

# Own Damage & Accident Reporting FAQ

## **MAKING A MOTOR CLAIM**

With effect from 1st Jun 2008, under the Motor Claims Framework (MCF), Insured is required to report any accident, irrespective of whether it would give rise to a claim at any of our Premium Workshops or our authorised reporting centres with your accident vehicle (whether damaged or not) within 24 hours or by the next working day of the occurrence of the accident.

Any non-compliance of the above may result in a loss of the No Claims Discount upon renewal of the policy and the claim may be prejudiced. The primary purpose of this reporting is to provide Insured version of the accident and does not automatically render liable for the accident.

Insured should decide whether to claim under the Policy or against the third party and if the former shall submit such a claim to HSBC Life with all relevant facts and documents within 14 days of occurrence or discovery of damage.

## **Accident Reporting**

The Insured and driver involved in the accident must report personally at any of our Premium Workshops or our authorised reporting centres. However, if Insured is not available, driver needs to present copy of Insured's Letter of Authorisation.

## **Do bring along the following for the reporting:-**

- (a) Driver's driving license
- (b) Identity card
- (c) Copy of the Insurance Certificate
- (d) Company Stamp (if the vehicle is registered under the name of company)
- (e) Scene Photographs/Video Footage (if any)
- (f) Witness statement (if any)
- (g) Vehicle must be present for photo taking at the time of reporting

## **At the accident scene, what you need to do/take note**

Stay calm and to ensure nobody is injured

\*If injury is involved, call the ambulance and police for assistance. Do not remove your vehicle

If traffic condition is allowed, take photographs of the accident scene (showing the position of all the vehicles)

Exchange particulars with the other drivers involved

Vehicle registration number

Make/Model and colour of the involved vehicle

Insurance company of the involved vehicle

Extent of the damages for the vehicles involved

If towing is required, do contact our Premium Workshop or contact us at +65 6880 4888.

\*Please note towing benefit is only applicable for policies under comprehensive coverage.

\*If your policy does not have the towing benefit, we are able to assist you to arrange for the towing and the wee will have to be borne by you.

### **Claim options**

You may choose to claim under your own policy if it is under comprehensive coverage.

Or

You may file a claim against the third party if they are at fault.

### **Procedures for filing an own damage (OD) claim**

If you wish to file an own damage claim under your policy, you should send your vehicle to any of our Premium Workshops if you are under the HSBC Premium Workshops scheme.

For non-Premium Workshops policies, you may send your vehicle to your preferred workshop.

For Scheme Policy – you have to send your vehicle to the scheme workshop.

The workshop will prepare the repair estimate and submit it us.

Survey will be arranged, and authorization will be given to workshop if the damages are consistent and within the repair limit.

Excess is applicable if you are filing an own damage claim.

NCD is affected if you are filing an Own Damage Claim. However, if there is a recovery aspect, NCD will not be affected unless the claim recovery is unsuccessful, and we reserve our rights to affect it.

### **Procedures for filing a Third party (TP) claim**

If you are filing a TP claim, you may seek assistance from any of our Premium Workshops or any of your preferred workshops.

The workshop will help you to liaise with the third party insurer and :-

Preparing repair estimate

Arranging surveyor (if needed)

After the survey, you may proceed with repair as the survey is on “without prejudice” basis. Settle the cost of repair and workshop will submit your claim against the TP’s insurer.

### **General Query on Motor Claims**

#### **I am not filing Own Damage Claim, do I need to file an accident report?**

Yes, you are required to make an accident report. Besides the MCF requirement, the primary purpose of filing the accident report is to provide us your version of the accident to handle all claims against you (if any).

#### **Must I make a police report for the accident?**

A police report is required for the following scenarios: bodily injury, involvement with a government or foreign-registered vehicle, hit and run, theft, vandalism or if there is damage to third party property.

#### **Where can I make a report?**

You may report at any of our Premium Workshops or our authorised reporting centres.

#### **What is the benefit of using HSBC Life Premium Workshops?**

All repairs carried out at HSBC Life Premium Workshops come with a twelve (12) month warranty. The warranty takes effect once vehicle leaves the workshop and is returned to the policyholder.

#### **What is the quality of the repair at Premium Workshops?**

Policyholders who choose to have their vehicles repaired at any of our Premium Workshops can be assured of quality repairs. These workshops will handle your repairs in a professional manner.

