

## Frequently Asked Questions

### Drivo Car Insurance

#### No Claim Discount (NCD)

**Q: What is a No Claim Discount (NCD)?**

**A:** NCD is a way of rewarding you for being a careful driver. The following table shows how the NCD is determined by most insurers across the industry.

Number of accident-free years	Percentage of NCD awarded to Private Car
One year	10%
Two consecutive years	20%
Three consecutive years	30%
Four consecutive years	40%
Five or more consecutive years	50%

NCD helps to reduce the premium for the following policy renewal.

**Q: How is my No Claim Discount (NCD) applied?**

**A:** Your NCD is tied to you (the policyholder) and can only be applied to one vehicle at one time. If you own more than one vehicle, you may decide which vehicle to apply your NCD.

For example:

- If you sell your existing vehicle and buy another one, you can transfer the NCD from the existing vehicle to the newly purchased vehicle.
- If you retain your existing vehicle and buy another one, you can choose to transfer the NCD from the existing vehicle to the newly purchased vehicle. Your existing vehicle will have to earn the NCD from 0%.
- Alternatively, you can choose to keep the NCD with your existing vehicle and start earning the NCD for the newly purchased vehicle.

**Q: How will my NCD be affected if I make a claim?**

**A:**

Please refer to the table below.

Vehicle Type	Current NCD	NCD after one claim
Private Car	50%	20%
	40%	10%
	30% and below	0%

**Q: How do I reinstate my NCD when my claim against the other party is successful and finalised by my previous insurer?**

**A:** You will need to liaise with your previous insurer, and get them to update the GIA records. Please inform us once this is done.

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**Q: What if I declare a higher / lower NCD wrongly?**

**A:** We will verify with your previous insurer and adjust the NCD accordingly.

If you declare a higher NCD, you will need to pay us the difference in premium.

If you declare a lower NCD, we will refund you the difference in premium.

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**Q: What is the penalty if I fail to make a report of an accident to my insurance company?**

**A:** We may repudiate the liability for the accident in view of a breach in policy conditions. Your NCD will be further reduced by one level on top of any NCD reduction resulting from the claim made under your car insurance policy. See table below.

Percentage of NCD penalised for Private Car	
Existing NCD	After penalty reduction
50%	40%
40%	30%
30%	20%
20%	10%
10%	0%

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**Q: What can I do to retain my NCD for my next policy renewal if I have a minor accident?**

**A:** You can choose to have a private settlement with the other party if it is a minor accident and there is no injury to any party.

When opting for private settlement, please ensure both parties duly complete and sign the [private settlement form](#).

Alternatively, you can opt to reimburse the claim amount that we have settled. Either options will allow you to retain your NCD for the next policy renewal.

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**Q: How long will my NCD remain valid after I stop owning a car?**

**A:** Your NCD will remain valid for 24 months from the end date of your last policy.

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**Q: I am the policyholder and primary driver for my car insurance policy. Can I transfer my NCD to one of my Named drivers under my policy so that he / she can enjoy a lower premium?**

**A:** No, NCD is not transferrable to another person except to your spouse, provided your spouse is taking a new car insurance policy with Income.

This is a one-time transfer and is non-reversible. After the transfer, the NCD for your existing car insurance policy will become 0%.

Please email your request for NCD transfer to [motor@income.com.sg](mailto:motor@income.com.sg) or you can reach out to your intermediary.

Income reserves the rights to review this exception from time to time.

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**Q: I am the registered owner of the car but do not have a driving license. My Primary Driver wishes to buy a car under his/ her name. Can I transfer the NCD to him / her?**

**A:** Yes, NCD is transferrable to your Primary driver provided he / she is taking the new car insurance policy with Income.

This is a one-time transfer and is non reversible. After the transfer, the NCD for your existing car insurance policy will become 0%.

Please email your request for NCD transfer to [motor@income.com.sg](mailto:motor@income.com.sg) or you can reach out to your intermediary.

