will be available to purchase under the optional add-ons. You must opt in to this coverage and pay for it before the commencement of the booking. It is not inclusive by default.

6. Do I need to pay as a New Driver if I were to opt-in for TribeShield?

No, currently TribeShield will cost the same for all members, regardless of whether you are a New Driver or experienced driver.





7. What is the difference between Tribecar's CDW and TribeShield?

Tribecar's Collision Damage Waiver (CDW) reduces your insurance excess by a percentage (e.g. 50%) in the event of an accident. TribeShield is a motor excess rider in which you make full payment and submit a claim thereafter.

8. Is TribeShield and PAI the same thing?

Personal Accident Insurance (PAI) covers personal injury while TribeShield covers rental excess for vehicle damage in an accident.

9. What is the process of claiming and how do I claim for TribeShield?

In the event of an accident, you will be required to head to our appointed reporting centre with the vehicle to fill up the GIA report and make payment for the rental excess in full. After that is done, write to Tribecar via email and Tribecar will kickstart the process and work with the various parties to provide the documents required for you to submit your claim.

The claim disbursement is not immediate and the claims will need to be submitted to support@tribecar.com.

10. What are the exclusions that do not qualify you to make a claim under TribeShield?

- Full payment of the rental excess not paid for.
- GIA report not filed.
- Primary Motor Insurance is not activated.
- Private settlement.

11. If I have privately settled with the third party involved, can I still claim under TribeShield?

No, as there is no payout from the primary insurance.

Information contained within are correct as of 30 May 2024. Readers are requested to refer to the Terms and Conditions on the website for the latest information. Monetary figures indicated here are before GST.