

## What do I do after an accident? – Private Car

### What do I do at the scene when I meet with an accident

- ◆ Check whether others are in need of assistance. Stay calm and don't get angry. Move to the side of the road or somewhere safe.
- ↓ You should exchange particulars with the other parties including name, NRIC number and insurer or at least take down the car registration number of the parties involved. If possible, take photographs of the position and damages of the vehicles. We are able to accept MMS pictures so you can use the camera function in your handphone to take the pictures if necessary.
- ↓ You must present yourself and your vehicle at an authorised service provider within 24 hours or the next working day – they will help you to e-file your report and to take photographs of your vehicle. You must do so regardless of whether there is any damage to your vehicle or whether you are making a claim under your own policy. **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 not be entertained by the Company.**
- ↓ If you have MMS pictures, you can send these to a designated number 97112758. Please ensure that you type in '<vehicle number>, <date of accident>' so that your pictures can be matched to your report.
- ↓ Accept only towing services provided by our authorised service providers to be assured of maximum benefits.
- ↓ If your vehicle can be driven, report to the authorized service provider nearest you within 24 hours or the next working day for an initial verification to be completed. The verification process will include accident reporting as well as a photographic recording of the damages sustained by your vehicle.
- ↓ Do not admit liability or sign any promissory note agreeing to pay for damages.
- ↓ If there are persons injured, please call the police and do not remove the vehicle.

### Where can I file the accident report

If nobody is injured :

- ◆ At any of our authorized service providers within 24 hours after occurrence.

A police report is required if:

- ◆ Any of the parties are injured
- ◆ Accident involves government vehicles or property
- ◆ Accident involves foreign vehicles
- ◆ Accident involves pedestrians or cyclist
- ◆ Accident is a hit and run accident

A copy of the police report must be forwarded to the Company.

### How do I make an Own Damage claim?

- ◆ Bring your vehicle within 24 hours or the next working day to an authorized service provider to report the accident and for a photographic record of the damages to be completed.
- ◆ **Comprehensive Cover Policies**  
You can contact our TenetAssist hotline at 6333 0838 for advice on claim procedures or towing assistance if you have a Comprehensive cover policy. The maximum towing fee payable under the comprehensive policy is \$300.00.
- ◆ **Third Party Fire & Theft and Third Party Only Policies**  
If you do not have a Comprehensive cover policy, you can contact our authorized workshops directly for towing assistance, alternatively, you may call our Office Hotline number 6461 6555 for assistance – *after office hours this is an emergency towing service only.*  
Please note that towing charges are not payable under third party fire and theft and third party only policies – you will have to bear the towing fee.
- ↓ Once we receive the accident report, the photographs and the 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.
- ↓ You have to pay the excess applicable under your policy to the workshop.
- ↓ **You should submit your claim to the Company within 14 days of occurrence or discovery of damage otherwise the Company may reserve our rights and decline to consider your claim.**

Remember, to ensure that you are able to receive indemnity under your policy you should:

- ◆ Report to an authorized center for e-filing and an initial verification to be completed within 24 hours or the next working day
- ◆ Submit your claim within 14 days if you wish to claim for own damage

- ◆ Obtain our authorisation for any repairs exceeding \$300

The full list of all Accident Reporting Centers and ExcelDrive Workshops is found on our website at [www.tenetinsurance.com](http://www.tenetinsurance.com). You can also direct dial to the workshop of your choice at our hotline 6461 6555.

### **How do I submit a Third Party claim against the insurer of the third party vehicle?**

If liability is not clearly in your favor, we would advise you to make an Own Damage claim under your policy. Otherwise you may proceed as follows:

- ◆ Write to the third party insurer quantifying your claims. Common documents to be submitted include:
  - Policyholder's GIA accident report
  - Survey report including original photographs
  - Final repair bill
  - Rental bill or taxi receipts if any
  - Any receipts to evidence payment
- ◆ Policyholders should contact the Third Party's insurer to survey his damaged vehicle.
- ◆ You should notify the Company of your intention to claim against the third party and request the Company to survey your vehicle for record purposes. Policy terms require our authorisation for any repairs exceeding \$300.00. Failure to do so will mean that you will not receive indemnity under your policy if you decide to claim the repair cost as an Own Damage claim subsequently.
- ◆ If you do decide that you wish to claim the repair cost as an Own Damage claim you must submit your claim to the Company within **14 days** of occurrence or discovery of damage.
- ◆ Our ExcelDrive workshops can assist you in making a third party claim if they repair your damaged vehicle.

### **Frequently Asked Questions**

- 1) **If I am making a Third Party claim, do I have to pay for the repair cost from my own pocket first? Do I have to submit the claim personally?**

- ◆ 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 repairer.
- ◆ Our ExcelDrive workshops can assist you in submitting Third Party claims if the repairs are handled by them.

### **2) What do I do if I am involved in a motor accident in Malaysia?**

- ◆ You have to lodge a police report in Malaysia. It is advisable to tow the vehicle back to Singapore for repairs.
- ◆ **Comprehensive Cover Policies**

If your vehicle cannot be driven, you can contact our TenetAssist hotline at 6333 0838 for towing assistance. The maximum towing fee payable under the comprehensive policy is \$300.00.

- ◆ **Third Party Fire & Theft and Third Party Only Policies**

If you do not have a Comprehensive cover policy, you can contact our authorized workshops directly for towing assistance – you can obtain the contact numbers from the accompanying insert. Alternatively, you may call our Office Hotline number (65)6461 6555 for assistance – *after office hours this is an emergency towing service only.*

Please note that towing charges are not payable under third party fire and theft and third party only policies – you will have to bear the towing fee.

- ◆ Please be advised that it may take a longer time to arrange for a towing service from Malaysia as it will depend on the location that the accident has occurred in. The provider will contact the nearest towing service in the state at which the accident has occurred – the Malaysian towing service will tow the vehicle to the Causeway and hand the vehicle over to the Singapore towing service for tow to the ExcelDrive workshop premises.

### **3) What do I do when I receive a traffic summons 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 Claim Department immediately for advice.