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**Q: I am a foreigner working in Singapore. How can I transfer my NCD from the vehicle in my home country to the new vehicle I bought in Singapore?**

**A:** You need to provide the original letter from your motor insurer in your home country to us. The letter should state the number of accident-free years whilst you were insured with them.

We will review and decide to accept / reject / grant the appropriate percentage of NCD. The maximum NCD we will grant is 50% for private car.

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**Q: I own multiple companies. The car registered under Company A is entitled to 20% NCD. Can I transfer the 20% NCD to the new car registered under Company B?**

**A:** No, NCD is not transferable between different entities.

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**Q: Can I transfer my commercial vehicle NCD to my private car?**

**A:** No, NCD is only transferrable within the same vehicle type.

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**Q: If my car insurance policy is in force, can I still withdraw my NCD?**

**A:** Yes. You can withdraw the NCD while your policy is still in force, subject to no claims made under your car insurance policy. You need to top up the difference in premium due to the NCD withdrawal.

## **Named Drivers**

**Q: Can I include a Named driver in my car insurance policy?**

**A:** Yes, you can include up to two Named drivers in your car insurance policy.

For policies under Prestige plan, we will only cover the drivers declared in your policy.

Should you need to make changes to the Named driver(s), you can proceed with the amendment via our [Online Endorsement portal](#).

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**Q: What is the additional Excess imposed on an unnamed driver who uses my vehicle and is involved in an accident?**

**A:** When you make a claim under your car insurance policy, an additional Excess<sup>1</sup>, on top of the standard Excess<sup>1</sup> will apply, as follows:

Unnamed Driver <sup>2</sup>	Additional Excess <sup>1</sup>
Below 27 years old Or Less than one year driving experience	\$2,500
27 years old and above	\$500

<sup>1</sup> Excess is the amount the policyholder is required to contribute before they can make a claim. <sup>2</sup> Unnamed Driver refers to someone who is not named under a car insurance policy.

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**Q: If I include a Named driver in my car insurance policy, will my overall premium increase?**

**A:** The premium of your car insurance policy is calculated based on the profiles of the Primary driver and the Named driver(s). Depending on the risk profiles of the drivers, the premium may remain the same, increase or decrease.

It is important to disclose relevant information in your application so that the risks can be assessed accurately.

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**Q: Can I include Named drivers for my Third Party Fire and Theft (TPFT) or Third Party (TP) coverage?**

**A:** It is not necessary to include Named drivers under TPFT or TP coverage as the unnamed driver Excess does not apply.

## Policy Cancellation

**Q: What happens to my policy if I sell my car?**

**A:** If you sell your car, you may inform us to cancel your policy. You can submit the request via our [Online Endorsement portal](#). Alternatively, you can reach out to our Customer Service Officers at 6788 1777 or email us at [csquery@income.com.sg](mailto:csquery@income.com.sg).

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**Q: Can I backdate my car insurance policy cancellation?**

**A:** We do not allow you to backdate your car insurance policy cancellation.

On an exceptional basis, we may review your request if you have special supporting reasons to prove the need to backdate your car insurance policy cancellation. For such cases, please provide us with the supporting documents (E.g. A transfer of ownership letter from LTA, sales agreement or a scrap certificate, etc.).

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**Q: When will I receive my refund upon cancellation of my car insurance policy?**

**A:** You will receive your refund within seven to ten working days.

For premium payment via Instalment Payment Plan (IPP) through credit card, we will credit the refund to the same credit card account. For any other premium payment methods, Income or your agents will send you a refund cheque.

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**Q: How is my refund computed for my car insurance policy cancellation?**

**A:** Your car insurance policy refund is calculated as follows:

- Scenario 1 - You take up another car insurance policy with us within 90 days from the effective date of cancellation  
Premium refund = premium x unexpired period of insurance (days) / original period of insurance (days)
- Scenario 2 – You do not take up another car insurance policy with us  
Premium refund = (85% of premium) x unexpired period of insurance (days) / original period of insurance (days)

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**Q: What is the minimum fee charged for my car insurance policy cancellation?**

**A:** If you cancel your policy before or after the effective date of your car insurance policy, we will charge a minimum premium of \$27.25 (after GST).

