



Commercial Motor Insurance Claims Procedure

What you should do in a traffic accident

1. Check whether others are in need of assistance. If any of the parties are injured, please call the police and do not move the vehicle. If nobody is injured, stay calm and move your vehicle to the side of the road or somewhere safe.
2. Exchange particulars with the other party including name, NRIC number and insurer. Alternatively, take down the car registration number of the party involved. Where possible, take photographs of the position and damages of the vehicles.
3. Take note of the number of passengers in the third party vehicle(s) and observe if anyone has sustained injuries. Where possible, take photographs of the position and damages of the vehicles especially if the third party vehicle(s) is/are unable to wait for our appointed service provider to arrive.
4. Report to any one of our authorised Accident Reporting Centres with your vehicle within 24 hours or on the next working day. Our Accident Reporting Centre will assist you to e-file your report and take photographs of your vehicle. Please take note that this is compulsory regardless of whether there is any damage to your vehicle or if you are making a claim under your own policy.
5. **Please take note that your NCD will be deducted if you are late in reporting the accident. Breach of the 24 hours reporting condition will also mean that your claim may be rejected by Sompo.**
6. Accept only towing services provided by our authorised service providers to be assured of maximum benefits.
7. Do not admit liability or sign any promissory note agreeing to pay for damages.
8. A police report is required if :
 - a) Any of the parties are injured
 - b) Accident involves government vehicles or property
 - c) Accident involves foreign vehicles
 - d) Accident involves pedestrians or cyclist
 - e) Accident is a hit and run

A copy of the police report must be submitted to Sompo.

Making a claim

1. Bring your vehicle to any one of our authorised Accident Reporting Centres within 24 hours after the accident or on the next working day to report the accident and for a photographic record of the damages to be done.
2. You may contact any one of our authorised ExcelDrive Workshops (EDWS) directly or our Contact Centre at **6461 6555** for towing assistance. Please take note that our Contact Centre Hotline will be redirected to our emergency towing service provider after office hours. The maximum towing fee payable under the comprehensive coverage plan is \$300.
3. Tow charges are not claimable under the third party, fire and theft, and third party only policies. You will need to bear the tow charges on your own account.
4. Upon receiving the accident report, photographs and quotation for repair, our appointed surveyor will survey the insured vehicle (if necessary) and authorisation for repair will be given if the claim is in order. Please note that you will need to obtain Sompo's authorisation for any repairs exceeding \$300. Should you fail to obtain authorisation, you will not be able to receive the indemnity under your policy should you subsequently decide to claim the repair cost as an Own Damage claim.
5. Should there be any excess applicable under your policy, please settle the payment directly with the workshop.
6. **Your claim must be submitted to Sompo within 14 days of occurrence or discovery of damage. Failure to do so may result in the company rejecting your claim.**

A full list of our authorised ExcelDrive Workshops and Accident Reporting Centres can be obtained from our Contact Centre at 6461 6555 or website , <https://www.sompo.com.sg/docs/default-source/default-document-library/list-of-exceldrive-workshops-and-accident-reporting-centers.pdf>.



Making a third party insurance claim

1. If liability is clearly not in your favour, we would advise you to make an Own Damage claim under your policy.
2. If liability is clearly in your favour, you may write to the third party insurer quantifying your claims. Common documents to submit include :
 - a) Policyholder's accident report issued by General Insurance Association of Singapore (GIA)
 - b) Survey report including original photographs
 - c) Final repair bill
 - d) Rental bill or taxi receipts, if any
 - e) Any receipts to evidence payment
3. Policyholder should contact the third party's insurer to survey his damaged vehicle.
4. You should notify Sompo of your intention to claim against the third party and request Sompo to survey your vehicle for record purposes. Should you wish to claim the repair cost from your own insurance policy, please submit your claim to Sompo within **14 days** of occurrence or discovery of damage.
5. Our EDWS can assist you in making a third party claim if liability is clearly in your favour and the repair is handled by them.

FREQUENTLY ASKED QUESTIONS

- Q1. If I am making a third party claim, do I have to pay for the repair cost first? Do I have to submit the claim personally?**
- Ans. Yes, most workshops will require the owner to pay the repair cost upon collection of the vehicle. However, alternative payment arrangement can be negotiated between the car owner and the workshop. Our EDWS can assist you in making third party claims if the repair is handled by them.
- Q2. What should I do when I receive a traffic summons or Writ of Summons?**
- Ans. The facts and 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 Sompo Claims Division via our Contact Centre at 6461 6555 immediately upon receiving such documents so that we are able to advise you accordingly. Any delay on your part may prejudice your claim.

Important Note : This document is not a contract of insurance. Please refer to your policy for the specific terms, conditions and exclusions.