

Frequently Asked Car Insurance Questions

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1. WHO SHOULD I CONTACT IF I'VE BEEN IN A CAR ACCIDENT ABROAD AND NEED TO BE EVACUATED TO SINGAPORE?

If you are abroad please call the following number to reach our customer call center: +65 6880 4888. HSBC Life will arrange for you and your passengers to return to Singapore from the location of where the Accident occurred, typically within 48 hours and arrange for the repatriation of your car. Depending on your location, you will be covered differently so please do give us a call before as soon as possible.

2. WHAT SHOULD I DO IN THE EVENT OF A MOTOR ACCIDENT?

If you get into an accident make sure you stay calm and call an ambulance if anyone is injured. At the scene (if possible):

- Please do not shift your car
- Take photos of all vehicles involved, the photos must show the extent of the damage, injuries (if possible), position of the cars and must be in color. They will later be included in the accident reporting.
- Take down the particulars of all drivers involved and of the injured people (including Name, NRCI/Fin Number, Phone Number, Address & Insurance Company).
- Take down the vehicle numbers
- Call our hotline +65 6880 4888 for further guidance and to be connected with towing services.
- Do not admit liability or make any offer to the third party.

Report & Delivery of Vehicle:

1. Report and bring your vehicle (whether damaged or not) to one of our Premium Workshops/ reporting centers within 24hours or by the next working day. (Please note that if the insured is not available, the driver should present a Letter of Authorisation)
 2. Lodge a police report
- Please make sure to bring your driver's license and your certificate of Insurance

Filing your claim:

- Please go to our website to provide the above documents. On the home page please select 'File a Claim' and follow the instructions to provide the above documents
- Do take note that to seek indemnity under your policy for your vehicle repair (Own Damage claim), the estimates from premium workshop must be sent in to HSBC Life within 14 days from the accident date.

Towing:

3. WHO SHOULD I CONTACT IF I NEED TOWING SERVICES?

- If you are in Singapore: +65 6880 4888 from abroad, we will connect you with towing services.
- You may also contact out Premium Workshops directly

4. MY WINDSCREEN WAS SHATTERED AND I CANNOT DRIVE MY CAR, WILL I BE ABLE TO CLAIM THE TOWING COST?

Yes, if your windscreen was shattered and renders the car unsafe to drive (for example: if there is a spider web-like crack), HSBC Life will reimburse you for towing charges of up to SGD500.

If this happens while you are in Malaysia you may change your windscreen there and claim it if the cost is below SGD300, if the repair costs are above SGD300 the claim will be subject to HSBC Life approval.

Please make sure you take photographs of the damaged and repaired Windscreen and include the original repair bill from the Malaysian Workshop.

5. DO I NEED TO PAY FOR TOWING?

In some cases yes, the table below will give you more details as to the most common scenarios in which you are covered and up to what amount. If you have any questions please feel free to contact us. Please keep in mind that every policy is tailored to each person's need and might differ from the below.

TOWING	Policy starting with 'P'	Policy starting with 'GA'
Amount covered	up to S\$500	up to S\$500
Geographical location covered	Singapore and certain territories around Singapore indicated in your policy wording	in Singapore Only
Transport destination	Transport to the nearest repairer within the country of accident (one trip)	Transport to a Singapore Workshop (one trip)
Other benefits		Paid taxi arrangements for the driver and all passengers to continue their journey to one planned destination within Singapore

REPATRIATION	Policy starting with 'P'	Policies starting with 'GA'
Geographical location covered	Outside Singapore, but within geographical area after an accident or breakdown, provided that such is covered under your policy	Outside Singapore, but within geographical area after an accident, provided that such is covered under your policy
Conditions	Car immobilised for more than 48 hours from time of accident or breakdown	Car unsafe to drive or unable to be driven after an accident
Amount	a) Arrange for appropriate mode of transport for you and your passengers to return to Singapore. S\$200 per person and limited to S\$1,500 in aggregate for any accident during Policy Period. *Extended to cover loss by theft b) To arrange the repatriation of your car to Singapore. Amount: up to S\$1,000 for such.	a) Arrange for appropriate mode of transport for you and your passengers to return to Singapore from location of where accident occurred, typically within 48 hours S\$200 per person, limited to S\$1,500 in aggregate for any accident during Policy Period. * No extension to cover loss by theft b) To arrange the repatriation of your car to Singapore. Amount: up to S\$1,000 for such.
Payment Mode	Reimbursement basis (any/all costs in bringing vehicle back to Singapore, except fines and/ or penalties)	Reimbursement basis (any/all costs in bringing vehicle back to Singapore, except levy, taxes, fines and penalties)

Reporting:

6. WHERE AND HOW CAN I MAKE AN ACCIDENT REPORT? WHAT MUST I BRING ALONG?

The driver and the policy holder are required to proceed to our reporting centre with the Policyholder.

