

DRIVESHIELD CAR INSURANCE POLICY FREQUENTLY ASKED QUESTIONS



Overview and Eligibility

How do I qualify for DriveShield car insurance?

To qualify for DriveShield car insurance, you must meet the following criteria:

- Be 21 to 70 years old.
- Reside in Singapore for at least 183 days in a year.
- Hold a valid NRIC(s) or FIN(s).
- Be the registered car owner of the car to be insured.
- Be medically fit to drive and satisfy all driving regulations.
- Possess a valid driving licence with at least 1 year of driving experience.
- Have not been previously refused insurance coverage by any insurer for any reason.
- Have made no more than 2 claims in the past 3 years.
- Ensure any modifications on your registered car are compliant with and approved by the Land Transport Authority of Singapore ("LTA").
- The car to be insured must not be more than 15 years old.

Can I get instant car insurance cover?

Yes. You can purchase your car insurance from [here](#) and make payment online. You will receive your policy documents and certificate of insurance via email instantly.

Do you insure modified vehicles?

Yes, we offer cover for cars with modifications that are compliant with and approved by [LTA](#).

What is considered a modification to cars?

Modification refers to any changes made to a car, including accessories. For further clarification and more information on car modifications, please refer to the [LTA website](#).

What if my car tyres/tyre rims are modified?

We offer cover for cars with modifications that are compliant with and approved by LTA. In the event of an accident, we will only replace damaged car part(s) in accordance with the original car manufacturer's standard specifications.

Do you provide any premium discount for off-peak cars?

Yes.

Do you provide any premium discount for drivers with Certificate of Merit?

No. We do not provide discount for drivers with a Certificate of Merit.

Can I purchase insurance for my brand new car without registration number?

Yes. If your car is brand new and you do not have your car registration number yet, please enter your chassis and engine number. This can be obtained from your dealer or sales agreement.

Please note: Please send us an email at dbdriveshield@singlife.com to update your car registration number once you have received it. A revised copy of the Certificate of Insurance and Policy Schedule will be sent to you upon policy endorsement. Please note that failure to do so may result in lapse of coverage on your car.

Who underwrites your insurance?

DriveShield Car insurance is underwritten by Singapore Life Ltd.

DRIVESHIELD CAR INSURANCE POLICY FREQUENTLY ASKED QUESTIONS



Quotation

How long is a quote valid for and what is it guaranteed for?

Our initial quote is an indication of your final premium and the price is subject to change. To convert this to a 14-day guaranteed quote, save the quote before exiting the page.

The 14-day guaranteed quote will be invalid and the premium subject to change if the cover start date has lapsed, the promo code has expired or you have made a change to the guaranteed quote.

What previous claims or motoring accidents should I declare?

You are required to declare all claims you have had in the last 3 years on your car policy regardless whether you were the driver during the accident. This applies to any claim caused by you as a driver on any car, except for windscreen claims or there were no injuries to anyone and the other party was 100% liable.

If there is a change in your number of claims made after the purchase of this policy, we will contact you within 30 days from the policy start date. This may result in additional premium payable by you.

If I have a foreign licence can I still get a quote from you?

Yes. Please ensure your foreign driving licence is endorsed by the Singapore Traffic Police for use in Singapore.

Can I purchase DriveShield car insurance if my driving licence was revoked?

Yes. You can purchase DriveShield car insurance if you have met our eligibility criteria.

What if I cannot find my car's make and model in your database?

Kindly email your car registration number, make and model to dbsdriveshield@singlife.com and we will contact you within 3 business days.

My car is over 10 years old, can I still get a quotation?

Yes. DriveShield covers cars up to 15 years old.

Can I purchase a policy coverage of more than 1 year?

Yes. By default, the period of insurance is 1 year. However, if you need to coincide the insurance with your road tax, you may change the policy expiry date to match your road tax accordingly, up to a maximum of 18 months.

DRIVESHIELD CAR INSURANCE POLICY FREQUENTLY ASKED QUESTIONS



Cover and Benefits

Do you provide Third Party Fire and Theft insurance plan?

Our fully comprehensive insurance policy covers loss or damage to your car as a result of any accident, fire or theft (including windscreen damage), regardless of who is at fault. Your car is also covered for any third-party damages that you may be liable for in an accident. As such, no additional third-party fire and theft insurance plan is needed.

Does your car insurance cover flood and fallen trees?

