

FAQ - AutoWise

1. What are the available types of AutoWise motor insurance plans?

You can choose from four AutoWise plans:

- a) Comprehensive Authorised Workshop
- b) Comprehensive Any Workshop
- c) Third Party Fire & Theft
- d) Third Party only

2. Which plan type can I purchase?

Most vehicle owners prefer to take a comprehensive policy to cover liability to third parties and repair damage to own vehicle caused by accidents, fire, flood and theft to the vehicle. However, your choice of plan may depend on the age of your vehicle.

Currently, all comprehensive plans are available only to vehicles of 10 years or less only. This age is determined by deducting the 'Year of Insurance' against the 'Year of Manufacture' of the vehicle.

3. Why buy AutoWise Comprehensive Authorised Workshop plan?

Subject to the age of the vehicle and his eligibility, you can enjoy a lower insurance premium, preferred excess waiver and quality accident repairs when repairs at the time of accident are done in a GEG-approved auto repair facility.

4. Can I repair my damage vehicle at any workshop?

It depends on which plan you have:

- a) AutoWise Comprehensive Authorised Workshop: you must send your damaged vehicle for repair at any of GEG's authorised motor workshops.
- b) AutoWise Comprehensive Any Workshop: you may send your damaged vehicle for repair at your preferred workshop, including the authorised dealer which you bought your vehicle from.
- c) AutoWise Third Party Fire and Theft: you will only be covered for damages caused by fire or theft during the period of insurance. It also covers your liability to third parties in terms of bodily and property injuries.
- d) AutoWise Third Party only: This plan will cover your legal liability against death or bodily injuries and damage to property of third parties only.

5. Can I apply AutoWise to insure my commercial vehicle?

No, AutoWise is only applicable to private motor vehicles.

6. Are all private motor vehicles eligible to apply for AutoWise?

Normally, all private motor vehicles are eligible. However, there may be instances where we may need to underwrite the vehicle on a special basis due to make and model, engine capacity, special modifications and claims history.

7. Who can apply for AutoWise?

You can apply for this scheme if you have not insured your private motor vehicle with GEG for the past 12 months.

8. What is 'excess'?

Excess is the first amount of the claim that you (the Insured) must pay. For example, if you have an excess of S\$300 and the total repair cost is S\$2,000: you will have to pay S\$300 and the insurer will bear the remaining cost of S\$1,700.

9. What are the conditions for Waiver of Standard Excess in the event of an Own Damage claim?

Policy with 30% NCD and below : 50% waived or S\$500, whichever is lower
 Policy with 40% or 50% NCD : 100% waived or S\$500, whichever is lower

Waiver of Standard Excess applies:

- To the first own damage claim of the current period of insurance;
- To Insured & Named Drivers only;
- As shown based on Insured’s NCD entitlement at the time of accident.

10. What is NCD? How will it affect my premiums?

NCD or “No Claims Discount” is used to lower the policy premium. For every policy year that you make zero claims, your NCD increases 10% each year, up to the maximum of 50%. NCD is recognised by all insurers across the industry.

11. If I make a claim, will I automatically lose my NCD?

Not necessarily, as this depends on your liability in an accident. Insurers use a guide called the “Barometer of Liability Agreement” (BOLA) to determine the liability of the involved parties in an accident. Your NCD will not be affected if your liability is 20% or less. However, your NCD will be affected if your liability for the accident is more than 20%. Please refer to the below table:

Current No Claim Discount	No Claim Discount after Accident	
	1 claim	2 claims and above
50%	20%	0%
40%	10%	0%
10% to 30%	0%	0%

12. Does my NCD apply to me, or to my vehicle?

Your NCD applies to you and not the vehicle. If you sell your current vehicle and buy a new one, you can use the existing NCD for your motor insurance on the new vehicle. However, if you own more than one vehicle, you will have different NCDs for each vehicle.

