

Frequently Asked Questions – SmartDrive

SmartDrive Private

1. [Can I transfer my No Claim Discount \(NCD\) to another insurer?](#)
No, NCD protection will be specific to the existing insurer only and cannot be transferred to another insurer.
2. [What is the additional excess for SmartDrive policy?](#)
The additional excess as follows:
 - a. Unnamed Driver
 - i. Additional excess of S\$5,000 will be charged for young and inexperienced driver of 26 years and below or less than 1 year driving experience
 - ii. Additional excess of S\$500 will be charged for unnamed driver above 26 years old
 - b. Named Driver
 - i. Additional excess of S\$500 will be charged for young and inexperienced driver of 26 years old and below
3. [Will my excess be waived if I go to AXA's authorized workshop even though I did not opt for the authorized workshop scheme?](#)
Yes. The excess will be waived as follows:
 - a. Full waiver of excess if your NCD is 50%
 - b. Your excess will be reduced by half if your NCD is 40% and below
4. [Do I have to reinstate my windscreen cover after a windscreen claim?](#)
No. Windscreen cover is unlimited and will be reinstated automatically.
5. [My son has just obtained his driving license. Do I have to inform AXA Insurance?](#)
You need not inform us as long as he is driving your car with your permission and possess a valid driving license but in the event of a claim, an additional excess of \$5,000/- in addition to the basic excess will be applicable (inexperienced driver). You may choose to name your son as a named driver once he has completed his 1 year probationary license. An additional premium will be chargeable with an additional excess of \$500/-.
6. [I have overseas friends and relatives coming to Singapore very often. Can they drive my car?](#)
You can check with the Traffic Police with regards to regulations for foreign driver. An additional excess of \$5,000/- on top of the basic excess will apply for unnamed young or inexperienced driver (26 and below &/or less than 1 year of driving experience) or additional \$2,500/- (other than the 2 criteria stated earlier) in the event of a claim.

Other SmartDrive Vehicle

7. [What is market value and how is this determined?](#)
Market value is the cost of replacing the motor car with a car of the same make & model similar in condition, specification and age of the vehicle immediately prior to the accident. This may be determined by the latest transactions sourced from newspapers, motoring publications and motor car dealers.
8. [Can I choose to insure at a fixed sum insured?](#)
A market value policy is a better system as premiums will be charged based on the risk profile instead of a fixed sum assured which may be affected by fluctuating COE prices.

9. **The loan on my vehicle has been fully paid up. Can I choose to insure other than comprehensive?**
Yes, you can choose to insure on a Third Party Fire & Theft or Third Party only cover when the loan has been fully paid up.
10. **What is the claim procedure for an accident that happened in Malaysia?**
File a police report with the Malaysian police. Upon return to Singapore, report this incident to your insurer with a copy of the Malaysian police report. If the car cannot be driven, you have to arrange for the vehicle to be towed to the Malaysian causeway for another tow truck from Singapore to take over from the causeway. A comprehensive private motor policy will cover towing charges incurred due to accident up to S\$500/-.
11. **Under what circumstances must a police report be made?**
A police report is to be made if there is bodily injury, involvement with foreign registered vehicle, government vehicles, hit and run, theft, vandalism or if damage to third party property.
12. **If the other party offers private settlement, should I agree?**
If the other party offers private settlement, you may want to have the settlement in writing from him/her. Call AXA's hotline at 1800-8804741 for further advice if necessary.
13. **The accident is not solely my fault but my NCD has been affected upon renewal. Under what circumstances can this be re-instated?**
If you have been successful in your counter claim for excess and loss of use (at least 80% success rate) your NCD can be re-instated. We will need to have copies of the letter of demand, discharge voucher and the settlement breakdown to assess and look into this request.
14. **Can I request AXA not to pay to a third party?**
As your insurer, any third party claims will be handled professionally, to the best of our ability and according to the rights of the policy. You can choose to take on any third party claims against you in your own capacity by signing an undertaking form, upon which, all correspondence including legal matters will be directed to you.
15. **If I put up a claim for windscreen, will my NCD be affected and do I have to get the cover for windscreen reinstated?**
For comprehensive private car policy, windscreen cover is unlimited and is insured at its full value without affecting NCD. No excess is applicable and no re-instatement is required for windscreen claims.
16. **Can I go to my agent's workshop if my car is under warranty even though I opted for the authorized workshop scheme?**
No. The choice is limited to our authorized workshops.
17. **Can I buy up or buy down the excess?**
The minimum excess to buy down is S\$2,000 while the maximum excess to buy up is S\$500. The appropriate premium will be automatically calculated.
18. **Can I opt out of the authorized workshop scheme during the policy term and use my own workshop?**
You can only choose to opt out of the authorized workshop scheme at the renewal of the policy.

19. What do I need to submit to claim for my 10% safe driver's discount if my NCD is 30% and above?

Please submit a copy of Traffic Police's safe driver's eligibility certificate in your name. You can print this from the website at www.spf.gov.sg \Electronic Police Center\ Eligibility of Certificate of Merit\Driving Licence Information\key in NRIC\Certificate of Merit to print.

20. Can I add in additional driver during the policy term?

Yes. Additional pro-rated premium may be charged depending on the profile of the driver. Please provide the following details of the additional driver for our underwriting consideration:

- a. I/C number
- b. Date of Birth
- c. Sex
- d. Marital Status
- e. Occupation
- f. Driver experience
- g. Relationship of the named driver to the insured

21. Do I have to go to IDAC to file an accident?

No. You can file the accident report at any of our authorized workshop if you are under our authorized workshop scheme or submit your claim directly to us if you are using your own workshop.

22. Does your **SmartDrive** policy cover me when I drive my car outside of Singapore?

SmartDrive covers you up to Peninsular Thailand subject to a maximum duration of 14 days for each and every trip.