#### **What happens if I am not satisfied with the repair work at Premium Workshops?**

If there are issues arising from repairs to your vehicle or you are not satisfied with the repair quality, please send your vehicle back to the Premium Workshops where the repair had taken place as there is a twelve (12) month warranty on those parts replaced as a result of your accident.

#### **Are they using the original parts?**

Depending on the type of repair, we will either use original parts to repair your vehicle. Under certain circumstances, we may use a combination of original, original equipment manufacturer (OEM) or refurbished parts to repair your vehicle, depending on the type of repair that was recommended by the approved independent surveyor.

## **NCD**

### **How much will my NCD be deducted if I filed a claim?**

Type of Vehicle	Current NCD	NCD after accident
Private car	50%	20%
	40%	10%
	30% & below	0%
Commercial Vehicle	20% & below	0%
MotorCycle	20% & below	0%

If you have filed more than 1 claim in a year, NCD will be reduced to 0%.

### **Accident happens outside Singapore**

You are advised to make a police report in the country where accident happened, e.g. Malaysia. Upon return to Singapore, you are required to do a reporting at any of our Premium Workshops or our authorised reporting centres with a copy of the Malaysia Police report.

### **Towing required outside Singapore (For Motor Claims to Validate)**

Should you be unable to drive your vehicle back to Singapore, you will need to arrange for towing of your vehicle by a Malaysian tow truck to the Singapore Causeway. From there, you will need to liaise with the Premium Workshops of your choice to meet you and take over the towing to the Premium Workshops. From the causeway, the Premium Workshops tow truck will tow your vehicle back to their workshop for reporting.

### **If my third party claim is rejected, can I revert to my own Policy?**

If your Third party is rejected, we are unable to allow you to file a claim under your own Policy. Please quote our 14 days' clause.

When the liability of the accident is unclear, we strongly encourage you to file an own damage claim. After settling the repair cost with your workshop, we will proceed to do a recovery against the insurer liable for the accident if there are grounds supporting that you are not liable for the accident.

For your uninsured losses (Excess and Loss of use) claim against the third party insurer, you may seek assistance from the workshops.

### **Will HSBC Life contest the claim, if I am not liable for the accident?**

We will study the case carefully and if you are not liable towards the accident, we will contest the claim.

### **Will HSBC Life assist me on my excess and loss of use claim?**

Uninsured losses are not in the scope of policy obligations but you may approach your workshop for assistance on your uninsured losses claim.

### **What should I do if I received legal documents from the third party lawyer?**

Please forward these documents to us immediately.

**What should I do if I received Writ of Summon from the third party lawyer?**

You need to forward it to us immediately. You are not supposed to negotiate or reply to them if you are seeking indemnity under the Policy.

**Must I inform HSBC Life if I received a traffic summons from the traffic police on the related accident?**

Please send us a copy of the result for our file record. However, you need to proceed to pay for the traffic fine if you have violated any traffic rules or regulations.

**What is PRI (pre-repair inspection requirement of the Non-injury Motor Accidents (NIMA) Protocol?**

The Protocol requires the claimant to give the other insurer an opportunity to inspect the damage to the vehicle prior the commencement of repairs. The other insurer will have 2 working days to conduct a pre-repair inspection on the damaged vehicle.

**THEFT CLAIM**

You need to make a police report and submit it to us.

**How soon will HSBC Life settle my Theft claim?**

We will only settle the theft claim when we receive the traffic police result. You need to obtain the result from the Traffic Police and forward it to us. Normally, it takes 3 months to complete the investigation.

**How do HSBC Life settle my theft claim?**

We will pay you the market value of your vehicle at the time of loss. The market value refers to the prevailing market value of your vehicle for the same year make and model in similar condition and specification at the time of loss of damage and the values are obtained from various independent sources.

**What if the vehicle is recovered?**

You may withdraw your theft claim in writing to us;

Or

Submit an own damage claim (if the vehicle is recovered with damages) provided your policy is under comprehensive coverage & Theft coverage.

**What if the vehicle is recovered after HSBC Life settled my claim?**

The vehicle belongs to HSBC Life since we have settled the theft claim.

**Constructive Total Loss claim/Total Loss claim**

**How do HSBC Life settle my Constructive Total Loss claim?**

If the repair cost is more than the economical repair limit, we will settle your claim on "Constructive Total Loss" basis. The economical repair limit is based on the prevailing market value at time of loss of damage less PARF & COE rebates.