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Buying, renewing, changing or canceling your policy:

1. AM I INSURED OUTSIDE OF SINGAPORE?

In certain cases yes. Your policy applies to the following geographical area:

- West Malaysia
- The Republic of Singapore (which includes anywhere you can go without having to show you passport at immigration Sentosa, Pulau Ubin etc...)
- Transit by direct sea route across the Straits between Penang and the mainland of West Malaysia
- Direct sea route across the Straits between Changi Point, Singapore and Tanjong Belungkor, Johore Peninsular Thailand (subject to a maximum period of fourteen (14) days for each and every trip).

2. WHAT ARE THE DIFFERENT CAR INSURANCE POLICIES OFFERED BY AXA?

Under SmartDrive, AXA offers 7 different car insurances.

Benefits	Essential	Flexi	Peace	For Her	Flexi +	Essential +	Flexi Family
Third Party Only	✓	✓	✓	✓	✓	✓	✓
Third Party, Fire and Theft	✓	✓	✓	✓	✓	✓	✓
Comprehensive	✓	✓	✓	✓	✓	✓	✓
24/7 Towing and Transportation in Singapore or Overseas	✓	✓	✓	✓	✓	✓	✓
Windscreen Coverage (Enhanced)	✓	✓	✓	✓	✓	✓	✓
Daily Transportation Allowance				✓	✓	✓	
Medical & Dental Expenses		✓	✓	✓	✓	✓	✓
Personal Accident							✓
Workshop of your choice		✓			✓		✓
Guaranteed Repair for 12 Months	✓		✓			✓	
Loss of Personal Effects			✓				✓
Waiver of named Young or Inexperienced Driver Excess							✓
Higher Flood Protection		✓	✓	✓			✓
Delivery of Repaired Car			✓		✓	✓	
Excess Waiver from 3 rd Year				✓			
Phone Assistance and Roadside Support				✓			
Car Protector					✓	✓	
Monthly Allowance							✓

You can further tailor your policy to your driving needs by choosing any add-ons Benefits or Value Packs (combination of add-ons). A list of the value pack and their corresponding benefits is listed below:

Protector Plus	<ul style="list-style-type: none"> • Daily Transport Allowance • Delivery of Repaired Car • Car Protector • Renewal Discount
Duo Protector	<ul style="list-style-type: none"> • Daily Transport Allowance • Medical and Dental Expenses • Personal Accident • Monthly Allowance in case of permanent disablement • Excess Reduction for Duo
Overseas Protector	<ul style="list-style-type: none"> • Loss of Personal Effects • Cancellation fees Reimbursement • Hotel Accommodation • Overseas Allowance • Courtesy Car Overseas
Family Protector	<ul style="list-style-type: none"> • Loss of Personal Effects • Medical and Dental Expenses • Personal Accident • Monthly Allowance • Waiver of named Young or inexperienced Driver Excess
Claim Protector	<ul style="list-style-type: none"> • Excess Waiver • NCD Protector

3. WHO SHOULD I CONTACT IF I'VE BEEN IN A CAR ACCIDENT ABROAD AND NEED TO BE EVACUATED TO SINGAPORE?

If you are abroad please call the following number to reach our customer call center: +65 6880 4888. If it is outside office hours please call +65 6322 2566.

AXA will arrange for you and your passengers to return to Singapore from the location of where the Accident occurred, typically within forty-eight (48) hours and arrange for the repatriation of your car. Depending on your location, you will be covered differently so please do give us a call before as soon as possible.

4. HOW CAN I GET A QUOTE? WHAT INFORMATION DOES AXA NEED?

Your quote will be calculated based on the different factors such as the driver(s) experience, NCD, etc...

In order to get a quote you can:

1. Go to our website: https://eguide.axa.com.sg/eform/form-ask-for-quotation.aspx?form_id=7 once we review your submitted form, we will send you an email with your quote and instruction on how to apply for the policy of your choice.
2. Call our Customer Hotline and talk to one of our staff, they will get back to you with a quote.
3. Come to our Customer Service Center (AXA Tower, 8 Shenton Way - B 1). If you cannot visit us in person you can ask someone you trust to come for you.

