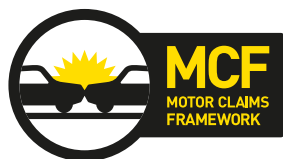

YOUR GUIDE TO THE
**MOTOR CLAIMS
FRAMEWORK**



The Motor Claims Framework (MCF) was set up to provide clear and common procedures for the reporting of motor accidents. The MCF is fully supported by all insurers in Singapore. The MCF provides motorists with an enhanced claims experience and at the same time, helps contain claims costs for insurers.

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. Should you have any questions, feel free to call your insurer for advice, or visit the MCF online at www.gia.org.sg



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

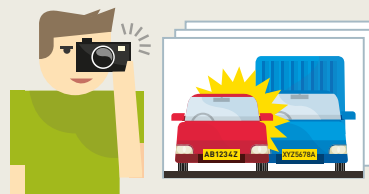
- Name,
- NRIC / FIN,
- Telephone Number,
- Address and
- Insurer.



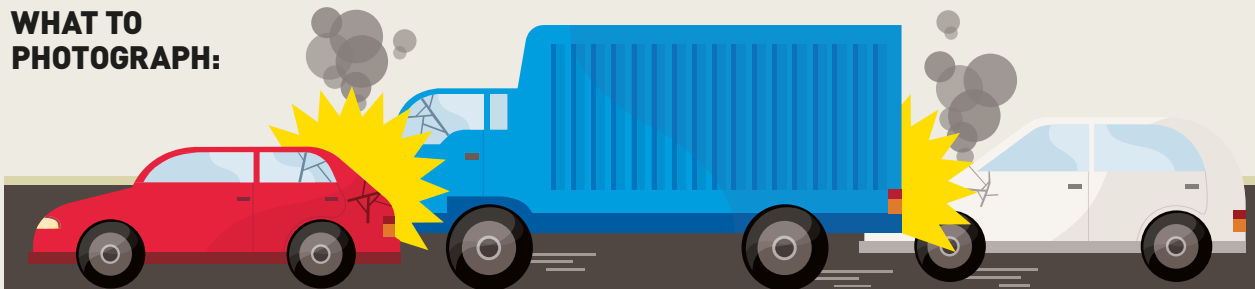
Take note of the **vehicle numbers**.



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**.

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.

CONSEQUENCES FOR FAILURE TO REPORT AN ACCIDENT TO YOUR INSURER

If you fail to report an accident to your insurer within the stipulated time frame of 24 hours of the accident, you may face any of the following consequences:

- Your insurer may repudiate liability because you have breached policy condition for failure to report an accident. You will therefore not be protected under the policy and will have to deal with your own repair costs and any Third Party claims made against you.
- Your No Claims Discount will be docked upon the renewal of your policy.
- Your insurer may also cancel or decline renewal of your policy.

FREQUENTLY ASKED QUESTIONS

1 WHAT IS THE MOTOR CLAIMS FRAMEWORK?

The Motor Claims Framework (MCF) is a 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 within 24 hours or the next working day and to bring their accident vehicle to the insurers' approved reporting centres or workshops.

3 WILL THE MCF APPLY TO ALL MOTOR POLICIES?

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 INSURER 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 will not 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 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.

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

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.

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

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

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

Under special circumstances, this would be permitted with supporting justification.

Please contact your insurer for advice and instructions.

10 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-FILE PROCESS?

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

11 ARE ALL MOTOR INSURERS IN SINGAPORE PART OF THE MCF?

The MCF is an industry initiative and all motor insurers in Singapore support the MCF.

**GENERAL INSURANCE
ASSOCIATION OF SINGAPORE**

T: (65) 6221-8788
F: (65) 6227-2051
E: FEEDBACK@GIA.ORG.SG
WWW.GIA.ORG.SG

UEN: S66SS0020G