13. Can I insure against the loss of my NCD?

Yes, as long as you have NCD of 50%. This is an optional benefit called “NCD Protector” with an additional premium to be paid. The benefit will protect your NCD against the first claim during the Period of Insurance. However, your NCD will be affected if you have more than one claim during the Period of Insurance. Please refer to the table below:

No. of claim(s) made during the Period of Insurance	NCD entitlement upon renewal of your Policy
One	50%
Two	20%
Three or more	0%

Please note that this NCD Protector benefit is not transferable to another insurer and does not guarantee renewal or non-cancellation of your policy by GEG.

14. How do I make a motor claim?

In the event of a motor accident or claim, please call our **24-hour hotline at (+65) 6535 0511** immediately and preferably from the scene of accident, but no later than 24 hours following the accident, for accident reporting advice and towing assistance. You can also proceed immediately, but no later than 24 hours after the accident, to any of the Accident Reporting Centres to file a mandatory accident report.

Please note that the 24-hour reporting requirement is mandatory. Failure to do so allow GEG to:

- a) Apply a penalty against your NCD entitlement and
- b) Reject policy liability indemnifying you for the damage repair to your vehicle, as well as for your liability to damage caused to Third Party property and/or injury.

For your convenience and peace of mind, we strongly recommend you leave your accident-damaged vehicle with the Accident Reporting Centre for repairs as they are also our Authorised Workshops. You will enjoy policy excess waiver (conditions apply) for Own Damage repair, and if you were assessed to be not at fault, the Authorised Workshop will repair the vehicle and help you formulate a Third Party claim against the responsible Third Party Singapore-registered vehicle insurer. This way, your NCD will not be affected and the repairs done will automatically come with a six-month warranty.

The Authorised Workshop will be unable to assist if the responsible Third Party is a Malaysian-registered vehicle insured with a Malaysian-based insurer. Under this circumstance, if you choose to claim against the Malaysian-registered vehicle driver, you will need to seek recourse directly with the Malaysian-based insurer concerned by submitting the following documents:

- a) A copy of your vehicle registration card.
- b) A copy of the Certificate of Insurance, Cover Note, or the Policy Schedule.
- c) A copy of your Identity Card (both front and back) or Passport.
- d) A copy of the police report, police sketch plan with keys (if any), and the police investigations result (if any).
- e) Proof of losses incurred best shown by photographs taken at the scene of accident. Photographs must clearly show the Malaysian-registered vehicle license registration number, your vehicle license registration number, and post-accident vehicles' positions and damage conditions.
- f) A copy of your vehicle damage assessment report with photographs, your repairer invoice and receipt, and your replacement car rental bill and receipt (if any).

Please use registered post when mailing original documents. If your claim against the Malaysian-registered vehicle insurer is unsuccessful, you may appeal to either of the following for advice or assistance:

Singapore

General Insurance Association of Singapore

112 Robinson Road
#05-03
Singapore 068902

Tel: (+65) 6221 8788
Fax: (+65) 6227 2051

Malaysia

Persatuan Insuran Am Malaysia

3rd Floor, Wisma Piam
150 Jalan Tun Sambanthan
50470 Kuala Lumpur
Malaysia

Tel: (+60) 203 274 7399
Fax: (+60) 203 274 5910

For windscreen damage claims only, please proceed directly to one of the Authorised Workshops. The Authorised Workshop will assist you in filing the necessary claim form and then to either repair the damage or replace the windscreen.