Please note if you would like to transfer your NCD you must bring your Passport/ NRIC (and that of any other named driver), driving license details, and previous registration number, which you can obtain from the Land Transport Authorities website.

5. HOW CAN I BUY INSURANCE? WHAT ARE THE PREMIUM PAYMENT METHODS?

You can buy a car insurance by phone (1800-880-4888) or in person. Your premium can be paid through 3 different channels:

- Via phone: by calling our customer hotline (1800-880-4888) and giving us your credit card details
- In person: by visiting our Customer Service Center (AXA Tower, 8 Shenton Way, B1) and using your credit card, cash, cheques or NETS
- By setting up GIRO payments

6. HOW CAN I RENEW MY MOTOR INSURANCE?

You can renew your insurance by contacting AXA on our customer hotline, by email or by coming down to our Customer Service Center (AXA Tower, 8 Shenton Way - B1). You may also contact your agent or broker. When you sign up for your policy, do make sure to give us your email address as we will send you a reminder before your policy expires with a link to help you renew it.

7. WHY DID MY INSURANCE PREMIUM INCREASE?

Your car insurance premium is calculated based on different factors, mainly the experience of the driver(s), the car mode and your NCD. However, it is also subject to inflation for example, as it affects claims and repair prices etc...

8. WHY DO I NEED TO GIVE MY EMAIL ADDRESS?

In an effort to go green, AXA is going paperless and digitalizing its processes. We will use your email address to send you notifications regarding your policy, such as your renewal notice. We are bound by the PDPA (Personal Data Protection Act) and will not use your email address for marketing or other purposes.

9. CAN I MAKE CHANGES TO MY POLICY? IF SO, HOW SHOULD I PROCEED?

At any point in time, if you wish to make changes to your policy, such as adding a driver or changing the expiry date of your policy, just contact AXA.

You can send an email to customer.care@axa.com.sg or call 1800 880 4888 and we will be happy to help you make the changes.

10. IS IT POSSIBLE TO CHOOSE THE END DATE OF THE MOTOR INSURANCE SO THAT IT COINCIDES WITH THE END OF MY ROAD TAX EXPIRY DATE?

Yes. The automatic end date of your policy is 1 year from the date you decide to start it. However you may choose an end-date that is 3 months before that one year mark, or within the 6months after that one year mark.

For example:

You decide to start your policy on the 12/Jan/2015, your automatic end-date would be set on the 11/Jan/2016. However, you are allowed to choose a date anywhere in the 3 months prior to 12/Jan/2015 and 6 months after. i.e.: a date between 12/Oct/2014 to 12/June/2016.

11. WHAT HAPPENS IF I CHOOSE TO CANCEL MY CAR INSURANCE MID-TERM? HOW SHOULD I PROCEED?

If you wish to cancel your car Insurance just call our Customer Hotline and let us know. Alternatively, you can send us an email with your policy details and we will get in touch with you to confirm before proceeding with the cancellation. After the cancellation you will receive a cheque by post with your refund amount.

12. WHEN DOES MY POLICY CANCELLATION COME INTO EFFECT?

Your policy cancellation will take effect on the day you contact AXA to cancel it. If you have sold your car but forgotten to cancel your policy, we may be able to retroactively cancel it if you provide a Sales Agreement and your policy has not lapsed.

13. HOW MUCH REFUND WILL I GET UPON CANCELLING MY POLICY?

Your refund will be 80% of your remaining period of insurance premium.

However do keep in mind that there will be no refund if there has been a claim, if there is an outstanding claim which is still actively handled and/or you owe us anything.

NCD

14. DOES THE NCD APPLY TO ME OR TO MY VEHICLE?

The NCD is linked to you and not to your vehicle. If you sell your car the NCD will stay with you, if you buy a new car the same NCD will be applicable to your new vehicle.

