

Private Car 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 by an additional 10% 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.
7. Do not admit liability or sign any promissory note agreeing to pay for damages if you are making a claim and / or expecting a third party claim against your policy.
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. If you have opted for our mobile reporting service, please proceed to any of our Authorised Workshop and request them to help submit the claim.
2. You may contact any one of our Authorised Workshop directly or our Contact Centre at **6461 6555** for advice on claim procedures or towing assistance. The maximum towing fee payable under the comprehensive coverage plan is \$300.
3. For third party, fire and theft, and third party only policies, you may contact any one of our Authorised Workshop 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. Towing charges are not claimable under 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 Workshops and Accident Reporting Centres can be obtained from our Contact Centre at 64616555 or [website](#).

Making a third party insurance claim

1. If liability is clearly not in your favour, we would advise you to submit 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 GIA accident report
 - 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. You should contact the third party's insurer to survey your damaged vehicle.
4. You should notify Sompo of your intention to claim against the third party. 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 Authorised Workshop 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 Authorised Workshop can assist you in making third party claims if the repair is handled by them.

Q2. What should I do if I am involved in a motor accident in Malaysia?

Ans. You have to lodge a police report in Malaysia and have the vehicle tow back to Singapore for repair. For towing assistance, please refer to **points 2 & 3 under 'Making a claim'** for information.

Please be advised that it may take a longer time to arrange for a tow service from Malaysia as it will depend on the location that the accident has occurred in. The nearest Malaysian towing service in the state at which the accident has occurred will tow the vehicle to the Causeway and handover the vehicle to the Singapore towing service for towing to the Authorised Workshop premise.

Q3. What should I do when I receive a traffic summons or Writ of Summons / Originating Claim?

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.

FEEDBACK

Sompo's philosophy and practice has always been to provide you with quality products, good customer service, prompt and equitable settlement for claims by giving you immediate access to people who can help you to resolve any issue quickly.

However, if you are not satisfied with:

- a) Our products
- b) Our services
- c) The services of our agents, loss adjusters or investigators
- d) Our decision on your claim

write to us with your details (name, contact numbers, etc.), the nature of your feedback and supporting documents to:

Chief Executive Officer
Sompo Insurance Singapore Pte. Ltd.
50 Raffles Place
#03-03 Singapore Land Tower
Singapore 048623

You may also visit our website at www.sompo.com.sg to send in your feedback via our electronic feedback form. We will provide an acknowledgement to your feedback **within 3 working days**.

In some instances, we will be able to resolve your feedback on our first contact with you. However, if we must undertake investigation to secure additional information to enable us to make an informed decision, we will request for such information **within 7 working days** from the date of your feedback. You may also supply to us any additional information in support of your reasons for the dispute at any time during the Internal Disputes Resolution (IDR) process. Sompo will keep you update on the progress during the course of the investigation.

You will be advised in writing of our final decision **no more than 14 working days** after we have received all the relevant information. Our IDR service is provided to our policyholders at no cost.

If you are **an individual or sole proprietor** and disagree with our decision, your complaint can be reviewed through the financial industry's Financial Industry Disputes Resolution Center Ltd (FIDReC). This is an independent and impartial party set up to encourage and assist in the resolution of disputes between consumers and financial institutions in an amicable and fair manner.

Financial Industry Disputes Resolution Center Ltd (FIDReC)

36 Robinson Road

#15-01, City House

Singapore 068877

Tel: 6327 8878 | Fax: 6327 8488 | Website: <https://www.fidrec.com.sg/>

FIDReC provides:

- an affordable and accessible one-stop avenue for consumers to resolve their disputes with financial institutions
- an affordable avenue for people who do not have the resources to go to court, or do not wish to pay hefty legal fees.

The ruling of FIDReC is final and binding on the insurance company, but not for the insureds. If you disagree with the ruling, you are free to reject the ruling and pursue legal proceedings, mediation or arbitration as provided in most policies.

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