

PERSONAL INJURY & PROPERTY DAMAGE

(PIPD)

Part Two

The judge says “you’ve been brought here for drinking” to which the drunk replies “when can we start!”



AT THE SCENE



Immediate steps to take upon collision



GIA – Motor Claims Framework

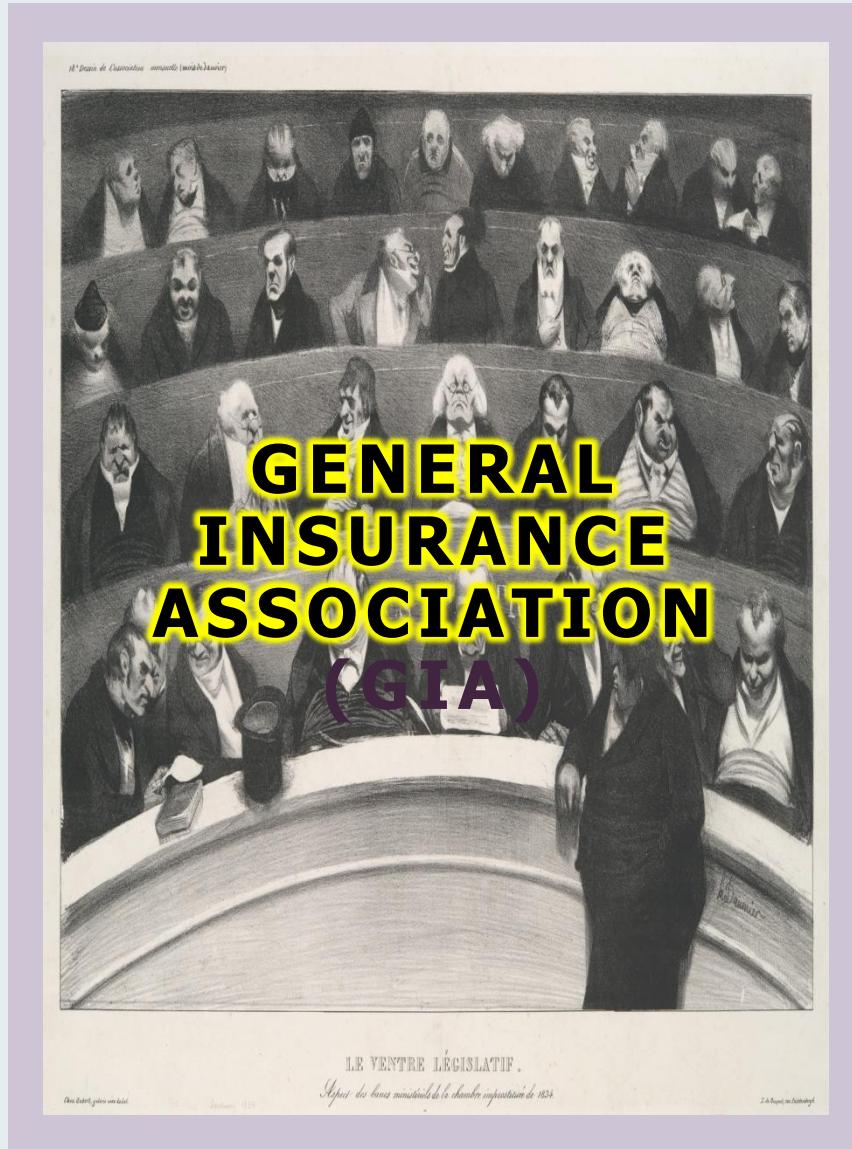


Reporting procedures



IMMEDIATE STEPS TO TAKE

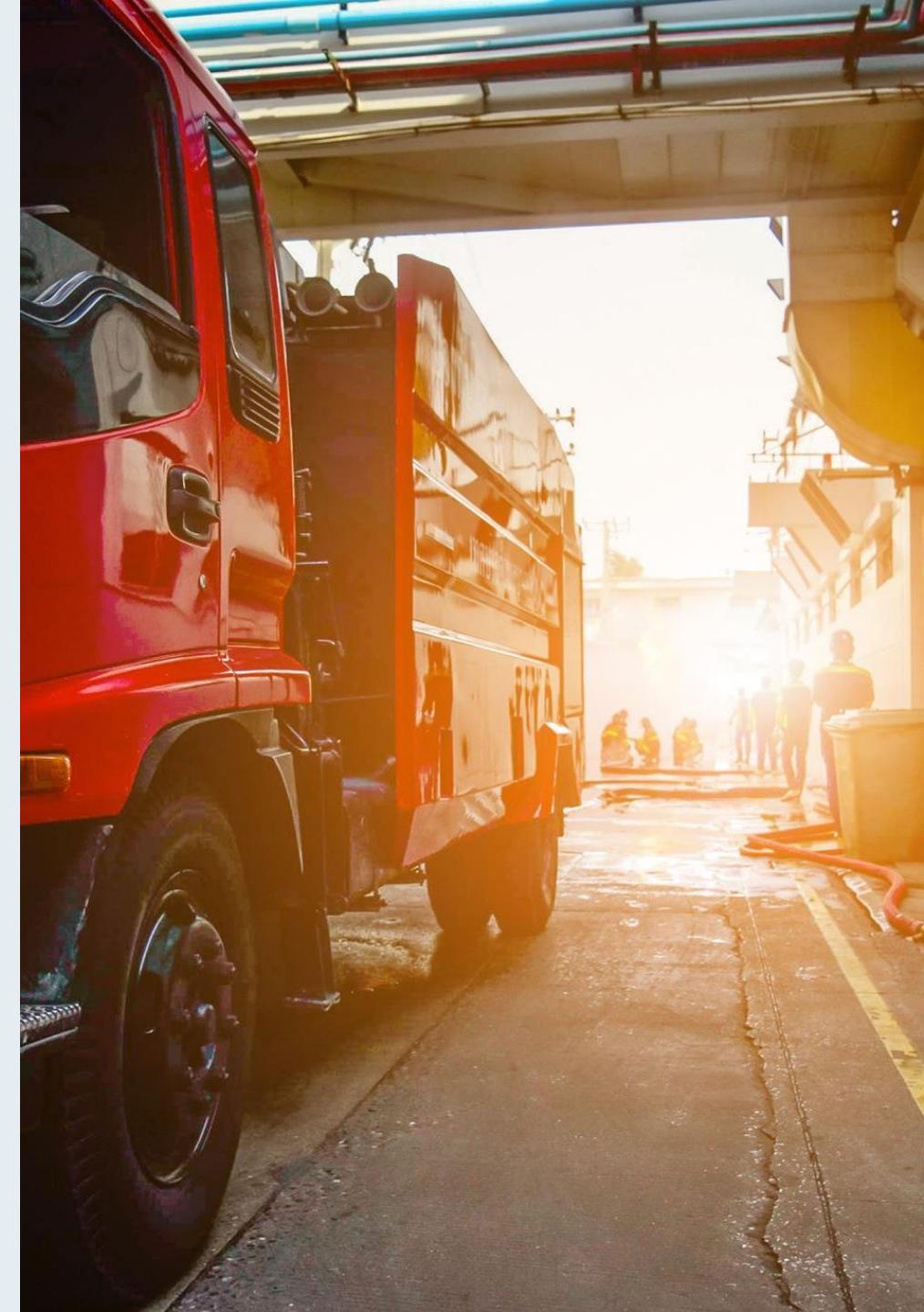
- Stop vehicle immediately
- Call the police and/or ambulance immediately if necessary
- Exchange particulars
- Take proper photographs
- Don't admit fault or liability
- Call tow truck if needed
- Ask for advice from the insurers' hotline if necessary



- About General Insurance Association of Singapore.
- Motor Claims Framework (MCF)
- Barometers of Liability (BOLA)

REPORTING PROCEDURES

- Bring your vehicle to the reporting centre or authorized workshop within 24 hours.
- Make an accident report and request for a copy.
- When to lodge a traffic police report





AT LAWYERS' OFFICE

- Advising **Options** for a Claimant or Defendant
- When advising client as a potential **Claimant**:
 - To use Workshops, Lawyers or D-I-Y
 - Own policy (OD claim) or
 - Other driver's policy (third party claim) or
 - Private Settlement
- As **Defendant**:
 - Private Settlement
 - Let Insurers handle



REPUDIATION

- **Reasons for insurers to refuse insurance cover:**
 - Driving under influence of **alcohol** or **drugs**.
 - Driving an **unregistered** vehicle or vehicle with prohibited or **unapproved** modifications
 - Driving with an **invalid** driving' license
 - Driving with passengers **exceeding its legal seating capacity**
 - **Admitting** fault or liability
 - **Failing to notify** the insurers about the accident or of any proceedings
 - India International Insurance Pte Ltd v Ho Chai Hong Joanne [2013]
SGDC 193