15. WHAT IS NCD AND HOW DOES IT AFFECT MY PREMIUM?

NCD stands for No-Claim Discount, it is a discount to your premium in return for:

- not having any claims during a year, or
- the existing claims have been reviewed by AXA and do not penalize your NCD (such as claims which are not your fault or claims which have been reported only)

For Private cars the No Claim Discount will look like this:

Period of Insurance with no Claim	NCD
1 year	10%
2 years	20%
3 years	30%
4 years	40%
5 years of longer	50%

16. DOES AXA OFFER NCD PROTECTION? WHAT ARE THE ADVANTAGES?

Yes, AXA offers NCD protection of around 8% of the premium cost. However the NCD protection amount varies according to each individual and their Motor history.

This means that if you get into an accident your NCD will not be affected as much.

Number of Claims arisen during the period of Insurance	With NCD Protector	Without NCD Protector
0	50%	50%
1	50%	20%
2	20%	0%
3 or more	0%	0%

17. IS IT POSSIBLE TO TRANSFER NCD POINTS?

Yes, it is possible but it will depend on your case. Most of the time, you may transfer the NCD between

spouses, however you are not allowed to transfer it from one sibling to the other. Similarly, you may not transfer the NCD between a commercial and a private car. It is better to check with us and we will let you know based on your situation.

Towing, Reporting and Repairing

18. WHO SHOULD I CONTACT IF I NEED TOWING SERVICES?

- If you are in Singapore: 1800 880 4888
- If you are abroad: +65 6322-2566
- You may also contact out AXA Premium Workshops directly

19. WHAT SHOULD I DO IN THE EVENT OF A MOTOR ACCIDENT?

If you get into an accident make sure you stay calm and call an ambulance if needed.

At the scene (if possible):

- Please do not shift your car
- Take photos of all vehicles involved, the photos must show the extent of the damage and must be in color. They will later be included in the accident reporting.
- Take down the particulars of all drivers involved and of the injured people (including Name, NRCI/Fin Number, Phone Number, Address & Insurance Company).
- Take down the vehicle numbers
- Call our 24 hour hotline +65 6322-2566 for a towing services or for further advice on the accident.

Report & Delivery of Vehicle:

1. Report and bring your vehicle (whether damaged or not) to one of our AXA Premium Workshops/ reporting centers within 24hours or by the next working day.
(Please note that if the insured is not available, the driver should present a Letter of Authorization)
 2. Lodge a police report
- Please make sure to bring your driver's license and your certificate of Insurance

Filing your claim:

- Please go to our website to provide the above documents. On the home page please select 'File a Claim' and follow the instructions to provide the above documents
- Do take note that to seek indemnity under your policy for your vehicle repair (Own Damage claim), the estimates from AXA premium workshop must be sent in to AXA within 14 days from the accident date.

20. DO I NEED TO REPORT ALL ACCIDENTS TO THE POLICE?

Not necessarily, you must report to the police the following types of accidents:

- Death or Injuries where hospitalization was required
- Non-injury involving a government vehicle/damage to government property
- Non-injury involving a foreign vehicle
- Non-injury involving a pedestrian or cyclist
- Any accident outside of Singapore
- Vandalism, Theft of vehicle, hit and run, parked and found damaged

In the above cases, since the police report is required by the government you will also be asked to submit a copy when you submit your claim with us.

21. WHERE AND HOW CAN I MAKE AN ACCIDENT REPORT? WHAT MUST I BRING ALONG?

The driver and the policy holder are required to proceed to our reporting centre with the Policyholder.

- Bring your accident vehicle (whether damaged or not, whether claiming or not) to one of our AXA Premium Workshops (APW) or reporting centres
 - *For Hyundai, Chevrolet Scheme policyholders, please proceed to your respective Distributor Workshop (for Reporting and Repair) or any of our APW (Reporting Only)
- Documents required are:
 1. Driver's driving license,
 2. NRIC(s) of both driver and Policyholder
 3. Certificate of Insurance
 4. For company-registered vehicles, please bring your company stamp to the reporting centre.
 5. Police report (if any)
 6. Witness report (if any)

22. HOW MUCH TIME DO I HAVE TO NOTIFY AXA IF I WAS INVOLVED IN AN ACCIDENT? WHAT HAPPENS IF I EXCEED THE TIMEFRAME?

By law, all accidents must be reported to your insurer within 24 hours or by the next working day. This is true no matter how trivial or even if there is no visible damage and irrespective of whether you will be making a claim from any insurer or third party.