Yes. DriveShield car insurance covers damages resulting from natural disasters such as flood, typhoon, hurricane, cyclone, tornado, volcanic eruption, earthquake and fallen trees.

Can I send my car to my preferred repairer?

You can send your car to our list of approved repairers which come with a 12-month repair warranty. Alternatively, it can also be taken to a repairer of your choice if you have purchased the optional cover - **Any Workshop Extension**. To view the list of Singlife-approved workshops, please click [here](#).

Does your car insurance cover windscreen damage?

Yes. We cover the repair and replacement of damaged windscreens and other glass parts of the car.

Please note that under Basic Plan, you can only claim once per period of insurance while there is no limit to the number of claims under Enhanced Plan.

An excess of SGD 100 (subject to GST if applicable) will apply for each claim.

What is my car's market value and how is it determined?

Market value is the amount that your car would likely fetch if it is sold in its current (pre-fire, theft or accident) condition in the open market in Singapore. This value will include the applicable taxes and C.O.E. that were in place when the vehicle was new or first registered. However, we will deduct any vehicle or tax value depreciation that applies from the date of registration.

Am I covered when I drive outside of Singapore?

Yes. The territorial limits are including the Republic of Singapore, West Malaysia and Peninsula Thailand up to 80 kilometres from the border with West Malaysia.

What is the towing limit within Singapore and outside of Singapore?

The towing charge is unlimited if the accident is within the territorial limit, please call our 24-hour claims helpline at **+65 6333 2222** for assistance.

Can I reduce my policy excess?

Yes, please note that if you want to reduce your own damage policy excess, it will only be applicable for selected car models.

What is the additional excess for young and/or inexperienced drivers?

The additional excess, on top of the standard policy excess is SGD 2,500 for drivers (including You) aged 24 and below and/or hold a valid driving licence for less than 2 years.

For the avoidance of doubt, you are deemed to be aged 24 years old and below as long as you have not reached your 25th birthday before making any claims.

This does not apply if you have purchased the optional cover - **Waiver of young and/or inexperienced driver excess**.

DRIVESHIELD CAR INSURANCE POLICY FREQUENTLY ASKED QUESTIONS



Cover and Benefits (continued)

What is the additional excess for elderly drivers?

We do not impose additional excess for elderly drivers.

Will my car be insured inclusive of C.O.E.?

Yes. The coverage of your car is inclusive of C.O.E.

What is Gap Cover under Enhanced plan?

If your car is less than 3 years old and is a total loss due to an accident, the insurance will cover the difference between the total loss settlement amount and outstanding car loan at the time of loss, up to SGD 30,000.

What is Daily Hospital Allowance under Enhanced plan?

We offer a Daily Hospital Allowance of SGD 100 per day for up to 30 days if you, your driver or passengers are hospitalised due to bodily injuries arising out of an accident involving your car.

Do you provide waiver of own damage policy excess cover for DriveShield car insurance?

Yes. If you are insured under Enhanced plan with 30% NCD or more, we will waive up to SGD 500 for the own damage policy excess on your first claim provided if your car is repaired at our approved workshop.

Do you provide optional covers for DriveShield car insurance?

Yes. You can consider the optional covers below when you purchase DriveShield car insurance.

Optional cover	Coverage
No Claims Discount (NCD) protector	Protects your NCD if only 1 claim is submitted (for 30% NCD or above only).
Loss of use	Provides you a courtesy car for up to 10 days when your car is being repaired in the workshop. If your car is an electric car and you are covered under Enhanced plan, we will provide you an electric courtesy car (subject to availability) for up to 15 days when your car is being repaired in the workshop.
Replacement locks and keys	Covers up to SGD 500 if your ignition keys are lost or stolen.
Any workshop extension	Covers the repair of your car at your preferred workshop.
Waiver of young and/or inexperienced driver excess	Waives the additional excess of SGD 2,500 for any young and/or inexperienced driver who is aged 24 and below and/or has held a valid driving licence for less than 2 years.

What is Charging Cable Liability Protection under Policy Extensions for Electric Car?

We cover you against third-party liability arising from any accident involving the charging cable when it is attached to your electric car. For example, a third party sustained injuries as he tripped over the charging cable while your electric car is charging.

DRIVESHIELD CAR INSURANCE POLICY FREQUENTLY ASKED QUESTIONS



Claims

How can I make a claim when I have been involved in an accident or my car breaks down in Singapore?

