

## MOTOR CLAIMS FRAMEWORK 3

Since its introduction in 2008, the Motor Claims Framework has resulted in more than 90% of motorists reporting their accidents within 24 hours.

The General Insurance Association would like to remind motorists:

1. File an accident report with your insurer, even though there are no visible physical damage to vehicles involved or you had agreed to private settlement.
2. It a breach of policy condition not to file an accident report with your insurer. A breach of policy condition entitles your insurer to repudiate liability, which means that you do not get protection under the policy.
3. Policyholders who ignore their insurer's request to file an accident report will be referred to the Traffic Police because this is a violation of Road Traffic Act.

Mr Derek Teo, President, GIA, explains the rationale for the protocol against non-reporting by vehicle owners and drivers:

*“Currently, we note that only a small percentage of drivers have been found not to file the report with the insurer after accidents. Insurers take this non-reporting seriously and will not hesitate to enlist the help of the Traffic Police to resolve the matter. Drivers who blatantly ignore insurer's requests to file an accident report may face serious consequences like non-renewal of their motor insurance policy.”*