
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

1

Exchange particulars of involved parties including

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



Take note of the **vehicle numbers**.



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.

2



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

3



OR REPAIR WORKSHOPS.

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



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.

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.

SHOULD YOU FAIL TO REPORT THE ACCIDENT...

Should you fail to report to your insurer with your accident vehicle, you may find yourself in a position of having your claims prejudiced or declined later by insurers. Failure to comply with the new policy condition will be seen as being "in breach" of the policy terms and conditions, i.e. there will be no liability on the part of the insurer.

Any non-compliance of this Policy Condition will result in a loss of your No Claims Discount upon 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-FILING 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**

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SINGAPORE 069546

T: (65) 6221-8788

F: (65) 6227-2051

E: FEEDBACK@GIA.ORG.SG

WWW.GIA.ORG.SG

UEN: S665500206



MCF HOTLINES

ACE INSURANCE LTD	62254211 Mon To Fri (8.30am - 5.30pm)
ALLIANZ INSURANCE CO OF SINGAPORE PTE LTD	63332222
CHARTIS SINGAPORE INSURANCE PTE. LTD.	63386200 (Emergency Towing) 64193000 (Policy And Claims Inquiries) Mon To Fri 9am - 5pm
AVIVA LTD	63332222
AXA INSURANCE SINGAPORE PTE LTD	1800-8804741
CHINA TAIPING INSURANCE (SINGAPORE) PTE LTD	6389-6116 / 6111 Mon To Fri (8.45am - 5.30pm)
DIRECT ASIA INSURANCE (SINGAPORE) PTE LTD	65321818
EQ INSURANCE COMPANY LTD	68448877
ETIQA INSURANCE BHD	64534730
FEDERAL INSURANCE COMPANY	68585151
FIRST CAPITAL INSURANCE LTD	68543466 Mon To Fri (9am - 5.45pm) 68448877 (After Office Hours)
HSBC INSURANCE (SINGAPORE) PTE LTD	63395524
INDIA INTERNATIONAL INSURANCE PTE LTD	68448877
LIBERTY INSURANCE PTE LTD	63380990
LONPAC INSURANCE BHD	64538110, 64534730, 64532235, 64513933, 67556142, 64592552, 67479560, 98312232, 67474422 / 6106, 97472112, 97302017
MSIG INSURANCE (SINGAPORE) PTE LTD	68277660, 68448877
NIPPONKOA INSURANCE CO LTD	67476106, 97189999, 64532235, 90906766, 64538110, 91910047
NTUC INCOME INSURANCE CO-OPERATIVE LTD	67886616, 67881122
OVERSEAS ASSURANCE CORPORATION LTD	62276313
QBE INSURANCE (INTERNATIONAL) LTD	62773264
ROYAL & SUN ALLIANCE INSURANCE PLC	63370911
SHC CAPITAL LTD	68299200, 68299170 Mon To Fri (8.30am - 5.30pm)
SOMPO JAPAN INSURANCE (SINGAPORE) PTE LTD	64538110 (Office Hours Only) 90906766, 90299911, 91910047, 67556142
TENET INSURANCE CO LTD	63330838, 64616555 Mon To Fri (9am - 5pm)
TOKIO MARINE INSURANCE SINGAPORE LTD	68448877
UNITED OVERSEAS INSURANCE LTD	64909318 (Office Hours Only), 64538110 (For Emergency Towing Only After Office Hours)
ZURICH INSURANCE COMPANY (SINGAPORE BRANCH)	64538686, 67479560 / 67435344 / 68582126, 63455884, 64555884, 64513933, 63161131 / 1151, 63628523

General Insurance Association of Singapore

180 Cecil Street, #07-02 Bangkok Bank Building, Singapore 069546
Tel: 6221 8788/9 Fax: 6227 2051



How to Claim against Foreign Motorist

The General Insurance Association of Singapore (GIA) would advise motorists to claim against their own policies, if they have a comprehensive policy, in instances of accidents with foreign motorists in either Singapore or Malaysia. This would save them the inconvenience of making a claim against motorists from another country.

However, if motorists wish to make a third-party motor claim against insurers in Malaysia, motorists are advised to seek recourse directly with the insurer concerned by submitting the following documents:

The claimant's vehicle registration card (photocopy);
Certificate of Insurance, cover note or policy schedule (photocopy);
Identity card (photocopy);
police report;
a police sketch plan and key (if available);
result of police investigation (if available); and
proof of losses incurred

In addition, an adjuster's report with original photographs, a repair bill and proof of payment, a rental-car bill (if the car was rented) and proof of payment and bills and receipt for other expenses incurred.

Registered post should be used when sending any original document.

If the action taken by a claimant against the motorist in Malaysia is unsuccessful after all avenues have been exhausted, the claimant can approach GIA's Malaysian counterpart, Persatuan Insuran Am Malaysia (PIAM) or GIA at the following address:

Persatuan Insuran Am Malaysia (PIAM)
3rd Floor, Wisma Piam
150 Jalan Tun Sambanthan
50470 Kuala Lumpur
Malaysia
Tel No: 03-2274 7399
Fax No: 03-2274 5910

General Insurance Association of Singapore
180 Cecil Street #07-02
Bangkok Bank Building
Singapore 069546
Tel No: (65) 62218788
Fax No: (65) 62272051

The PIAM and GIA will assist only after evidence is produced that all necessary actions have been taken to pursue the matter.


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MOTOR

HOW TO MEDIATE YOUR CLAIMS?

1) 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 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 unsatisfied after going through these channels, you can contact the Financial Industry Disputes Resolution Centre Ltd (FIDReC). FIDReC 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, FIDReC 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.

2) How do I file a claim with FIDReC?

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

Filing a claim and having a Case Manager review your claim is free of charge. If a Case Manager takes your claim up with the insurer concerned and is unable to facilitate a resolution, you can then refer your claim to an FIDReC mediator or panel of mediators depending on the size of the claim. If you choose to do so, you need to pay a nominal administrative fee of S\$50.

The ruling of the mediator or panel is final and binding on the insurer, but not on you. If you are not happy with the ruling, you are free to reject it and pursue a settlement through mediation, arbitration or legal proceedings. 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.

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ASSOCIATION OF
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