Call our hotline 1800 880 4888 immediately for emergency assistance and, if needed, a step-by-step guide to submitting a claim. If you exceed the 14 day timeframe to submit your claim, AXA may not cover your damage.

23. WHERE CAN I SEND MY VEHICLE FOR REPAIRS? CAN I SEND IT TO MY PREFERRED WORKSHOP?

It is preferable to send your vehicle to one of AXA's Premium Workshops as they are reliable and we will cover the cost of the repair. Any services or repairs will have a 12 months warranty which takes effect once the vehicle leaves the workshop and is returned to you.

Depending on your policy, you may be allowed to choose your preferred workshop (Flexi Plans). If your policy does not cover for workshops other than AXA's Premium Workshops you will be liable for any repair and costs. If you are under a scheme policy – please send your vehicle to the scheme workshop. The workshop will prepare the repair estimate and submit it to us.

24. HOW WILL THE EXTENT OF MY DAMAGES BE DETERMINED?

AXA will send an independent surveyor to survey check the damages and produce a report to justify the extent of damages and cost incurred to repair them.

25. ARE THE AXA PREMIUM WORKSHOPS USING ORIGINAL PARTS?

Yes, however under certain circumstances, we may use a combination of original, original equipment manufacturer (OEM) or refurbished parts to repair your vehicle, depending on the type of repair that was recommended by the approved independent surveyor.

Claims

26. WILL I BE UPDATED ON THE PROCESS OF MY CLAIMS?

If there is any further investigation required or if there is a solicitor appointed, you will be informed via writing. We will do a periodic review of the case and if there are no developments within 24 months from the last correspondence with the third party, we may consider removing the reserve and closing the file.

27. WHAT IS A THIRD PARTY CLAIM?

A third party claim is when the other party submits a claim against you. Please note that you are still required to file a GIA report (and police report if you were injured) as this will provide us with a document to handle any claims made against you

28. WHAT IS AN OD CLAIM (OWN DAMAGE)?

An own damage claim refers to a claim under your own policy. In this case you will have to pay the usual excess stated in your policy document. Your NCD will also be affected (unless we are able to successfully carry on a claim recovery against the third party).

29. WILL I BE INFORMED IF THERE IS A CLAIM AGAINST MYSELF?

Yes, you will receive an acknowledgement if there is a claim against your policy.

Coverage & Others

30. HOW MANY CAR ACCESSORIES AM I ALLOWED AND TO WHAT INSURED AMOUNT CAN I INSURE THEM FOR?

There is no limit to the number of car accessories you insure, however they must all be mentioned when you sign up for a Motor Policy. If you do upgrade, add or modify any accessories we suggest you purchase the Accessories Add-on benefit (it has a specified sub-limit and will also protect your NCD).

31. AM I ALLOWED TO CARRY OUT MODIFICATIONS TO MY CAR? WILL I BE COVERED FOR THEM? WILL MY INSURANCE PLAN STILL BE VALID AFTER MODIFICATIONS?

You are allowed to carry out modifications to your car but you must check with AXA first whether they will be covered or not. Modifications change the specifications of your car so they might render the insurance contract invalid. Therefore, it is better to obtain a written agreement from AXA stating that your cover accepts those modifications before carrying on.

32. IF I HAVE AN ACCIDENT OUTSIDE OF SINGAPORE BUT REQUIRE MEDICAL ATTENTION AFTER COMING BACK TO SINGAPORE, WILL I BE COVERED?

Yes, you will be covered if your accident happened in your policy coverage area. However this benefit is not applicable to those holding an Essential Plan.

33. I'VE CHANGED MY ADDRESS/CONTACT NUMBER, SHOULD I UPDATE AXA?

Yes, we encourage you to update AXA (customer.care@axa.com.sg) if there is any change of contact details. In the event we receive any claims against you, we would be able to locate and inform you effectively.

