



WHAT TO DO AFTER A MOTOR ACCIDENT



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Tips to help you get back on the road quicker.
For more detailed information, please visit

www.gia.org.sg

WHAT DO I DO IF I AM INVOLVED IN AN ACCIDENT?

1. Check whether others are in need of assistance. Stay calm and don't get angry. Move to the side of the road or somewhere safe.
2. You should have a Singapore Accident Statement in your vehicle. It contains two forms for you to fill in:

Accident Statement (yellow-and-blue form, Part I)

The Accident Statement should be completed at the scene of the accident. Fill it in, sign it, and have the other driver involved in the accident sign it too. There are two copies - one for you and one for the other driver. The Accident Statement helps your insurer understand the basic facts of the accident. **It is not an admission of liability.**

Individual Statement (white form, Part II)

The Individual Statement does not require the signature of both drivers, so you can fill it out later.

Once completed, please send the Accident Statement and the Individual Statement to your insurer, appointed workshop or Independent Damage Assessment Centre (Idac) within 24 hours. By filling in these statements, you will help us ensure your claim is processed as quickly as possible.

If none of the drivers involved has a Singapore Accident Statement, be sure to note these details at the accident scene:

- The number plates of all other vehicles involved
- The names and addresses of the other driver(s)/ owner(s)
- Any witnesses and their contact details
- The names of insurers for the other driver(s)

If you have a camera, take photos of the accident scene.

3. Avoid discussing liability, i.e. which party is at fault, with others involved in the accident, or their lawyers. Refer all communications from them to your insurer immediately.
4. If an accident involves injury, call the police straight away. You must also make a police report within 24 hours of an accident involving:
 - Damage to a government vehicle or property
 - A foreign-registered vehicle
 - A hit-and-run vehicle
5. Notify your insurer through the on-line reporting service. On-line reporting can be done at an Idac, some authorised workshops and insurance companies where you can get assistance. If you are unsure where to go, please ask your insurer.

Encl.

Where do I take my vehicle for damage assessment?

Many insurers require policyholders to deliver their vehicles directly to an Idac following an accident. There are Idac at convenient locations around Singapore.

If your insurer is a member of Idac:

- Your vehicle will be towed free of charge to an Idac within 24 hours of the accident. An assessor will record visible damage and prepare a report on the replacement parts needed.
- Once you have the report, you can make arrangements with your insurer for the vehicle to be repaired.
- **Remember:** Do not authorise any repair work without the consent of your insurer as it will need to negotiate repair costs with the workshop before repairs begin.
- **Idac Hotline**
1-800-887-5151

If your insurer isn't a member of Idac:

- Your authorised workshop will contact your insurer to have the vehicle surveyed and authorised for repairs.

Can I choose who repairs my vehicle?

Your insurer may impose some restrictions on who can repair your vehicle. As part of an ongoing effort to control claims costs, some insurers use the tender bidding system or authorised workshops in making arrangements for repairs. Cost savings will benefit customers by keeping premiums competitive.

More expensive policies may allow you to go to the repairer or dealership of your choice. Your insurer is encouraged to disclose any restrictions on repairs before you buy the policy.

You should check with your insurer whether there are conditions relating to use of dealer workshops and authorised workshops, whether the insurer uses tender bidding for repairs and whether your vehicle will be repaired with new parts.

Why do insurers sometimes declare vehicles a total loss?

Where the repair cost exceeds the economic repair value, insurers may settle the claim as a constructive total loss. The economic value is the difference between market value and residual value (COE and PARF).

You should contact your insurer for details, or visit www.gia.org.sg

Will I be compensated for the loss of use of my vehicle?

Repair workshops, especially those appointed by insurers, may provide a courtesy car for your use while your vehicle is being repaired. Some insurers may provide a replacement car under their policy terms and conditions or a cash compensation to pay for alternative transport.

What is a No-Claim Discount (NCD)?

If you have not made any claims for a year or more, you are entitled to a No-Claim Discount (NCD). The NCD reduces the policy premium for the following year.

Private car policies		Commercial vehicle and motorcycle policies	
Period of insurance with no claim	Discount on renewal	Period of insurance with no claim	Discount on renewal
1 year	10%	1 year	10%
2 years	20%	2 years	15%
3 years	30%	3 years or longer	20%
4 years	40%		
5 years or longer	50%		

If I make a claim, will I automatically lose my NCD?

Not necessarily.

All insurers in Singapore use a guide called the Barometer of Liability Agreement (BOLA) to determine how much each party is liable in an accident.

The BOLA is designed to speed up claims processing. It does not diminish your right to contest liability under the law.

Under the BOLA:

- Your NCD will not be affected only if your liability is **20% or less** in an accident involving an identified vehicle.
- In all other cases, your NCD may be affected.

Can I insure against the loss of my NCD?

If you have accumulated a 50% NCD, some insurers may allow you to buy protection against the loss of the discount.

Why should I file a claim against my own policy?

If you have a comprehensive policy, your insurer may recommend that you file an own-damage claim, i.e. a claim against your own policy, regardless of which party might be at fault.

If the other party is clearly at fault, and you file an own-damage claim:

- Your insurer will settle your claim as soon as possible, after deducting your excess.
- Your NCD will not necessarily be adjusted.
- If your insurer successfully recovers your claim including your excess from the other party's insurer, your excess will be passed on to you.

The GIA recommends insurers to assist you by filing your 'loss of use' claim to the third-party's insurer as well.

If the other party is not at fault or partly at fault, he, or his insurer might contact your insurer to lodge a claim against your policy anyway. You could, of course, do the same if you feel the other party is at fault. However, bear in mind that under the policy terms, if such a claim turns out to be unsuccessful, or only partly successful, you may not be allowed to then make a claim under your own policy.

DISPUTES

Where can I go to settle disputes with my insurer?

If you feel you have been treated unfairly by your insurer, you should lodge a complaint directly with the insurer, and provide the insurer with your details (name, contact numbers, etc.), the specific nature of your complaint and supporting documents.

The insurer should acknowledge your complaint within 3 business days, and if necessary, request for additional information from you within 7 business days of the date of your complaint.

Depending on the nature of your complaint, the insurer may need more time to attend to it. If so, the insurer should contact you and update you on the progress within 14 business days of your last communication, before proceeding to resolve the problem.

If you have taken these steps and still feel the response is not satisfactory, or if there is no response within the timeframes stated above, you should then appeal to the principal officer of the insurer in writing. You can expect a response to this within 14 business days.

Finally, if you are still dissatisfied after going through these channels, you can contact the Insurance Disputes Resolution Organisation (IDRO). IDRO was set up to provide an affordable, independent channel for resolving insurance disputes involving claims between insureds and insurers of up to S\$100,000 for both life and general insurance. In addition, IDRO also handles motor third-party property damage claims of up to S\$50,000. Its operation is provided for in the General Insurance Code of Practice.

How do I file a claim with IDRO?

You may lodge your complaint/claim in person, by fax, post or e-mail.

The ruling of the mediator or panel is final and binding on the insurer, but not on you. However, if you accept the panel's ruling, this means you have chosen to give up your right to proceed with legal action against the insurer.

IDRO

20 Cross Street #02-01/02
China Court, China Square Central
Singapore 048422
Tel: 63278878
Fax: 6327 8488
E-mail: info@idro.com.sg
Website: www.idro.com.sg

FOR FURTHER INFORMATION

The General Insurance Association of Singapore (GIA)

The GIA is the industry representative body of all general insurers in Singapore. The GIA is happy to answer your questions on motor insurance processes and practices.

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For more detailed information, please visit www.gia.org.sg