15. Which are the Authorised Workshops of GEG?

24 Hours Motor Accident Helpline at 6535 0511

List of Authorised Accident Reporting Centres & Repair Workshops

Name of Workshop	Address	Telephone	Location	Specializations
Ah Lim Motor Company	10 Ang Mo Kio Industrial Park 2A #01-09 AMK Autopoint (568047)	6483 1244	Central	Private Vehicle. Heavy & Light Commercial Vehicle
ComfortDelgro Engineering Pte Ltd	383 Sin Ming Drive (575717)	6553 1111	Central	Private Vehicle. Light Commercial Vehicle
	320 Ubi Road 3 (408649)		East	Private Vehicle. Heavy & Light Commercial Vehicle
	45 Pandan Road (609286)		West	Private Vehicle. Heavy & Light Commercial Vehicle
	59 Loyang Drive (508969)		East	Private Vehicle. Light Commercial Vehicle
	205 Braddell Road (579701)		Central	Private Vehicle. Heavy & Light Commercial Vehicle
	7 Sungei Kadut Way (728791)		North	Private Vehicle. Light Commercial Vehicle
Falcon-Air Services Pte Ltd	176 Sin Ming Drive #01-06 Sin Ming AutoCare (575721)	6458 0880	Central	Private Vehicle. Light Commercial Vehicle
	Blk 9006 Tampines St 93 #01-200 (528840)	6789 7997	East	Private Vehicle. Heavy & Light Commercial Vehicle

	8 Pandan Loop (Blk 1/Blk K) (128226)	6779 5665	West	Private Vehicle. Heavy & Light Commercial Vehicle
Hua Hong Pte Ltd	25D Sungei Kadut St 1 (729332)	6661 9688	North	Private Vehicle, Heavy & Light Commercial Vehicle
K. Kim Hin Auto Pte Ltd	160 Sin Ming Drive #02-20 Sin Ming Autocity (575722)	6452 7018	Central	Private Vehicle. Light Commercial Vehicle
Kan Fook Sing Motor Workshop	61 Defu Lane 12 (539147)	6747 9560	East	Private Vehicle. Heavy & Light Commercial Vehicle
	1 Kaki Bukit Ave 6 #01-108 AutoBay @ Kaki Bukit (417883)	6743 5344	East	Private Vehicle. Light Commercial Vehicle
Lai Huat (Meng Kee) Motor Pte Ltd	160 Sin Ming Drive #04-01 / #04-02 and #07-03 Sin Ming Autocity (575722)	6453 8110	Central	Private Vehicle. Light Commercial Vehicle
MOVA Automotive Pte Ltd	Blk 1008 Bukit Merah Lane 3 #01- 04/06/08 (159722)	6272 3892	West	Private Vehicle, Heavy & Light Commercial Vehicle
S & H Motor Pte Ltd	160 Sin Ming Drive #07-02 Sin Ming Autocity (575722)	6453 4730	Central	Private Vehicle. Light Commercial Vehicle
Wah Hong Motors & Credit Pte Ltd	38 Toh Guan Road East #01-57 Enterprise Hub (608581)	6515 5989	West	Private Vehicle. Heavy & Light Commercial Vehicle
Yew Hock Motor	Blk 9006 Tampines St 93 #01-210 (528840)	6747 2384	East	Private Vehicle. Heavy & Light Commercial Vehicle

Authorized Motor Accident Reporting Centre/Workshops – V1.0July2017

16. Who should I contact if I want to know more about AutoWise or get a quotation?

For more enquiries or to get a quotation:

- Call us at (+65) 6248 2888 (weekdays from 9am to 5.30pm); or
- Visit us online: www.ocbc.com/car

17. How do I collect the policy contract?

All policy documents will be mailed to you directly at the mailing address indicated in your application form.

18. How will I be notified of the renewal of my motor insurance policy?

A renewal notice will be sent to you approximately two months before your policy expires.

19. How will my road tax be renewed?

You can renew your road tax via:

- a) www.onemotoring.com.sg, or
- b) Any AXS machine, or
- c) Any Singapore Post Office.

20. Do I need to inform my insurers if I change my vehicle parts/modify my vehicle not according to vehicle specifications?

Yes, changes or modification to your vehicle from its original manufacturer's standard specification will impact your insurance coverage. Please inform us for any changes or modification to your vehicle.