



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!”



Immediate steps to take upon collision



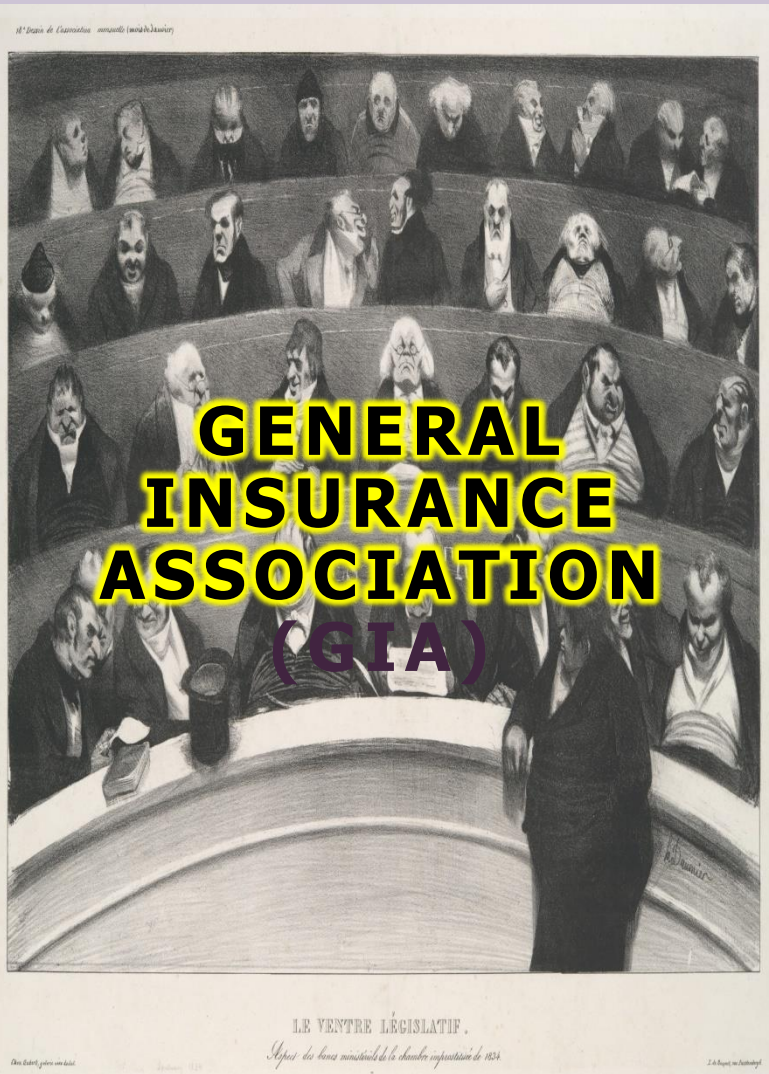
GIA – Motor Claims Framework



Reporting procedures



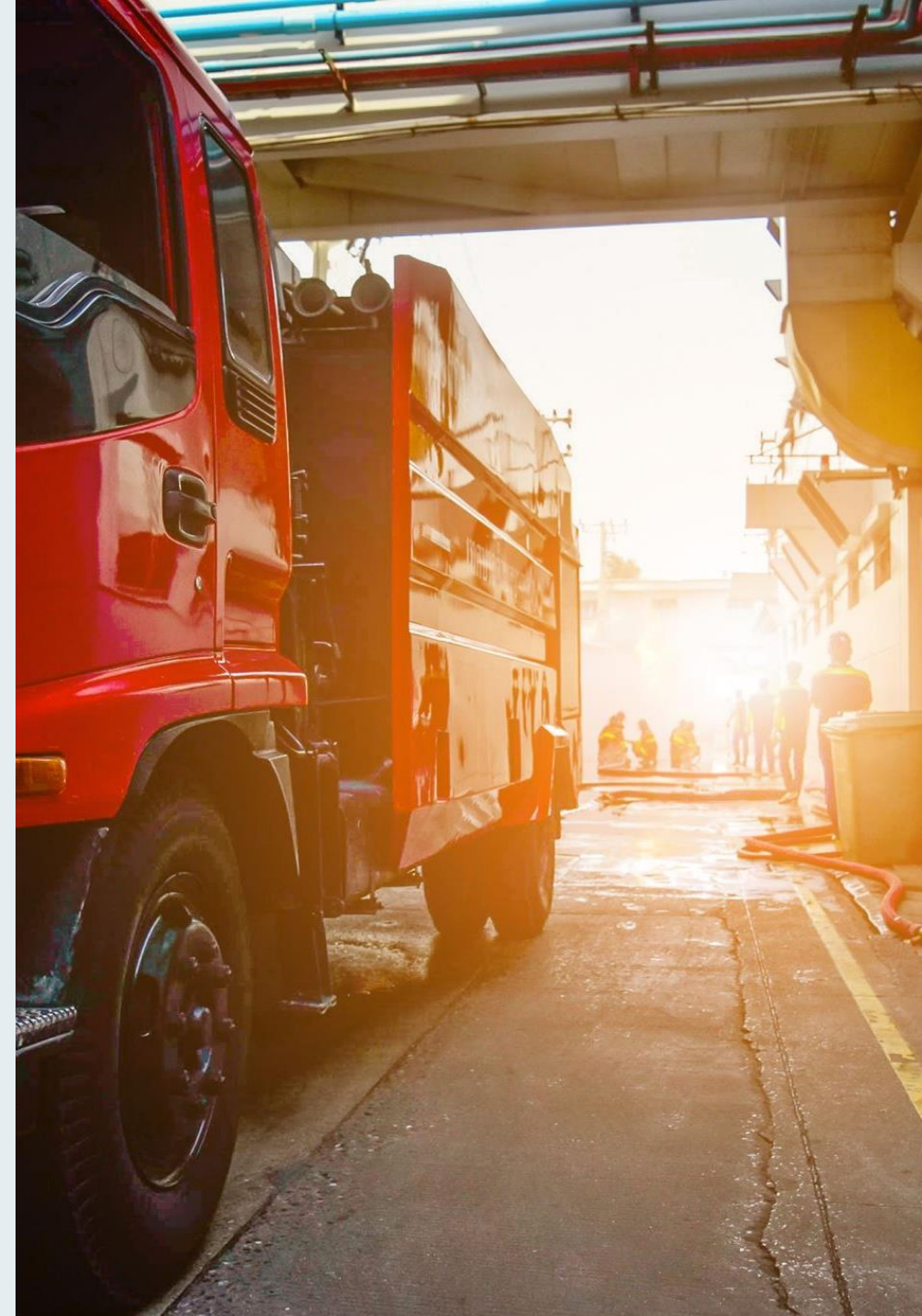
- Stop vehicle immediately
- Call the police and/or ambulance immediately if necessary
- Exchange particulars
- Take proper photographs
- Don't admit fault or liability
- Call tow truck if needed
- Ask for advice from the insurers' hotline if necessary



- 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



A photograph of a lawyer's office. In the foreground, a pair of metal scales of justice sits on a wooden desk. Behind it, several thick books are stacked. In the background, there are bookshelves filled with books and a green desk lamp. The text "AT LAWYERS' OFFICE" is overlaid in large, bold, yellow letters with a black outline.

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