

Frequently Asked Questions

Motorcycle Insurance

No claim Discount (NCD)

1. What is a No Claim Discount (NCD)?

NCD is a way of rewarding you for being a safe driver. The following table shows how the NCD is determined by most insurers in the industry.

Number of accident-free years	Percentage of NCD awarded to Commercial Vehicle / Motorcycle
One year	10%
Two consecutive years	15%
Three consecutive years	20%

2. How is my No Claim Discount (NCD) applied?

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.

3. How will my NCD be affected if I make a claim?

Please refer to the table below.

Vehicle Type	Current NCD	NCD after one claim
Commercial Vehicle / Motorcycle	20% and below	0%

4. How do I reinstate my NCD which was penalized due to pending claims against me by my previous insurer?

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

5. What if I declare a higher / lower NCD wrongly?

Income will verify with your previous insurer and adjust the NCD accordingly.

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

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

6. What is the penalty if I fail to make a report of an accident to my insurance company?

Income may repudiate 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 motorcycle insurance policy. See table below.

Percentage of NCD penalised for Commercial Vehicle / Motorcycle	
Existing NCD	After penalty reduction
20%	15%
15%	10%
10%	0%

7. What can I do to retain my NCD for my next policy renewal if I have a minor accident?

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 (<https://www.income.com.sg/claims/motor-insurance>). Alternatively, you can opt to reimburse the claim amount that Income has settled. Either options will allow you to retain your NCD for the next policy renewal.

8. How long will my NCD remain valid after I stop owning a motorcycle?

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

9. I am the policyholder and Primary rider for my motorcycle insurance policy. Can I transfer my NCD to one of my Named riders under my policy so that he / she can enjoy a lower premium?

No, NCD is not transferrable to another person except to your spouse provided your spouse is taking a new motorcycle insurance policy with Income. This is a one-time transfer and is non reversible. After the transfer, the NCD for your existing motorcycle insurance policy will become 0%. Download the Transfer No Claim Discount form from <https://www.income.com.sg/policy-documents-and-forms>. Income reserves the rights to review this exception from time to time.

10. I am the registered owner of the motorcycle but do not have a driving license. My Primary rider wishes to buy a motorcycle under his/ her name. Can I transfer the NCD to him / her?

Yes, NCD is transferrable to your Primary rider provided he / she is taking the new motorcycle insurance policy with Income.

This is a one-time transfer and is non reversible. After the transfer, the NCD for your existing motorcycle insurance policy will become 0%. Download the Transfer No Claim Discount form from <https://www.income.com.sg/policy-documents-and-forms>.

11. 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?

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

Income will review and decide to accept / reject / grant the appropriate percentage of NCD. The maximum NCD Income will grant is 20% for motorcycles and commercial vehicles.

12. I own multiple companies. The motorcycle registered under Company A is entitled to 20% NCD. Can I transfer the 20% NCD to a new motorcycle registered under Company B?

No, NCD is not transferable between different entities.

13. If my motorcycle insurance policy is in force, can I still withdraw my NCD?

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

Named Drivers

1. Can I include a Named rider in my motorcycle insurance policy?

Yes, you can include only one Named rider in your motorcycle insurance policy. However, Income can allow up to two Named riders if the registered owner of the motorcycle does not have a driving license.

Income will only cover the riders declared in your motorcycle insurance policy.

Should you need to make changes to the Named rider, you can proceed with the amendment via Income's Online Endorsement portal (<https://olen.income.com.sg/motor/app.html#!/login>).

2. If I include a Named rider in my motorcycle insurance policy, will my overall premium increase?

The premium of your motorcycle insurance policy is calculated based on the profiles of the Primary rider and the Named rider. Depending on the risk profiles of the riders, 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.

3. If I am the owner of the motorcycle and do not have a driving license, will I be covered under the policy when I subsequently obtain my license?

No, you have to inform Income to include you as the Primary rider of the policy.

4. Can I add a Named rider midway of my policy term?

Yes, you can add a Named rider anytime during your policy term which may incur additional premium. Income encourages their policyholders to make the changes via Income's Online Endorsement portal (<https://olen.income.com.sg/motor/app.html#!/login>) to avoid paying the minimum administrative fee of \$26.75 (inclusive of GST).