- Bring your accident vehicle (whether damaged or not, whether claiming or not) to one of our Premium Workshops (PW) or reporting centres
 - *For Hyundai, Chevrolet Scheme policyholders, please proceed to your respective Distributor Workshop (for Reporting and Repair) or any of our Premium Workshops (Reporting Only)
- Documents required are:
 1. Driver's driving license,
 2. NRIC(s) of both driver and Policyholder
 3. Certificate of Insurance
 4. For company-registered vehicles, please bring your company stamp to the reporting centre.
 5. Police report (if any)
 6. Witness report (if any)

7. WHAT IF MY ACCIDENT HAPPENED OUTSIDE OF SINGAPORE?

You are advised to make a police report in the country where the accident happened and when you return to Singapore please report your accident at any of our Premium Workshops or authorised reporting centres with a copy of the foreign Police report.

8. WHY DO I NEED TO MAKE AN ACCIDENT REPORT?

By reporting the accident within the stipulated time, you not only enjoy hassle-free and quality-certified repair services as provided under the Motor Claims Framework, you will also avoid potentially higher costs from exaggerated claims.

9. WHAT HAPPENS IF I DID NOT TELL HSBC LIFE ABOUT AN ACCIDENT?

It is always advisable to tell you insurer. If we find out, we will deduct 10% from your NCD premium upon renewal. For example:

Current NCD	NCD after 10% Reduction
50%	40%
40%	30%
30%	20%
20%	10%
10%	0%

If you do wish to lodge a claim later, your claim may not be accepted so please do not hesitate to report any accidents, and if you are not sure report it regardless of the circumstances.

10. DO I NEED TO REPORT ALL ACCIDENTS TO THE POLICE?

Not necessarily, you must report to the police the following types of accidents:

- Death or Injuries where hospitalisation was required
- Non-injury involving a government vehicle/damage to government property
- Non-injury involving a foreign vehicle
- Non-injury involving a pedestrian or cyclist
- Any accident outside of Singapore
- Vandalism, Theft of vehicle, hit and run, parked and found damaged

In the above cases, since the police report is required by the government you will also be asked to submit a copy when you submit your claim with us.

11. IF I AM NOT CLAIMING AGAINST ANYONE OR MY OWN POLICY, DO I STILL HAVE TO REPORT THE ACCIDENT?

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.

12. ARE THERE ANY REPORTING FEES?

No, there are no fees or charge involved in the reporting process.

13. HOW MUCH TIME DO I HAVE TO NOTIFY HSBC LIFE IF I WAS INVOLVED IN AN ACCIDENT? WHAT HAPPENS IF I EXCEED THE TIMEFRAME?

By law, all accidents must be reported to your insurer within 24hours or by the next working day. This is true no matter how trivial or even if there is no visible damage and irrespective of whether you will be making a claim from any insurer or third party.

Call our hotline +65 6880 4888 immediately for emergency assistance and, if needed, a step-by-step guide to submitting a claim. If you exceed the 14 day timeframe to submit your claim, HSBC Life may not cover your damage.

14. SHOULD I STILL MAKE AN ACCIDENT REPORT IF IT HAS BEEN MORE THAN 24HOUR SINCE THE ACCIDENT?

Yes, continue to report even if you are late.

15. WHAT HAPPENS IF I NEED TO CATCH A FLIGHT OR AM OTHERWISE ENGAGED, CAN SOMEONE ELSE REPORT THE ACCIDENT ON MY BEHALF?

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

If you are the Policyholder, you must provide HSBC Life a letter of authorisation with your signature, authorising the person (indicate full name and NRIC/FIN) to report the matter for you.

- If there is a flight to catch, please show your passport stamp and travel itinerary

- If you are hospitalised, show your discharge summary or hospitalisation leave memo from the doctor.

- If your vehicle is confined by the Traffic police due to accident with injuries, wait for the traffic police to discharge vehicle and show the discharge letter as proof.

16. IF I MAKE A REPORT, WILL MY NCD AUTOMATICALLY BE AFFECTED?

No, your NCD will only be affected if you file and Own Damage Claim and we are not able to recover from the other party. In other cases it will not be affected until an official claim has been received. If the accident involves another vehicle and you are found totally not at fault, your NCD will not be affected.

For a private car if you have had an accident your NCD will be affected according to the below table:

Current NCD	NCD after accident
50%	20%
40%	10%
30% and below	0%

Repairing:

17. **WHERE CAN I SEND MY VEHICLE FOR REPAIRS? CAN I SEND IT TO MY PREFERRED WORKSHOP?**

It is preferable to send your vehicle to one of Premium Workshops as they are reliable and we will cover the cost of the repair. Any services or repairs will have a 12 months warranty which takes effect once the vehicle leaves the workshop and is returned to you.