Please call our 24-hour claims helpline **+65 6333 2222** immediately for assistance. All details relating to your car insurance claim will be recorded, and if necessary, Mobile Accident Response Service (MARS) will be dispatched to the scene of the accident or incident (the latter does not apply for Basic plan). Otherwise, you can proceed to any of our accident reporting centres to file the accident report within 24 hours or by the next working day.

It is a condition of the policy to notify Singlife within 24 hours of an accident occurring.

Do I need to report the accident to the Police?

If anyone is injured in the accident or the accident involves any of the following, you will need to report the accident to the Police.

1. Government vehicle
2. Government property
3. Cyclist
4. Pedestrian
5. Foreign vehicle

What happens to my policy if I suffer a total loss on my car?

Under Basic plan

In the event you suffer a total loss to your car, meaning it is not repairable or the cost of repair to your car exceeds the Market Value of your car less the salvage value at the time of accident, we will pay you the current market value of your car. After which, your policy will no longer be in force. You will not receive any premium refund and you will need to take out a new policy for your replacement car.

Under Enhanced plan

- If your car is less than 2 years old, we will replace your car with a new identical model subject to availability.
- If your car is more than 2 years old, we will pay you the current market value of your car.
- If your electric car is a total loss due to fire or explosion during charging, we will pay an additional payout of 10% on top of the current market value of your electric car.

After which, your policy will no longer be in-force. You will not receive any premium refund and you will need to take out a new policy for your replacement car.

The own damage policy excess also applies in the case of a Total Loss.

Do I need to tell Singlife if I have a minor accident but wish to settle the costs and issue directly with the other party?

Yes. You should always ring our 24-hour claims helpline at **+65 6333 2222** so that they can facilitate the signing of a legally-binding private settlement form between you and the other party. This is a free service and will not affect your claims history or NCD entitlement.

DRIVESHIELD CAR INSURANCE POLICY

FREQUENTLY ASKED QUESTIONS



Claims (continued)

What do I do if I am involved in an accident outside Singapore?

You should still call our 24-hour claims helpline at **+65 6333 2222**.

Our Claims Team Representative will advise you on the steps you need to take in regard to reporting the incident, such as making a report to the local police, etc. If your car is damaged or no longer safe to be driven, we will arrange through the Automobile Association to recover your car back to Singapore (at no cost to you) and deliver it to one of our approved repairers.

If your car is still safe to be driven, you can report the claim to us directly upon your return.

How do I make a claim against a foreign motorist?

If you are involved in an accident with a foreign motorist, please call our 24-hour claims helpline at **+65 6333 2222**. You are also required to make a police report.

If you are not at fault in the accident, you can still claim on your own policy, and we will recover all amounts paid from the foreign insurer. In such circumstances, we will not reduce your NCD.

Will I get a replacement car while my car is undergoing repair due to an accident?

A replacement car is only available if you have added the Loss of Use optional cover when taking up your policy. Under this optional cover, we will provide a courtesy car free of charge only upon your request for up to a maximum of 10 days, whilst your car is being repaired.

If your car is an electric car and you are covered under Enhanced plan, we will provide an electric courtesy car (subject to availability) free of charge only upon your request for up to a maximum of 15 days, whilst your electric car is being repaired.

If the duration of repair exceeds the maximum period above, you can extend your hire of the car from our partner, Downtown Travel Services Pte Ltd, at preferential rates. The type of car is subject to availability at the material time.

How do I make a Third-Party claim against the other party's insurer?

After reporting the accident to us at our 24-hour helpline at **+65 6333 2222**, you can bring your damaged car to any workshop to file the Third-Party claim. Your chosen workshop will then do the necessary paperwork to lodge the Third-Party claim.

What is the new change in Third-Party Motor Claims procedure?

With effect from 1 April 2016, all motor workshops are required to send a notification to the insurer (whom they wish to lodge a Third-Party claim with) to request for a pre-repair survey. The insurer is required to send a surveyor to the workshop to assess the vehicle damage within 2 working days (excluding Saturday, Sunday and Public Holidays) from the time of notification.

What is the procedure if I want to claim against the Third-Party who is also insured with Singlife?

Please advise your workshop to send their repair bill estimate to our motor claims department.

We will arrange for a surveyor to go to your chosen workshop to assess the damage within 2 working days from the time of notification.

How can I make a claim if I have lost my keys?