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**Q: If I made a claim under my car insurance policy, am I still entitled to a cancellation refund?**

**A:** You will not be entitled to a cancellation refund if there is a claim made under your car insurance policy.

**Motor Insurance Extension Rider**

**Q: What does motor insurance extension (rider) cover?**

- A:** The motor insurance extension (rider) covers you, your authorized driver and passengers;
- an enhanced Personal Accident and Towing charges benefit
  - medical evacuation
  - repatriation of mortal remain and funeral expenses
  - emergency expenses
  - incurred in an accident while driving your private car that is insured with Income in Malaysia.
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**Q: Can I purchase the motor insurance extension (rider)?**

**A:** This rider is an optional cover available to our existing car insurance policyholders.  
The additional premium for the rider is illustrated below:

Types of cover	Duration of cover	Motor Insurance Extension (Rider)
Short term cover	1 week	\$40.75
Short term cover	2 week	\$50.93
Short term cover	3 week	\$61.12
Short term cover	1 month	\$71.31
Annual cover	1 year	\$290.33

Premium rates are inclusive of 9% GST, non-guaranteed and may be reviewed from time to time.

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**Q: How do I purchase the motor insurance extension (rider) cover?**

**A:** Policyholders who wish to activate this can approach their agents, call Income hotline at 6788 1777 or visit any of Income branches.

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**Q: What is the geographical limit of the motor insurance extension (rider)?**

**A:** The geographical limit of this rider follows your private car policy coverage which covers up to 80km into Thailand from the border of West Malaysia but excluding Republic of Singapore.

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**Q: Are there any limits to the number of people covered under the rider?**

**A:** The number of people per car will be based on the legal seating capacity. This includes the rider indicated in the vehicle registration record when your car was registered at LTA.

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**Q: If my car policy has a rider extension, is it necessary for me to buy the traditional travel insurance cover when I am driving my car to West Malaysia?**

**A:** The rider extension is specifically developed for policyholders driving their car to West Malaysia. Whereas, our travel insurance is developed for people who are travelling long distance by air. Some of the features under the travel insurance are not necessary for a driving trip to West Malaysia. Depending on your needs, you may decide to buy both insurance products.

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**Q: Will my NCD be reduced if I make a claim on the rider extension without claiming from my main car insurance policy?**

**A:** Your NCD will not be reduced if you are claiming only from the rider benefits and not from your main car insurance policy.

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**Q: What should I do if I am involved in a car accident in West Malaysia?**

**A:** You should remain calm and check if anyone is injured.

If someone is injured, you will need to call the Malaysian police number at 999 immediately. You must also not shift your vehicle.

You can call the 24-hour hotline number at +603 7965 3865 for assistance.

You should remember to take note on the following (if the traffic condition permits):

- Take photos of the accident scene including for all vehicles involved in the accident.
  - Exchange particulars with all drivers involved in the accident.
  - Take down the particulars of all injured persons, if possible, take note of the extent of injuries.
  - If there is no injury, drive your vehicle to the side of the road after taking photos.
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**Q: Who can I contact if I wish to evacuate to Singapore due to an injury in an accident while driving my car overseas and have been hospitalized?**

**A:** You can contact the 24-hour hotline number at +603 7965 3865.

We will arrange with our assisting company's doctor to assess your medical condition and the availability of a medical facility to treat you. Our assisting company's doctor will advise you accordingly based on your medical condition.

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**Q: Who will decide whether I should evacuate to Singapore if I sustain injuries during an accident whilst driving my car overseas?**

**A:** Our appointed assisting company doctor will assess your medical condition and the available medical facility to best treat your condition before deciding whether it is necessary for a medical evacuation. You can be assured that our decisions will be based solely on the medical necessity and severity of the life threatening condition.

