SOMPO

Sompo Insurance Singapore Pte. Ltd.

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Co. Reg. No.: 198905490E | GST Reg. No.: M200903196

Steps to follow when submitting a Liability claim for consideration

- You can access our website at www.sompo.com.sg to download a copy of our claim form. Simply click on the 'Claims' tab and select the appropriate option.
- Alternatively, you can notify the Company at our offices, through your agent or broker or via email at claimsreport@sompo.com.sg and request a claim form to be posted to you.
- Complete the claim form as accurately as you can and return the form to us *within the stipulated time frames* stated in your policy conditions. **Please note that submission of the claim form will be treated as your making a claim under your policy.**
- Take all reasonable steps to minimize the extent of loss or damage. If possible, take photographs to show the extent of damages.
- Do not dispose of, repair, reinstate, alter or in any way interfere with the damaged items or the evidence as to the cause of loss or damage, except with our consent or that of our appointed loss adjusters.
- If a criminal act such as fraud, bodily assault, theft, robbery or fidelity is involved, please make a police report. A copy of the police report must be extended to us.
- Record the particulars of the witnesses (if any).
- Retain and submit all original invoices, bills and any other documents to substantiate your claim.
- We may appoint service providers when necessary to conduct an investigation into the occurrence. Should we do so, we will keep you informed of our appointed service provider's details. Please co-operate fully with the adjuster or investigator and provide all necessary information in a timely manner to ensure that we may respond to you as soon as possible.

Notification

You should always notify the Company of a claim as soon as possible and in any event within the notification period stated in the policy documents.

- Failure to do so may prejudice our position on liability and/or recovery prospects and deny the Company the opportunity to investigate the matter early.
- Timely notification will enable the Company to take whatever action as is necessary to mitigate the loss and/or achieve an amicable settlement. Early settlement of a claim will result in cost savings for all parties.
- You should co-operate and ensure the co-operation of your employees with the Company in our investigation process.

Non or late reporting of claims, failure to pass documents from third parties to the Company or non co-operation may prejudice our position. Should this happen, the Company may reserve our rights and decline to consider your claim.

Claims from Third Parties

- Do not admit liability or sign any promissory note agreeing to pay for damages.
- All documents received from third parties must be forwarded, unanswered, to Sompo immediately.
- What should you do if you do receive a third party letter or Writ of Summons?
  The facts & circumstances surrounding an accident will vary from case to case and we will need to evaluate each case on its own merits. You must therefore notify the Claims Department immediately upon receiving such documents so that we are able to advise you accordingly. Any delay on your part may prejudice your claim. Please contact the Claims Department immediately for advice.

What documents do I need to submit?

This will vary from case to case and will also depend on the type of claim, but common documents to be submitted as applicable include:

- Fully completed claim form and/or police report if applicable
- Original repair quotations and/or purchase invoices
- Any original receipts to evidence payment
- Any other documents to substantiate your claim
- Any documents received from third parties

Important Notice

If you have made any false or fraudulent statements or suppressed concealed or falsely stated any material fact whatsoever, your claim may be refused.