Policy Cancellation

1. What happens to my policy if I sell my motorcycle?

If you sell your vehicle, you may inform Income to cancel your policy. You can submit the request via Income's Online Endorsement portal (<https://olen.income.com.sg/motor/app.html#!/login>). Alternatively, you can reach out to Income's Customer Service Officers at 6788 6616 or email Income at csquery@income.com.sg.

2. Can I backdate my motorcycle insurance policy cancellation?

Income does not allow you to backdate your motorcycle insurance policy cancellation.

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

3. When will I receive my refund upon cancellation of my motorcycle insurance policy?

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

For premium payment via Instalment Payment Plan (IPP) through credit card, Income 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.

4. How is my refund calculated for my motorcycle insurance policy cancellation?

The motor insurance policy refund is calculated based on the following conditions:

Your motorcycle insurance policy refund is calculated as follows:

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

5. What is the minimum fee charged for my motorcycle insurance policy cancellation?

If you cancel your policy before or after the effective date of your motorcycle insurance policy, Income will charge a minimum premium of \$26.75 (after GST).

6. If I made a claim under my motorcycle insurance policy, am I still entitled to a cancellation refund?

You will not be entitled to a cancellation refund if there is a claim made under your motorcycle insurance policy.

Motor Claims

1. What is the first thing I have to do at the accident scene?

You have to stay calm. First of all, please make sure 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.

2. What are the actions I need to take at the accident scene?

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

- Take photos of the extent of 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

3. Can I accept assistance from roadside towing services or workshops?

You should not allow any tow truck who is not assigned by Income to take over your vehicle. If in doubt, please call Income hotline at 6788 6616 or Orange Force at 6789 5000.

4. Why am I not allowed to accept assistance from such towing services or workshops?

These workshops are not Income’s partners and Income has no control over the repair quality. If the repair is poorly done, Income will not be able to assist you.

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

5. Can I request for towing service even though my policy is not under a Comprehensive coverage?

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

6. What happens if the accident occurs outside Singapore?

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.

7. Where can I send my vehicle for repair and submit the claim?

You should always go to an Income Quality workshop (<https://www.income.com.sg/claims/motor-insurance/approved-workshops-all-repairs>). They can help you to file for either an Own Damage or Third Party claim and submit an accident report.

8. Do I need to report to the police for all accidents?

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 will need to file the police report in Malaysia.

9. Where can I report the accident?

You can report the accident at any of Income’s appointed Accident Reporting Centres (<https://www.income.com.sg/claims/motor-insurance/reporting-centres>).

10. What is the time frame for me to report the accident?

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

11. What happens if I exceed the time frame for accident reporting?

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

Percentage of NCD penalised for Commercial Vehicle / Motorcycle	
Existing NCD	After penalty reduction
20%	15%
15%	10%
10%	0%

12. How long does it take to complete the accident reporting?

It takes about 30 minutes to complete the accident reporting.

13. Who must be present and what documents are required for the accident reporting?

The driver involved in the accident must report personally, with a copy of his/her driving license, 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.

14. Why is it important to make an accident report?

The accident report will provide Income 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.

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

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.

16. What is a private settlement?

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.

17. What is the benefit of a private settlement?

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.

18. Under what circumstances should I opt for private settlement?

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.

19. What do I need to take note of when I opt for private settlement?

You will need to ensure that the private settlement form (<https://www.income.com.sg/claims/motor-insurance>) 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.

20. What are my claim options if I am not at fault for the accident?

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

21. Why do I have to claim under my policy if I am not at fault for the accident?

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 Excess¹
- Enjoy 12 months of warranty on the repair by Income Quality workshop

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

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

No. Income has stringent selection criteria for their Quality workshops. Income's panel of Quality workshops provides high quality of repair and service to their customers as they follow strictly to the job scope that Income provides for every repair. Furthermore, Income's Quality workshops provide 12 months warranty on all repairs. Hence, you can be assured of high quality of repair.