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**Q: What if I or my authorized driver or passengers are hospitalized due to a car accident whilst driving in West Malaysia? Is it covered by my motor insurance extension (rider)?**

**A:** Both your main motor insurance comprehensive policy and the extension (rider) covers medical expenses. The main motor insurance policy covers medical expenses up to \$1,000 per person (if the policy is under Comprehensive Plan). The extension rider covers medical expenses up to a maximum limit of \$5,000 per event, shown in the table of cover.

We will reimburse you the necessary and reasonable cost of medical expenses whilst seeking treatment in West Malaysia or as requested by a medical practitioner for you to be treated.

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**Q: If I am injured during my driving trip in West Malaysia and visit a doctor after I return to Singapore, will my motor insurance extension (rider) cover me for the medical expenses incurred?**

**A:** Yes, we will pay for the necessary and reasonable costs of medical, surgical, hospital and ambulance for treatment and follow-ups in Singapore recommended or requested by a medical practitioner, depending on the conditions listed below:

- No medical treatment received while in West Malaysia – You will need to visit a doctor within seven days upon returning to Singapore. You will be further covered up to 30 days from the date of the first treatment you received in Singapore for any follow up treatment.
- Medical treatment received while West Malaysia – You will be covered up to 30 days upon returning to Singapore for any follow up treatment.

The maximum benefit payable is limited to the amount shown in the table of cover.

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**Q: Is there any excess imposed on towing charges?**

**A:** There is a rider excess of \$500 applicable to you before the benefit is payable. However, this rider excess is claimable from your main private car policy if it is insured under Comprehensive Plan.

For Third Party Fire & Theft (TPFT) and Third Party cover, you must pay the rider excess of \$500 to the towing company as shown in the table of cover under your extension rider.

## Motor Claims

**Q: What is the first thing I have to do at the accident scene?**

**A:** Please remain calm and check that nobody is injured.

If someone is injured, you will need to call the ambulance and police immediately. You must also not shift your vehicle.

You may also call Income Orange Force at 6789 5000 for assistance.

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**Q: What are the actions I need to take at the accident scene?**

**A:** You should remember to take note on the following (if the traffic condition permits):

- Take photos of the extent of the damage for all vehicles involved in the accident
  - Exchange particulars with all drivers involved in the accident
  - Take down the particulars of all injured persons, if possible, and note the extent of injuries
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**Q: Can I accept assistance from roadside towing services or workshops?**

**A:** You should not allow any tow truck who is not assigned by us to take over your car. If in doubt, please call Income hotline at 6788 1777 or Orange Force at 6789 5000.

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**Q: Why am I not allowed to accept assistance from such towing services or workshops?**

**A:** These workshops are not our partners and we have no control over the repair quality. If the repair is poorly done, we will not be able to help you.

Furthermore, the claim cost may be inflated, resulting in higher premium in your next renewal.

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**Q: Can I request for towing service even though my policy is not under a Comprehensive coverage?**

**A:** Towing benefit is only available under Comprehensive coverage. However, we can help you to arrange for a tow truck upon request. You will have to pay the fee directly to the tow truck operator.

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**Q: What happens if the accident occurs outside Singapore?**

**A:** You should make a report at the nearest police station. If towing is required, you may call Income hotline at 6788 6616 for assistance. The towing benefit is capped to an amount shown in the policy contract. Once the vehicle reaches Singapore, it will be towed to the nearest reporting centre for you to file an accident report.

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**Q: Where can I send my vehicle for repair and submit the claim?**

**A:** You should always go to an [Income Quality workshop](#). They can help you to file for either an Own Damage or Third Party claim and submit an accident report.

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**Q: Do I need to report to the police for all accidents?**

**A:** You will only need to report to the police when the accident involves government vehicle or property / foreign vehicle / pedestrian or cyclist / injury to anyone / hit-and-run accident. If the accident happened in Malaysia, you would need to file the police report in Malaysia.

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**Q: Where can I report the accident?**

**A:** You can report the accident at any of our appointed [Accident Reporting Centres](#).

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**Q: What is the time frame for me to report the accident?**

**A:** You must complete your accident reporting by the end of the next working day of the accident.

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**Q: What happens if I exceed the time frame for accident reporting?**

**A:**

Your NCD will be further reduced by one level on top of any NCD reduction resulting from the claim made under your car insurance policy. See table below.

