

GENERAL INSURANCE
ASSOCIATION OF SINGAPORE

112 ROBINSON ROAD,
#05-03 HB ROBINSON,
SINGAPORE 068902

T: (65) 6221-8788
F: (65) 6227-2051

E: FEEDBACK@GIA.ORG.SG

WWW.GIA.ORG.SG

REG.NO. ROS41/65TAP

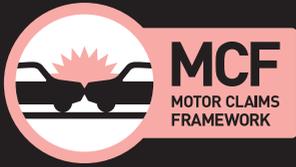


GENERAL INSURANCE ASSOCIATION



A GUIDE TO THE MOTOR CLAIMS FRAMEWORK





THE MOTOR CLAIMS FRAMEWORK (MCF) WAS SET UP TO PROVIDE

A COMPREHENSIVE SERVICE FOR ALL MOTOR INSURANCE CLAIMS. THE MCF IS FULLY SUPPORTED BY ALL INSURERS IN SINGAPORE AND ALLOWS MOTORISTS TO MAKE MOTOR CLAIMS IN A SIMPLE, HASSLE-FREE AND SPEEDY MANNER, AS WELL AS BRINGING THE ADDED BENEFITS OF A GREATER POOL OF CERTIFIED MOTOR REPAIR WORKSHOPS AND RELATED SERVICES.

This simple guide will walk you through the recommended steps you need to take in the event of an accident. Follow them and you will find the claims process a smoother one because it works to your maximum benefit. Should you have any questions, feel free to call your insurer for advice, or visit the MCF online at www.gia.org.sg

WHAT ABOUT PEOPLE WHO WANT TO SEND THEIR CARS BACK TO THEIR DEALERSHIP OR FAVOURITE MECHANIC?

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Each insurance company offers different types of motor insurance policies. Certain types of policies allow policyholders to use any workshop. Please check your motor insurance policy or with your insurance company.

WILL EACH INSURER HAVE A 24-HOUR HOTLINE TO PROVIDE ADVICE AND ASSISTANCE IN VIEW OF THE NEW MCF?

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Yes, all insurers will have a 24-hour hotline so that you can seek proper advice even at the scene of accident.

IF I AM LEAVING FOR THE AIRPORT TO CATCH A FLIGHT OR OTHERWISE ENGAGED, CAN SOMEONE ELSE REPORT THE ACCIDENT ON MY BEHALF?

10

Under unusual circumstances, this would be permitted with supporting justification given at the approved reporting centre.

IF I BRING MY ACCIDENT VEHICLE TO THE AUTHORISED REPORTING CENTRE OR WORKSHOP, HOW MUCH DO I HAVE TO PAY FOR THE INSPECTION, SURVEY AND ACCIDENT E-FILING PROCESS?

11

There are no fees or charges involved in the reporting process.

ARE ALL MOTOR INSURERS IN SINGAPORE PART OF THE MCF?

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Yes, all motor insurers in Singapore fully support the MCF.

KEY POINTS OF THE MOTOR CLAIMS FRAMEWORK (MCF)

1 IN CASE OF ACCIDENT, YOU SHOULD...

1. **Exchange particulars** of involved parties including Name, NRIC/FIN, Telephone Number, Address and Insurer. Take note of the vehicle numbers and **do take digital photographs** (e.g. MMS) of your accident vehicle which can be included during e-filing of accident reports later.
2. **Call your insurer's hotline** for a tow truck or for further advice on the accident .
3. **Report and bring your accident vehicle** (whether damaged or not) to the approved reporting centre/ authorised workshop within 24 hours or by the next working day.
4. **Avoid all unauthorised tow-truck operators or repair workshops.**

2 THE BENEFITS OF REPORTING...

By reporting the accident within the stipulated time, you not only enjoy hassle-free and quality-certified repair services as provided under the MCF, you will also avoid potentially higher costs from exaggerated claims.

REMEMBER:

All accidents must be reported to your insurer within 24 hours or by the next working day with your accident vehicle, no matter how trivial or even if there is no visible damage, and irrespective of whether you are claiming from any insurers or third parties.

3 SHOULD YOU FAIL TO REPORT THE ACCIDENT...

Should you fail to report to your insurer with your accident vehicle, you may find yourself in a position of having your claims prejudiced or **declined** later by insurers. Failure to comply with the new policy condition will be seen as being "in breach" of the policy terms and conditions, i.e. there will be no liability on the part of the insurer.

Any non-compliance of this Policy Condition will result in a loss of your No Claims Discount upon renewal of your policy.

4 CAN I STILL USE IDAC?

The Framework does not mean the end of Independent Damage Assessment Centres (IDAC). There is no change to the process at IDAC currently used by some of our member companies. If in doubt, you are advised to check with your own insurer on the use of IDAC.

FREQUENTLY ASKED QUESTIONS

1

WHAT IS THE MOTOR CLAIMS FRAMEWORK?

The Motor Claims Framework (MCF) is a new best practice undertaken by all motor insurers in Singapore, which provides clear and common procedures on what to do in an event of a motor accident. The MCF provides motorists with an enhanced claims experience and at the same time, helps contain claims costs for insurers.

2

HOW WILL MOTORISTS BENEFIT FROM THE MCF?

Under the MCF, insurers will assist policyholders in handling repairs to the damaged vehicle, including assisting policyholders to file claims against a Third Party, if the policyholder is not primarily liable.

Insurers will provide a comprehensive service (via their approved reporting centres or workshops) to encourage you to report your accident with your accident vehicle as well as have the repairs carried out at the approved workshops.

All motorists are required to do is to report to their insurers' approved reporting centres or workshops within 24 hours or the next working day and to bring their accident vehicle to the approved reporting centre or workshops.

3

WILL THE MCF APPLY TO ALL MOTORISTS?

Yes, the MCF applies to all policies.

It will be a policy condition which all motor insurers will enforce.

4

DO I HAVE TO INFORM MY INSURERS EVEN THOUGH THERE IS NO DAMAGE TO MY VEHICLE?

Yes, always report all accidents to your insurer no matter how minor the accident may be, even if there is no visual damage or even if you have made a private settlement with the other driver.

This is because you cannot be fully certain that the other party won't file a claim against you later.

You may find yourself in a position of having your claim prejudiced or declined later by insurers.

5

WHAT HAPPENS IF I CHOOSE NOT TO REPORT THE ACCIDENT TO MY INSURER?

Failure to do so will affect your No Claims Discount upon renewal of your motor insurance and will prejudice your claim.

6

WHY MUST INSURERS IMPOSE SUCH A HARSH MEASURE FOR NON-REPORTING?

The MCF is an industry-wide initiative put in place to help motorists during an accident. In return insurers seek your co-operation in always reporting your accident to your insurer.

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WILL THE NEW MEASURES THAT INSURERS ARE PROMISING ADD TO COSTS? WILL THIS TRANSLATE INTO HIGHER PREMIUMS?

The driving force behind the MCF is the enhancement of customer experience with a comprehensive service.

At the same time, it will help contain cost of claims for insurers.

Generally, premiums will not rise if the cost of claims are contained.