

# Buying A Motor Insurance Policy?

## Here's What To Look Out For

**Cars come in different makes and models to suit buyers with different needs and preferences. Before you bought your car, you probably made your decision after spending time and effort to compare different cars, read reviews, ask questions and do your sums.**

**Like cars, motor insurance policies come with different benefits and premiums. To protect you and your family, you should make an informed decision on which motor insurance is most suitable for you. If the premiums are lower, there may be more restrictions on what is covered or your options in the event of a claim. Here are four things to look out for:**

### 1. WHAT DOES THE POLICY COVER?

The three main types of cover are (a) comprehensive, (b) third party, fire & theft and (c) third party only. A comprehensive policy provides the most protection and costs more.

### 2. WHO IS DRIVING YOUR CAR?

Some policies offer lower premiums by allowing the car to be driven only by specified drivers. If a driver is not listed in the certificate of insurance, he is not allowed to drive the car. Different excess may apply to different drivers.

### 3. WHAT WILL THE CAR BE USED FOR?

Most policies provide insurance cover for social, domestic and pleasure purposes. If the car is used for other purposes such as carriage of goods or passengers for payment, you will need to declare these to your insurer and confirm its acceptance.

### 4. WHO REPAIRS YOUR CAR?

Some policies may offer lower premiums by limiting the choice of repairers or allowing the use of reconditioned parts. If you prefer the flexibility of choosing your motor workshop, ask your insurer for a plan that allows this.





## MOTOR CLAIMS FRAMEWORK: THERE TO HELP YOU

Even if you are a safe driver, life can be unpredictable and accidents may happen. It is normal for people to feel anxious, confused or traumatised when they get into an accident. The Motor Claims Framework (MCF) helps you by providing clear and common procedures for the reporting of motor accidents.

Supported by all motor insurers in Singapore, the MCF walks you through the recommended steps that you need to take in the event of an accident. Follow them and you will find the claims process a smoother one.

First, check that everyone is safe. If anyone is injured, call an ambulance. After the safety check, here's what you need to do:



### KEY POINTS OF THE MOTOR CLAIMS FRAMEWORK (MCF)



**IN CASE OF ACCIDENT, YOU SHOULD...  
AVOID ALL UNAUTHORISED TOW-TRUCK OPERATORS OR REPAIR WORKSHOPS.**

**1**

Exchange particulars of involved parties including

- Name,
- NRIC / FIN,
- Telephone Number,
- Address and
- Insurer.

Take note of the vehicle numbers.



Take pictures at the accident scene and submit all pictures at your authorised accident reporting centre during your reporting.



#### WHAT TO PHOTOGRAPH:



##### SCENE

Take pictures of the accident scene capturing the accident vehicles and surrounding areas.



##### OWN VEHICLE

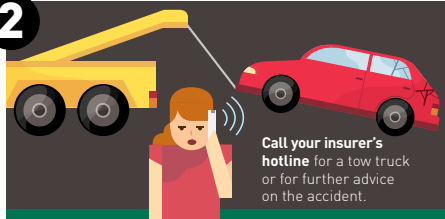
Take pictures of the damages to your own vehicle capturing your license plate.



##### OTHER DAMAGED VEHICLE(S)

Take pictures of the damages to all other vehicles involved in the accident capturing licence plates. For multiple vehicle collision, take pictures of those with direct contact, e.g. immediate front and immediate rear vehicles.

**2**

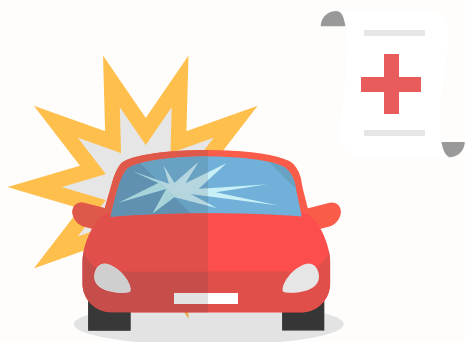


Call your insurer's hotline for a tow truck or for further advice on the accident.

**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**.

REPORTING CENTRE



In addition, you will need to make a police report if your accident involves (1) fatality or serious injury, (2) a pedestrian or cyclist, (3) a foreign vehicle, (4) damage to government property or (5) hit-and-run.

By reporting the accident within 24 hours or by the next working day, you not only enjoy easy and quality repair services as provided under the MCF, but also avoid potentially higher costs from exaggerated claims.

This framework has worked well in streamlining the whole motor claims process in Singapore and will continue to give motorists certainty, comfort and peace of mind.

To learn more, please visit [www.gia.org.sg](http://www.gia.org.sg).

## CLAIMING COMPENSATION IN AN ACCIDENT

The Motor Vehicles (Third-Party Risks and Compensation) Act requires all motor vehicles used on public roads to be insured against liability for death or bodily injury caused to others arising out of the use of the motor vehicle. If you are a passenger in a private-hire car that is involved in a motor accident, you can claim compensation from the car owner or the insurer.