Percentage of NCD penalised for Private Car	
Existing NCD	After penalty reduction
50%	40%
40%	30%
30%	20%
20%	10%
10%	0%

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**Q: How long does it take to complete the accident reporting?**

**A:** It takes about 30 minutes to complete the accident reporting.

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**Q: Who must be present and what documents are required for the accident reporting?**

**A:** The driver involved in the accident must report personally, with a copy of the driving license and NRIC, and the certificate of insurance to any Accident Reporting Centre. The vehicle must also be made available for photo-taking at the time of reporting.

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**Q: Why is it important to make an accident report?**

**A:** The accident report will provide us with the necessary information to handle all claims made against you for the accident. Otherwise, you may have to handle and settle any claims on your own.

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**Q: If I have no intention of making any claim or my vehicle is not damaged, do I still have to report the accident?**

**A:** You should make a report for record purposes. If no claim is submitted against you, your report will not affect your No-Claim Discount or premium.

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**Q: What is a private settlement?**

**A:** A private settlement is a resolution of the accident amount the motorists without involving the insurers. The settlement could be one party paying the other or both parties agreeing not to claim from each other.

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**Q: What is the benefit of private settlement?**

**A:** You can maintain a clean claim record by opting for a Private Settlement with the other party when you have a minor accident. This would mean that you can continue to enjoy your current NCD and standard premium on your policy renewal.

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**Q: Under what circumstances should I opt for private settlement?**

**A:** You may wish to opt for private settlement in situations where there is no or minor damages (e.g. Repair cost estimated to be less than a few hundred dollars) to your vehicle and if there is no injury involved.

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**Q: What do I need to take note of when I opt for private settlement?**

**A:** You will need to ensure that the [private settlement form](#) is duly filled up and signed by both parties. If cash payment is involved for the settlement, the recipient has to acknowledge receipt of the amount. You will then need to submit this form to your insurer.

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**Q: What are my claim options if I am not at fault for the accident?**

**A:** You have the following options:

- Claim from the party who is liable for the accident directly
  - Claim under your policy provided you have purchased a Comprehensive coverage
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**Q: Why do I have to claim under my policy if I am not at fault for the accident?**

**A:** The other party may make the report in his favour. As a result, you may not receive the full compensation for your claim. For such cases, you will need to pay for the difference.

However, if you claim under your policy, you will get to enjoy the following benefits:

- Immediate commencement of repair and you only need to pay the Excess<sup>1</sup>
- Enjoy 12 months of warranty on the repair by Income Quality workshop

<sup>1</sup> Excess is the amount the policyholder is required to contribute before they can make a claim.

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**Q: If my vehicle is repaired at Income Quality workshop instead of my preferred workshop, will the quality of the repair be compromised?**

**A:** No, we have stringent selection criteria for our Quality workshops. Our panel of Quality workshops provides high quality of repair and service to our customers as they follow strictly to the job scope that we provide for every repair. Furthermore, our Quality workshops provide a 12 months warranty on all repairs. Hence, you can be assured of the high quality of repair.

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**Q: Does Income Quality workshops use all new parts to repair my vehicle?**

**A:** The duty of an insurer is to reinstate / restore your damaged vehicle to its pre-accident condition. The workshops have to ensure that the quality of the repair is to your satisfaction and the repaired vehicle is fit to be driven on the road.

This is the industry practice among all insurers.

The parts used for repairs will depend on the age of the vehicle:

- Less than three years old – We will use new genuine or Original Equipment Manufacturer parts
  - Over three years old – Workshop will have the right to decide to repair the damaged parts, use reconditioned, Original Equipment Manufacturer or new parts
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**Q: How long will Income Quality workshop take to repair my vehicle?**

**A:** The duration depends on the extent of damage and availability of parts.

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**Q: What do I need to pay if I claim under my policy?**

**A:** You are required to pay the Excess<sup>1</sup> (subject to prevailing GST) applicable under the policy.

<sup>1</sup> Excess is the amount the policyholder is required to contribute before they can make a claim.

