

PART C

KEY POINTS OF THE MOTOR CLAIMS FRAMEWORK (MCF)

279 In the case of an Accident, you should *avoid all **unauthorised** tow-truck operators or repair workshops.*

Steps to take:

- 280** (a) Exchange particulars of involved parties (including **Name, NRIC/FIN, Telephone Number, Address and Insurer**);
- (b) Take note of the **Vehicle Numbers**;
- (c) **Take pictures at the accident scene** and submit all pictures at your authorised accident reporting centre during reporting;
- Things to Photograph:
- (i) The Scene (Take pictures of the accident scene capturing the accident vehicles and surrounding areas);
- (ii) Own Vehicle (Take pictures of the damage to your own vehicle, capturing your licence plate);
- (iii) Other Damaged Vehicles (Take pictures of damage to all other vehicles involved in the accident, capturing their license plates. For multiple vehicle collision, take pictures of the vehicles with direct contact, e.g. vehicles in the immediate front and immediate rear.)

281 Call your insurer's hotline for a tow truck or for further advice on the accident.

282 Report and bring your accident vehicle (whether damaged or not) to the approved reporting centre / authorised workshop **within 24 hours** or by the **next working day**.

The benefits of reporting:

283 By reporting the accident within the stipulated time, you not only enjoy hassle-free and quality-certified repair services as provided under the MCF, you will also avoid potentially higher costs from exaggerated claims.

- (a) **Remember** that all accidents must be reported to your insurer within 24 hours or by the next working day with your accident vehicle. Report the accident no matter how trivial or even if there is no visible damage, and irrespective of whether you are claiming from any insurers or third parties.
- (b) **Should you fail to report the accident** to your insurer with your accident vehicle, you may find yourself in a position of having your claims prejudiced or declined later by insurers. Failure to comply with this new policy condition will be seen as being "In breach" of the policy terms and conditions, i.e. there will be no liability on the part of the insurer. In addition, any non-compliance with this policy condition will result in a loss of your 'No Claims Discount' upon renewal of your policy.