23. Does Income Quality workshops use all new parts to repair my vehicle?

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 – Income 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

24. How long will Income Quality workshop take to repair my vehicle?

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

25. What do I need to pay if I claim under my policy?

You are required to pay the Excess¹ (subject to prevailing GST) applicable under the policy.

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

26. Is the Excess under the policy subject to GST?

Yes, the Excess¹ is subject to prevailing GST.

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

27. What is the Excess applicable if my motorcycle is driven by someone who is not named under my policy?

Only the named rider declared in your motor insurance policy will be covered.

28. What is the benefit of using Income Quality workshops as compared to the other workshops available in the market?

Income's panel of Quality workshops is appointed through a series of stringent assessments. Income 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 Income has workshops with good workmanship and service attending to your damaged vehicle.

29. How can I get an update on the progress of the repair?

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

30. What happens if I have some issues with the repair?

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

31. Will Income Quality Workshop help me to claim against the third party?

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).

32. What will cause my NCD to be affected?

Your NCD is affected by the following:

- When you make a claim and Income is unable to recover the claim cost from any party
- When a third party makes a claim against you

33. If I am not at fault for the accident but make an own damage claim, will my NCD be affected?

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

34. How much of my NCD will be deducted after an accident?

Please refer to the table below.

Vehicle Type	Current NCD	NCD After One Accident
Motorcycle	20% & Below	0%

35. What happens if I have more than one accident in a year?

Your NCD will be reduced to 0%.

36. What are some important information that I need to know if I wish to claim against a third party?

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

37. Why do I need to pay the claim cost upfront?

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.

38. Can I revert to claim under my policy if the Third Party claim against the other insurer is unsuccessful?

When the accident is likely to be conflicting, Income strongly encourages you to claim under your own policy. Once the claim is settled, Income 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 Income's policy conditions and affect their position. In which case, Income is unable to allow you to revert to claim under your policy.

39. What is the pre-repair inspection requirement of the Non-Injury Motor Accidents (NIMA) Protocol?

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. Find out more about NIMA protocol at http://gia.org.sg/pdfs/PreRepair_Inspection_Requirement.pdf.

40. What happens if one of the parties does not fulfil the requirement of the Protocol?

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

41. Does this requirement delay the repair of the vehicle?

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.

42. What is my role if the other party is claiming against me?

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

43. If I am not at fault for the accident, can you contest the claim for me?

Income will look at all the evidences available for Income before Income makes a decision. If Income is convinced you are not at fault, Income will contest the claim.

44. What happens if I insist to contest the claim against me?

Income is only able to help you if you are able to produce convincing evidence to Income.

45. If there is a Third Party claim against me, will I be updated on the status?

Income 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

46. What is the procedure for making a theft claim?

You will need to lodge a police report and submit the theft report to Income at any of the Income branches (<https://www.income.com.sg/contact-us#branch>) by the next working day.

47. How soon will the theft claim be settled?

The police will need three months to complete their investigation. Income will only pay out the claim after the investigation is completed.

48. How is the payout amount for the theft claim derived?

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

49. When will a vehicle claim be settled on “Total Loss” basis?

If the repair cost exceeds the Economical Repair Value, Income 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.

50. How do you obtain the market value of the vehicle?

Income obtains the market value from various sources such as motor traders, surveyors, online motoring websites and newspaper advertisement.

51. How do I know if your market value is fair?

Income will ensure that the market value offered to you will enable you to purchase a similar vehicle from the resale market.

52. What happens if I am still servicing my vehicle loan with a finance company?

Income 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.

53. How do you dispose of my vehicle?

Upon payout of the claim, Income will engage a wreck buyer to take over the ownership of your vehicle.

Online Quote and Purchase**1. Which class of Motor Insurance can I purchase online?**

You can purchase both Private Car Insurance and Motorcycle Insurance online.

2. What are the payment modes available when I purchase online?

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

3. If I am a supplementary cardholder, can I still purchase my Motor Insurance online?

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

4. Will my policy be activated once I purchase my Motor Insurance online?

Yes, as long as your payment confirmation is successful.

5. How will I receive my policy document?

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.