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**Q: Is the Excess under the policy subject to GST?**

**A:** Yes, the Excess<sup>1</sup> is subject to prevailing GST.

<sup>1</sup> Excess is the amount the policyholder is required to contribute before they can make a claim.

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**Q: What is the Excess applicable if my car is driven by someone who is not named under my policy?**

**A:**

Unnamed driver Excess<sup>1</sup> in addition to the standard policy Excess will apply for Private usage vehicles under Comprehensive coverage.

The Unnamed Driver	Excess Applicable
Below 27 years old and/or has less than 1 year driving experience	\$2,500
27 years old and with 1 or more years of driving experience	\$500

<sup>1</sup> Excess is the amount the policyholder is required to contribute before they can make a claim.

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**Q: What is the benefit of using Income Quality workshops as compared to the other workshops available in the market?**

**A:** Income's panel of Quality workshops is appointed through a series of stringent assessments. We will review the performance of these workshops annually for reappointment. In addition, Income's panel of Quality workshops will provide 12 months warranty on the repair done.

You can be assured that we have workshops with good workmanship and service attending to your damaged vehicle.

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**Q: How can I get an update on the progress of the repair?**

**A:** You can call your appointed Income Quality workshop to check on the progress.

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**Q: What happens if I have some issues with the repair?**

**A:** Income Quality workshops provide 12 months warranty for all repairs done. You can send your vehicle back to the same workshop and we will ensure that they will repair your vehicle to your satisfaction.

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**Q: Will Income Quality Workshop help me to claim against the third party?**

**A:** All Income Quality workshops will help you to file your claim against the third party. For cases where they are not confident in claiming against the third party, they may advise you to claim against your own policy instead (under comprehensive cover only).

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**Q: What will cause my NCD to be affected?**

**A:** Your NCD is affected by the following:

- When you make a claim and we are unable to recover the claim cost from any party
  - When a third party makes a claim against you
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**Q: If I am not at fault for the accident but make an own damage claim, will my NCD be affected?**

**A:** Your NCD will not be affected if we can recover the claim amount from the other party. However, if the claim recovery is not successful, your NCD will be affected.

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**Q: How much of my NCD will be deducted after an accident?**

**A:**

Please refer to the table below.

Vehicle Type	Current NCD	NCD After One Accident
Private Car	50%	20%
	40%	10%
	30% & Below	0%

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**Q: What happens if I have more than one accident in a year?**

**A:** Your NCD will be reduced to 0%.

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**Q: What are some important information which I need to know if I wish to claim against a third party?**

**A:** You need to prove that the other party is liable for the accident before you can file a claim against him / her.

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**Q: Why do I need to pay the claim cost upfront?**

**A:** When the liability of the accident is not clearly determined, some workshops may not want to take the risk of financing the cost of repair.

Some workshops may want you to settle the repair bill upon collection of your vehicle immediately after repair. Others may agree to finance it at the beginning and later want you to pay up when they encounter problems recovering the claim from the other insurer.

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**Q: Can I revert to claim under my policy if the Third Party claim against the other insurer is unsuccessful?**

**A:** When the accident is likely to be conflicting, we strongly encourage you to claim under your own policy. Once the claim is settled, we will recover the claim on your behalf from the party liable for the accident.

If you proceed to attempt the Third Party claim first, you will breach our policy conditions and affect our position. In which case, we are unable to allow you to revert to claim under your policy.

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**Q: What is the pre-repair inspection requirement of the Non-Injury Motor Accidents (NIMA) Protocol?**

**A:** The Protocol requires the claimant to give the paying insurer an opportunity to inspect the vehicle before any repair is carried out. The insurer is to conduct the inspection within two days (excluding Saturdays, Sundays and Public Holidays), upon receiving the notification. [More about NIMA protocol](#)

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**Q: What will happen if one of the parties does not fulfil the requirement of the Protocol?**

**A:** The Court has the right to impose costs sanctions against the party in breach of the Protocol.

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**Q: Does this requirement delay the repair of the vehicle?**

**A:** If there is any delay in conducting the pre-repair inspection of the vehicle, the Court has the right to award compensation for the loss of use of the vehicle to the claimant.