Depending on your policy, you may be allowed to choose your preferred workshop (Flexi Plans). If your policy does not cover for workshops other than Premium Workshops you will be liable for any repair and costs.

If you are under a scheme policy – please send your vehicle to the scheme workshop. The workshop will prepare the repair estimate and submit it to us.

18. **WHAT HAPPENS IF I AM NOT SATISFIED WITH THE REPAIR WORK DONE AT PREMIUM WORKSHOPS?**

If there are issues arising from repairs to your vehicle or if you are not satisfied with the quality of the repair, please send your vehicle back to the workshop where the repair was done within the 12-month warranty period.

19. **HOW WILL THE EXTENT OF MY DAMAGES BE DETERMINED?**

HSBC Life will send an independent surveyor to survey check the damages and produce a report to justify the extent of damages and cost incurred to repair them.

20. **ARE THE PREMIUM WORKSHOPS USING ORIGINAL PARTS?**

Yes, however 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.

Claims

21. **WILL I BE UPDATED ON THE PROCESS OF MY CLAIMS?**

Yes, if you submit a claim with HSBC Life we will keep you updated along the process via SMSs and will contact you in writing should any further investigation be required or a solicitor appointed.

For claims that are lodged by someone else against you, which have been pending for a long time, we conduct periodical reviews. If no updates from the third party have been received in the past 24 months, we will close the file in the interim.

22. **WHAT IS A THIRD PARTY CLAIM?**

A third party claim is when the other party submits a claim against you. Please note that you are still required to file a GIA report (and police report if you were injured) as this will provide us with a document to handle any claims made against you.

23. **WHAT IS AN OD CLAIM (OWN DAMAGE)?**

An own damage claim refers to a claim that you make under your own policy. In this case you will have to pay the usual excess stated in your policy document. Your NCD will also be affected (unless we are able to successfully carry on a claim recovery against the third party).

24. **HOW DO I FILE AN OWN DAMAGE CLAIM?**

If you wish to file an own damage claim under your policy, you should send your vehicle to any of our Premium Workshops (unless your policy states that you may choose your own workshop). The

workshop will prepare the repair estimate and submit to us. A surveyor will be arranged and authorisation will be given to the workshop if the damages are consistent and with the repair limit. Excess is applicable and your NCD will also be affected (unless we are able to successfully carry on a claim recovery against the third party).

25. HOW DO I FILE A THIRD PARTY CLAIM?

If you are making a claim against the other party, you may seek assistance from any of our workshops or any of your preferred workshops. The workshop will help you liaise with the third party insurer and:

- prepare repair estimate
- arrange surveyor (if needed)

After the survey, you may proceed with repair. You must settle the cost of the repair and the workshop will submit your claim against the Third Party's insurer. The workshop may also help you to claim for your excess, Loss of Use for example.

26. IF MY THIRD PARTY CLAIM IS REJECTED, CAN I CLAIM UNDER MY OWN POLICY?

If the grace period has been exceeded, we are unable to let you file a claim under your own Policy. 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. Please note that the grace period is 14 days from date of accident, however for cases in which you have submitted a third party claim through an Workshop the grace period is extended to 30 days from date of accident.

27. I AM NOT SURE WHETHER TO CLAIM AN OWN DAMAGE CLAIM OR A THIRD PARTY CLAIM. WHAT SHOULD I DO?

You may want enquire with our premium workshops or call our customer care hotline +65 6880 4888. For more information please click [here](#).

28. WILL HSBC LIFE CONTEST THE CLAIM I IF AM NOT LIABLE FOR THE ACCIDENT?

We will look at the case carefully and if you are not liable we will contest the claim.

29. WHAT SHOULD I DO IF I CHOOSE TO SETTLE AMICABLY WITH THE THIRD PARTY AFTER AN ACCIDENT?

If you have made a private settlement with the other driver; you will still have to report the accident to your insurance company within 24 hours from time of the accident.

Please document the private agreement in writing and signed by both car owners. If the vehicle is owned by a company, the agreement is to be signed by the company representation, endorsed with the company stamp. Please forward a copy to our claims handler or our Claims Service Team at cst@mail.life.hsbc.com.sg for reference, in case of disputed claims against your policy.

30. WILL I BE INFORMED IF THERE IS A CLAIM AGAINST MYSELF?

Yes, you will receive an acknowledgement if there is a claim against your policy.

31. WHAT SHOULD I DO IF I RECEIVE LEGAL DOCUMENTS FROM A THIRD PARTY LAWYER OR A WRIT OF SUMMONS?

Please email them to cst@mail.life.hsbc.com.sg immediately. You are not supposed to negotiate or reply to them if you are seeking indemnity under the Policy. When you receive a Writ of Summons, he or

she must either satisfy the claim or enter an appearance within 8 days counting the date of service.

