ALLIANZ MOTOR PROTECT

FREQUENTLY ASKED QUESTIONS (FAQ)

A. PRODUCT

Q1: Can I Purchase Allianz Motor Protect If I Am Not Singaporean?

Yes you can, as long as your car is legally registered in Singapore under the Singapore Road Traffic Act.

Q2: Can No Claim Discount (NCD) Be Transferrable?

NCD is not transferrable to another person except to your spouse, provided that your spouse is purchasing a new Allianz Motor Protect plan with Allianz. This is a one-time transfer and it is nonreversible. After the transfer, your NCD for your existing motor insurance policy will become 0%.

Q3: What Is The Procedure For Transferring NCD From Allianz To Other Insurers And Vice Versa?

Your decision to transfer NCD happens at point of sale when you switch insurers. For example, your car is now insured with Insurer A with 40% NCD, you can call Allianz to enquire about Allianz Motor Protect plan and provide the relevant details before purchasing.

Q4: What Is The Benefit Of Adding Named Drivers To My Motor Insurance Policy?

By having named drivers in your motor insurance policy, your named drivers will enjoy the same lower excess as you. Excess is the amount you as the policyholder are required to contribute before you can make a claim.

B. ACCIDENT

Q1: What Should I Do When I Meet With A Motor Accident?

- Exchange particulars with the other driver such as name, NRIC, telephone, name of insurer and note down the vehicle number of the other driver.
- Take pictures of your vehicle's damages and the other damaged vehicle's damages capturing both vehicles' license plate.
- Take pictures of the accident location capturing the surroundings and the vehicles in their stationary position before moving them out.
- Call 999 or 995 for ambulance and police assistance if there is any injured party.
- Report to Allianz authorized workshop together with your vehicle within 24 hours or the next working day whether your vehicle is damaged or not. If you have an in-car camera, please submit the video footage as well.
- If your vehicle cannot be driven, you may call Allianz Roadside Assistance at **+65 6222 1919** for roadside and breakdown assistance to request for towing service.

Q2: What Do I Do If The Accident Happens In Malaysia Or Thailand?

Should you find yourself in an accident in Malaysia or Thailand please follow these steps, after making sure you are not injured:

(a) Exchange particulars of all involved parties including Name, NRIC/FIN (or other Identity Card or passport details, where applicable), Telephone Number, Address, Insurer and note down the vehicle license registration number(s).

(b) Take pictures of your vehicle's damages and the damages of the other vehicle(s) involved.

(c) Capture all vehicles' license registration number(s). Take pictures of the accident location, capturing the surroundings and the vehicle(s) in its/their stationary position before moving it/them.

(d) Call the local police if there is an injured party (999 for Malaysia / 191 for Thailand) and make a police report in the country where the accident occurred.

(e) Upon returning to Singapore, regardless of whether your vehicle's was damaged or not, report the accident to the Allianz authorized workshop together with your car within 24 hours or the next working day. If you have an in-car camera, please submit the video footage as well.

Q3: During The Weekend/Public Holiday, Where Is The Vehicle Towed To Due To An Accident?

You may call Allianz Roadside Assistance at **+65 6222 1919** for roadside and breakdown assistance to request for towing service.

If Your Car cannot be driven due to damage from an Accident, We will arrange and pay for the towing service under a towing cost limit of up to S$500 for Private Cars.

The Car will be towed to an Authorised Workshop or Preferred Workshop in Singapore according to Your coverage entitlement in this Policy.

Q4: What Are The Cut Off Times For A Courtesy Car To Be Available On Friday If Insured Party Wants The Vehicle For Saturday Or Sunday?

Cut off times are as such: Friday by 4pm, Saturday before 12pm (subject to availability of courtesy car). If the request is made after the cut-off time, the collection of the courtesy car will be on the following working day.

Q5: Can I Activate Courtesy Car For Third Party Claims? Do I Need To Pay First?

Courtesy car will be provided free of charge for Own Damage Claim or if you activate breakdown (non-accident) towing service through Allianz Roadside Assistance at **+65 6222 1919**. Courtesy Car will be provided for Own Damage/ breakdown repairs that require more than 24 hours as assessed by our appointed surveyor.

C. CLAIMS

Q1: What Is The Geographical Area Covered Under My Motor Insurance Policy?

Your car insurance policy covers Singapore and Malaysia and up to 80 km of the border between West Malaysia and Thailand. (80km equivalent to 50miles).

Q2: How Does The 'Lifetime Guarantee For Accident Repairs' Work?

For any defective workmanship in your accident repairs done by any of Allianz's authorized workshops, you may proceed to the same authorized workshop for repairs as long as you are insured with Allianz.

Q3: How Does The '24 Months New For Old Replacement Car' Work?

In the event that your car is damaged beyond repair within the first 24 months of its first registration in Singapore, Allianz will at their option:

(a) Replace it with a new car of the same make, model, and engine capacity as your vehicle; or

(b) If a new vehicle of the same make, model and engine capacity is not available, replace it with a new vehicle of a similar make, model, and engine capacity as your vehicle; or

(c) Pay such cash equivalent in lieu of points (a) and (b) above.

Q4: If I Make A Claim, Will My NCD Be Affected?

Accident NCD refers to the loss of percentage of No Claim Discount entitlement as a result of claims arising from an Accident. If a claim is made, your NCD will be affected. You may purchase a NCD protector to protect your NCD.

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