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**Q: What is my role if the other party is claiming against me?**

**A:** Your role is to provide information regarding the accident scenario and verify the extent of damage to the other vehicle(s). We will decide on the payout of the claim.

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**Q: If I am not at fault for the accident, can you contest the claim for me?**

**A:** We will look at all the evidences available for us before we make a decision. If we are convinced you are not at fault, we will contest the claim.

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**Q: What happens if I insist to contest the claim against me?**

**A:** We are only able to help you if you are able to produce convincing evidence to us.

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**Q: If there is a Third Party claim against me, will I be updated on the status?**

**A:** We will inform you at two stages:

- Immediately on receipt of the notification of claim from the third party
  - Upon reaching a decision to settle the Third Party claim
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**Q: What is the procedure for making a theft claim?**

**A:** You will need to lodge a police report and submit the theft report to us at any [Income branch](#) by the next working day.

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**Q: How soon will the theft claim be settled?**

**A:** The police will need three months to complete their investigation. We will only pay out the claim after the investigation is completed.

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**Q: How is the payout amount for the theft claim derived?**

**A:** We will pay you the market value of your vehicle at the time of loss. We obtain the market value from various sources such as motor traders, surveyors, online motoring websites and newspaper advertisement.

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**Q: What happens if I am still servicing my car loan with a finance company?**

**A:** We will pay the full payout amount to your finance company and they will settle the difference with you, if any. Should there be a shortfall, you will need to settle the shortfall with the finance company.

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**Q: When will a vehicle claim be settled on "Total Loss" basis?**

**A:** If the repair cost exceeds the Economical Repair Value, we will settle the claim on "Total Loss" basis. The Economical Repair Value is the market value less Preferential Additional Registration Fee (PARF) & Certificate of Entitlement (COE) rebate.

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**Q: How do you obtain the market value of the vehicle?**

**A:** We obtain the market value from various sources such as motor traders, surveyors, online motoring websites and newspaper advertisement.

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**Q: How do I know if your market value is fair?**

**A:** We will ensure that the market value offered to you will enable you to purchase a similar car from the resale market.

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**Q: How do you dispose of my car?**

**A:** Upon payout of the claim, we will engage a wreck buyer to take over the ownership of your vehicle.

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## **Online Quote and Purchase**

**Q: Which class of Motor Insurance can I purchase online?**

**A:** You can purchase both Private Car Insurance and Motorcycle Insurance online.

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**Q: What are the payment modes available when I purchase online?**

**A:** You can pay either via eNETS Direct Debit or Visa/MasterCard Credit Cards.

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**Q: If I am a supplementary cardholder, can I still purchase my Motor Insurance online?**

**A:** Yes, as long as the Credit Card is valid and is issued in your name.

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**Q: Will my policy be activated once I purchase my Motor Insurance online?**

**A:** Yes, as long as your payment confirmation is successful.

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**Q: How will I receive my policy document?**

**A:** Upon successful payment confirmation, you will receive a confirmation email which includes a link for you to view your policy document. There will not be any hardcopy mailed to you.

## **24 Hour Road and Medical Assistance**

**Q: What is the 24-hour road and medical assistance benefit under the motor insurance offer?**

**A:** This is a referral service offered by Income to our private car policyholders whilst driving in West Malaysia. The service is rendered through our appointed assistance company known as EMA Global Pte Ltd.

Our private car policyholders can call for this referral service if their car breaks down, is involved in an accident or if they require medical assistance.

Policyholders can contact the 24-hour hotline number at +603 2712 3187 for assistance when they are in West Malaysia.

