Claims FAQ

QUESTIONS	ANSWERS
What should I do if I get into an accident?	If you are involved in an accident, you may make a report within 24 hours or at the end of next working day at any of our reporting centres. The list of our reporting centres can be found at here. If you were involved in an accident and you require immediate assistance, please call Ergo Emergency Assistance 24-Hour Helpline: 6100 1620. Emergency Assistance will dispatch the Mobile Accident Response Team (FLASH) to the accident scene. On arrival, FLASH will assist you with accident reporting, arrange a towing service, and engage in mutual settlement, if required. Here's what you need to do: 1. Remain at the scene and call our 24/7 helpline. 2. Record particulars and contact details of parties and note down the registration numbers of all vehicles involved in the accident and take photographs of the accident scene. 3. Retrieve SD Card in car camera. 4. Wait for our FLASH Field Response Officer to assist you in Accident Reporting at the scene. 5. Do not admit liability or make any offers to a third party. 6. Inform FLASH Field Response Officer if there were any injuries involved.
What type of accident cases require a Police report?	Police report is only required in the following circumstances: • Accidents involving death or injury to any party • Non-injury accidents involving a foreign vehicle • Non-injury accidents involving a government Vehicle/damage to government property • Non-injury accidents involving a pedestrian or cyclist; theft or loss of vehicle; hit and run accidents; vandalism; parked and found damaged
If I have no intention of making any claim or my vehicle is not damaged, do I still have to report the accident?	You should make a report for recording purposes. Your NCD is not affected by reporting the accident. If no claim is submitted against you, your report will not affect your No Claims Discount.
Can I repair my vehicle under the policy at any workshop of my choice?	Please refer to your plan type (Private car only).
What should I do if my windscreen is shattered or cracked?	Please call Ergo Emergency Assistance 24-Hour Helpline: 6100 1620 to arrange for a tow truck if your car is unsafe to drive. Alternatively, you can contact our windscreen specialist workshops Auto Glass Venture or Glazity Auto to arrange for repair or replacement.

Where can I send my car for accident repairs?	Please proceed to any of our authorized workshops to make an Own Damage claim if you are our existing policyholder.
What are my options if I am not at fault for the accident?	You may claim from the party who is liable for the accident directly or claim under your policy provided you have purchased a Comprehensive coverage.
Why do I have to claim under my policy if I am not at fault for the accident?	You may choose to claim under your policy in order to expedite repairs to your vehicle as a Third Party claim may be rejected/delayed.
If I am not at fault for the accident but make an own damage claim, will my NCD be affected?	Your NCD will not be affected if we can recover the claim amount from the other party. However, if the claim recovery is not successful, your NCD will be affected.
What will cause my NCD to be affected?	Your NCD is affected by the following: a) When you make an Own Damage claim and we are unable to recover the claim cost from any party b) If there is a claim made by other party against your policy
Will my windscreen claims affect my NCD?	Windscreen claim will NOT affect your NCD.
Can I revert to claim under my policy if the Third Party claim against the other insurer is unsuccessful?	Own Damage claim must be submitted within 14 days of the accident or discovery of damage.
Will I get a Transport Allowance while my vehicle is in the ERGO Authorized workshop for repair under my policy?	Transport allowance are only available if you are on Comprehensive Private Car plan. For more details, please refer to your policy documents.
What happens if the accident occurs outside Singapore?	You should make a report at the nearest police station. If towing is required, you may call Ergo Emergency Assistance 24-Hour Helpline: 6100 1620. The towing benefit is capped to an amount shown in the policy contract.
What do I need to take note of when I opt for a private settlement?	You will need to ensure that the private settlement form is duly filled up and signed by both parties. If cash payment is involved for the settlement, the recipient has to acknowledge receipt of the amount. You are advised to keep a copy of your private settlement form in case the other party reneges. You could engage the help of our FLASH Field Response Officer.
What do I have to do when I received the letters or documents from the third party or their lawyers?	Please submit any document received to us without delay.