If you have lost your keys, please file a police report within 24 hours of discovery, and proceed to replace the key. Send a scanned copy of the police report and the invoice to dbsdriveshield@singlife.com and we will follow up with you shortly.

If you still have claims questions, please contact us at:

+65 6827 9200 Mondays to Fridays 08:45 - 18:00 (Excluding public holidays)

DRIVESHIELD CAR INSURANCE POLICY FREQUENTLY ASKED QUESTIONS



No Claims Discount (NCD)

What is NCD?

NCD is short for "No Claims Discount". It means that if you don't make any claims on your car insurance for the year, you get a 10% discount off the price of your car insurance premium year on year. You can accumulate this yearly discount for more savings upon renewal, capped at a maximum of 50%.

What do I enter for my current NCD entitlement when requesting a quote?

Please check your NCD entitlement in your renewal notice, or with your existing insurer. If in doubt, please select 0%. We'll be validating the NCD after your policy start date and as such, if you are entitled to NCD, we will refund the difference to you. If the premium you have paid changes as a result of providing us with an incorrect NCD, we will contact you within 30 days from your policy start date to advise you of additional payment required or refund for any excess amount paid by you.

Do you have NCD Protector coverage?

Yes. We offer a NCD Protector rider at a nominal fee as an optional cover for policyholders who have 30% NCD or above.

Purchasing this optional cover will protect your NCD for one claim during the Period of Insurance.

If you are currently enjoying Safe Driver Discount (SDD) under the policy with us, your SDD will be affected.

If you make more than one claim within the Period of Insurance, then your NCD and any SDD you have may be affected as shown in the following table.

Please note that this NCD reduction rate is only applicable for Singlife policies as the NCD reduction rate for other insurers may not be the same.

Current NCD with us	NCD with us upon renewal			
	Basic plan		Enhanced plan	
	After one claim	After two claims	After one claim	After two claims
30%	30%	0%	30%	20%
40%	40%	10%	40%	30%
50%	50%	20%	50%	40%
50% with SDD	50%	20%	50%	40%

Please refer to your policy documents for more details.

Will I lose my NCD if the accident was not my fault?

If we confirm you are not at fault for the accident, we will not reduce your NCD. This only applies if the accident you have is involved with identifiable Singapore car(s).

DRIVESHIELD CAR INSURANCE POLICY FREQUENTLY ASKED QUESTIONS



No Claims Discount (NCD) (continued)

How do I know if I'm at fault or not at fault in an accident?

Insurers use a guide called the Barometer of Liability Agreement and information such as photographs/statements taken at the scene of the accident, and police records to determine how much each party is liable for in the accident. Depending on the decision, the reimbursement amount and the NCD for the policyholder might be affected.

I did not purchase any NCD Protector. What will happen to my 50% NCD and Safe Driver Discount (SDD) if I make a claim for which I am at fault?

Please refer to the table below.

This NCD reduction rate is only applicable for Singlife policies as the NCD reduction rate for other insurers may not be the same.

Current NCD with us	NCD with us upon renewal			
	Basic plan		Enhanced plan	
	After zero claim	After one claim	After zero claim	After one claim
0%	10%	0%	10%	0%
10%	20%	0%	20%	0%
20%	30%	0%	30%	10%
30%	40%	0%	40%	20%
40%	50%	10%	50%	30%
50%	50% with SDD	20%	50% with SDD	40%
50% with SDD	50% with SDD	20%	50% with SDD	40%

Please refer to your policy documents for more details.

Do you reward drivers with 50% NCD at renewal?

Yes. If you are currently earning 50% NCD and are still claim-free when your policy is due for renewal, we will reward you with a Safe Drivers Discount.

Is this Safe Driver Discount transferrable to other companies?

No, this is an exclusive discount given to you by Singlife in recognition of your loyalty and safe driving record.

Is NCD transferrable to another person or driver?

NCD is only transferrable to your spouse/child provided your spouse/child is taking the new motor insurance policy with us. In addition, your spouse/child's driving experience must minimally match the NCD level (i.e. minimum 5 years of driving experience is required to request for 50% NCD transfer). This is a one-time transfer and is non-reversible. You are required to sign an Undertaking form. Please email us at dbsdriveshield@singlife.com to request for the form.

Can my NCD be extended onto more than 1 car?

NCD is restricted to one nominated car only.