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**Q: What are the available referral services render under the road and medical assistance in West Malaysia?**

**A:** The referral services render are categorised as follows:

1. Car assistance

- Car breakdown or accident towing
- Jumpstart
- Change battery
- Minor mechanical repairs
- Purchase and delivery of petrol when the car's fuel tank is empty

2. Medical assistance

- Medical referral service when in need to consult a doctor
- Arrangement for appointment with doctor
- Medical evacuation and repatriation
- Repatriation of mortal remains

3. Other miscellaneous services

- Emergency travel service assistance
- Referral to repair workshop in West Malaysia
- Referral to Car Service Centre (Car distributor's workshop)
- Rental car arrangement assistance
- Emergency message transmission

Is this road and medical assistance referral service available in all parts of West Malaysia?

The road and medical assistance referral services will be available in most part of West Malaysia including Penang and Langkawi but excluding all other islands.

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**Q: Is this road and medical assistance open to all your private motor policyholders?**

**A:** Yes, these services are available to all our private motor policyholders' insured under the Comprehensive Plan, Third Party Fire & Theft or Third Party cover.

The road and medical assistance services are on referral basis. This means that the policyholder engaging these services will have to pay for the services rendered by the third party providers.

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**Q: How many times can I use the service in a year?**

**A:** As long as your private car is insured with Income, there is no limit to the number of times you can use the service in a year.

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**Q: Will there be a duplication of cover if my private car policy is extended to cover the Motor Insurance Extension (Rider)?**

**A:** If your private car policy is insured with an Extension (Rider) where the road and medical assistance services rendered is within the scope of cover under the policy, you can file a claim when you return to Singapore. You are required to submit all relevant receipt when you report the accident at our Accident Reporting Centre. We will then reimburse you for the amount you have paid to the third party provider.

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**Q: If my policy with Income has expired, will I be entitled to use this service?**

**A:** You will not be able to use this service once your private car policy has expired.

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**Q: What should I do if my car breaks down when driving in West Malaysia?**

**A:** If your private car breaks down whilst driving in West Malaysia, you can call the 24-hour hotline number at +603 2712 3187 for assistance. Our appointed assistance company will be able to assist you.

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**Q: What should I do when I am involved in a car accident whilst driving in West Malaysia?**

**A:** You are advised to check whether anyone is injured and be cautious on any oncoming car before you step out of your damaged car.

If someone is injured, you will need to call the Malaysian police number at 999 immediately. You must also not shift your car.

If the car cannot be driven and requires towing assistance, you can call the 24-hour hotline number at +603 2712 3187 for assistance. Our appointed assistance company will advise you accordingly. If there is injury, the car will be towed to the nearest police station for you to make a police report.

Be sure not to release your vehicle to other tow trucks that are not appointed by our assistance company.

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**Q: If my vehicle's battery or tyre is flat, can it be replaced on the spot?**

**A:** Yes, you will need to call the 24-hour hotline number at +603 2712 3187 for assistance. Our appointed assisting company will be able to provide jump start assistance, changing of tyres, delivery of petrol and replacement of battery. However, all expenses have to be paid by the policyholder to the service provider directly.

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**Q: How much do I have to pay to tow my car back to Singapore?**

**A:** The cost of towing is subject to distance, type of vehicle to be towed, etc. You can request the operator manning the hotline to check with the towing operator for you, the estimated amount before towing the car.

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**Q: What should I do if I need medical assistance while driving in West Malaysia?**

**A:** If you need medical assistance, you can call the 24-hour hotline number at +603 2712 3187 for assistance. Our appointed assisting company will be able to help you to arrange the relevant medical assistance services as requested by you.

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**Q: Who can I contact if I wish to evacuate an injured person to Singapore who has been hospitalised due to an incident whilst driving my private car in West Malaysia?**

**A:** You can contact the 24-hour hotline number at +603 2712 3187 for assistance.

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**Q: Who will decide whether the injured person should opt for emergency medical evacuation to Singapore if he or she sustains injuries whilst driving in West Malaysia?**

**A:** Our appointed assisting company's doctor will assess the medical condition and the available medical facility to best rest the patient's condition before deciding for an emergency medical evacuation. You can be assured that the decision from the doctor will be based solely on the medical necessity and severity of the life threatening condition.