32. WHAT SHOULD I DO IF I RECEIVE A POLICE CHARGE AND OR POLICE INVESTIGATION RESULTS?

When you receive a police charge or a police investigation result, please forward the results to us (cst@mail.life.hsbc.com.sg) as soon as you receive them as the documents can affect the outcome of the negotiation and settlement of the accident claim. If you are planning to appeal, or have an ongoing appeal against a Traffic Police offence, please do inform us on the results of the appeal.

33. I HEARD THAT WINDSCREEN CLAIMS ARE DIFFERENT, WHAT IS THE PROCEDURE? IS THERE A DIFFERENCE IN EXCESS?

If you get into an accident and your windscreen is shattered or cracked please make sure you:

1. Submit your claims online or complete the PDF Windscreen Claim form and send it to us with the below documents (where applicable);
2. Notify the police if there is evidence of criminal or malicious act involved including damage found during parking.

Documents required to submit your claim:

- Copy of Insurance Certificate / Cover Note
- Color Photos of Damage
- Color Photos of the repaired windscreen (if self-authorized)
- Original Invoice / Receipt
- Copy of Police Report (if necessary)

Please note that for: Hyundai, Chevrolet Scheme policyholders, you should proceed to your respective distributor workshop (Reporting & Repairs) or our Premium Workshops (Reporting Only)

34. HOW AM I COMPENSATED FOR A THEFT CLAIM?

We will pay you the market value of your vehicle at the time of loss. The market values 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.

35. HOW SOON WILL HSBC LIFE SETTLE MY CAR THEFT CLAIM?

We will settle the theft claim when we receive the Traffic police investigation results. If you did it after reporting the accident at the Workshop please forward it to us yourself at cst@mail.life.hsbc.com.sg. It will usually take 3 months to complete the investigation.

36. WHAT HAPPENS IF THE VEHICLE IS RECOVERED AFTER I HAVE FILED A THEFT CLAIM?

You may withdraw your theft claim in writing to us.

37. WHAT IF THE VEHICLE I HAD DECLARED STOLEN IS RECOVERED AFTER HSBC LIFE SETTLED MY CLAIM?

In that case, the vehicle belongs to HSBC Life since we have settled the claim.

38. HOW AM I COMPENSATED FOR A CONSTRUCTIVE TOTAL LOSS CLAIM?

“Constructive Total Loss” is when the cost of repairing your vehicle is higher than that of a new vehicle. In that case, HSBC Life will pay you the prevailing market value for your vehicle at the time of the accident. The values are obtained from various independent sources.

39. WHAT ARE THE MOST COMMON REASONS FOR WHICH LIABILITIES CAN BE REPUDIATED?

Usually, we will repudiate liabilities for the following reasons:

- Not reporting the accident to HSBC Life
- Driving without a valid license
- Driving under the influence of drugs or alcohol
- Unauthorised driver driving your car

Coverage & Others:

40. AM I INSURED OUTSIDE OF SINGAPORE?

In certain cases yes. Your policy applies to the following geographical area:

- West Malaysia
- The Republic of Singapore (which includes anywhere you can go without having to show your passport at immigration Sentosa, Pulau Ubin etc...)
- Transit by direct sea route across the Straits between Penang and the mainland of West Malaysia
- Direct sea route across the Straits between Changi Point, Singapore and Tanjong Belungkor, Johore Peninsular Thailand (subject to a maximum period of fourteen (14) days for each and every trip).

41. IF I HAVE AN ACCIDENT OUTSIDE OF SINGAPORE BUT REQUIRE MEDICAL ATTENTION AFTER COMING BACK TO SINGAPORE, WILL I BE COVERED?

Yes, you will be covered if your accident happened in your policy coverage area. However this benefit is not applicable to those holding an Essential Plan.

42. WHAT IF DRIVERS OTHER THAN THE MAIN DRIVER(S) ARE IN AN ACCIDENT OUTSIDE OF SINGAPORE, WILL THEY BE COVERED?

Yes, they will if they are in the geographical area covered by your policy. Authorised drivers, will also be covered.

43. WHAT SHOULD I DO IF MY CAR IS STOLEN?

You should immediately report the matter to the police (Malaysian Police if the vehicle is stolen in Malaysia). After which, please bring along a copy of the police report to any of our reporting centers to file a claims notification report.

44. WILL I GET A TEMPORARY REPLACEMENT CAR IF MINE IS BEING REPAIRED?

If you have purchased the Courtesy car Option with your current policy HSBC Life does offer a complimentary car while yours is being repaired.

45. WHAT SHOULD I DO IF MY CAR IS DAMAGED IN AN ARSON ATTACK?

You should immediately report the matter to the police (Malaysian Police if the vehicle is stolen in Malaysia). After which, please bring along a copy of the police report to any of our reporting centers to file a claims notification report.