34. MY ROAD TAX IS EXPIRING, HOW SHOULD I RENEW IT?

You may use the below modes of payments:

- Cash
- Cheques (Addressed to LTA. Pte. Ltd)
- NETS Diners
- AXS Machines
- Singpost
- Vicom
- You may visit our Customer Service Center and we will help you process it.

35. DO ALL CAR INSURANCE POLICIES COVER FOR MY COE AS WELL?

Yes, by default your COE is included in the car insurance policy, however you may opt out of this coverage at the time of your application.

36. WHAT SHOULD I DO IF I DECIDE TO SELL MY CAR?

If you would like to sell your car and thus cancel your policy contact AXA and we will help you through the procedure. If you have not made any claims during the period of Insurance and do not have any outstanding liability to us you should receive a refund on the remaining premium.

37. WHAT HAPPENS IF I DISAGREE AND HAVE A DISPUTE WITH AXA?

AXA has the final word for premium quotation, however if you have a claim with which you are unhappy about the outcome you may contact a dispute resolution organization, Financial Industry Disputes Resolution Centre Ltd (FIDReC) who is an independent organization. The details are as follows:

Financial Industry Disputes Resolution Centre Ltd
112 Robinson Road #13-03
HB Robinson Singapore
068902

38. WHAT SHOULD I DO IF I RECEIVE A LEGAL LETTER FROM A THIRD PARTY?

Should you receive any legal letters or Writ of Summons, please forward a copy to AXA via email and/or post immediately. You can forward it to your Claims Handler or our Claims Service Team Email at cst@axa.com.sg. In the meantime, please do not correspond with the third party or their solicitors as this may prejudice your rights. We seek your co-operation in our investigation or interviews as this will aid us to better assess the accident matter. When one is served with a Writ of Summons, he/she must either satisfy the claim or enter an appearance within 8 days counting the date of service.

39. IF AXA IS HANDLING ON MY BEHALF, DO I HAVE TO STAND IN COURT? WHAT SHOULD I DO AFTER RECEIVING ANY LEGAL LETTER?

In the process of negotiation, the third party may not be willing to settle the claims out of court or accept our offer. They may proceed to file the Writ of Summons. In this case, please forward a copy of the letter immediately to us. We will handle the matter on your behalf, according to the terms and conditions afforded to us in the Policy.

40. WHAT IS THE DIFFERENCE BETWEEN A MAIN DRIVER AND A NAMED DRIVER?

- The main driver is usually the policyholder. If the owner of the car is the policy holder and cannot drive, the main driver would be the person appointed by him/her.
- Named drivers are other drivers who the policy owner declares are also allowed to drive the car. They are also covered by the policy.

41. HOW MANY NAMED DRIVERS AM I ALLOWED?

Our policies allow for 1 main driver as well as 4 additional named drivers, so under your car policy you may have up to 5 drivers. The premium will vary according to the drivers' age and experience.

42. CAN I USE MY CAR FOR BOTH PRIVATE AND BUSINESS USE?

No, your car's insurance is either a commercial policy or a private policy. Therefore if you are driving your private car it is for social or domestic reasons as well as pleasure, you should not race, or do any speed testing for example.

43. ARE THERE ANY PROFESSIONS OR TRADES YOU DO NOT INSURE?

No, you are eligible for a private car insurance with AXA regardless of your profession/trade.

44. DOES MY POLICY COVER FOR THE POLICY OWNER'S PROTECTION SCHEME?

Yes, AXA's policies are protected under the Policy Owner's Protection Scheme, which is administered by the Singapore Deposit Insurance Corporation, no further action is required from you once you sign up with one of our policies.

45. WHAT IF DRIVERS OTHER THAN THE MAIN DRIVER(S) ARE IN AN ACCIDENT OUTSIDE OF SINGAPORE, WILL THEY BE COVERED?

Yes, they will if they are in the geographical area covered by your policy. Authorized drivers, will also be covered.

46. WHAT TYPE OF CAR DOES AXA ENSURE AND NOT ENSURE?

AXA ensures all private cars.

47. WILL I GET A TEMPORARY REPLACEMENT CAR IF MINE IS BEING REPAIRED?

If you have purchased the Courtesy car Option with your current policy AXA does offer a complimentary car while yours is being repaired.