DRIVESHIELD CAR INSURANCE POLICY FREQUENTLY ASKED QUESTIONS



No Claims Discount (NCD) (continued)

If my NCD has been earned in another country, is it still acceptable?

Please email your NCD letter from the previous insurer to dbsdriveshield@singlife.com for our consideration.

Can I use my NCD from my motorcycle insurance for my car insurance?

No. NCD benefits are not transferable between different vehicle types.

Do the years I've spent driving a company car count towards my NCD?

No. Unless the policy was taken out by you and registered in your name, you will not have accrued any NCD benefits.

Will I lose my NCD if there is a break in ownership of my car?

You can still keep your NCD for up to 24 months, in the event of a break in ownership of your car.

How will my NCD be affected by making a claim?

Your NCD will not be affected if we confirm that you are not at fault. This only applies if the accident you have is involved with identifiable Singapore car(s).

Under Basic plan

If we confirm you are at fault for the accident, your NCD will be reduced by 30% for every claim made.

Under Enhanced plan

If we confirm you are at fault for the accident, your NCD will be reduced by 10% for every claim made. Please note that this NCD reduction rate is only applicable for Singlife policies as the NCD reduction rate for other insurers may not be the same.

Will my windscreen claims affect the NCD?

No. Claims for windscreen damage will not affect the NCD.

DRIVESHIELD CAR INSURANCE POLICY FREQUENTLY ASKED QUESTIONS



Purchase and Payment

Can I pay for my insurance using someone else's credit card?

Yes. However, please note that all refunds will be issued within 14 working days via cheque.

Is there an Instalment Payment Plan (IPP) if i pay using a credit card?

Yes. We have an interest-free IPP arrangement for customers using credit cards issued by DBS.

What is the minimum premium to qualify for Instalment Payment Plan (IPP) and how many months instalment am I allowed to apply?

The minimum premium to qualify for IPP is SGD 300. You can choose between 6 or 12 months 0% Interest Instalment Payment Plan.

How and when will my instalment payments be deducted?

The bank will bill you monthly. The amount deducted will be reflected in your monthly credit card statement.

What will happen to my car insurance policy if I fail to pay the instalment?

Your car insurance policy will remain in-force, but the bank will issue finance charges, interest and fees on the outstanding amount at their prevailing rate.

I have an IPP arrangement. What will happen if I cancel the policy mid-term?

We will provide a cancellation refund if you have not made a claim, or if there has not been an incident likely to give rise to a claim during the current period of insurance. Your cancellation refund will usually be based on short-period rates. Refunds will be issued by cheque within 14 working days.

However, your instalment with the bank will still carry on.

How do I know if my payment has gone through, and the purchase has been successfully completed?

You will see a confirmation page with your policy number once you have submitted your payment details.

How do I receive my policy documents?

Your policy documents will be sent instantly to the email address provided when purchasing your policy.

DRIVESHIELD CAR INSURANCE POLICY FREQUENTLY ASKED QUESTIONS



Existing customers

How do I reset my Singlife Login ID and password?

Please click on 'Forgot Password' online by logging in to MySinglife (formerly known as MyAviva) on our website (Singlife.com). For assistance, please contact our Helpdesk at 1800 827 9955 or email to singlifeonline_ITHelpdesk@singlife.com.

How do I change my policy details?

Please complete the [Changes to General Insurance form](#) and email your request from your registered email address with us to dbsdriveshield@singlife.com.

How do I change my personal particulars?

If you need to change your personal particulars, please call our hotline at **+65 6827 9200** Mondays to Fridays 08:45 - 17:30 (Excluding public holidays).

Can I request another copy of my Certificate of Insurance?

We can provide a Certificate of Insurance replacement. If you have lost or misplaced your original Certificate of Insurance, please complete and email the [Declaration Form](#) to dbsdriveshield@singlife.com.

Can I change the start date of my policy?

We are unable to change the start date of your insurance policy. You may purchase a replacement policy with the correct start date and then inform us to cancel your existing policy which has the incorrect start date.

Please note that:

- A fee of SGD 50 (before GST) will apply for policy cancellation from inception due to incorrect start date.
- If your request is made after your policy start date, your cancellation refund will usually be based on short-period rates.

If you need any assistance, please call our hotline at **+65 6827 9200** Mondays to Fridays 08:45 - 17:30 (Excluding public holidays).

How do I cancel my car insurance policy?

Please complete and submit the [Cancellation Form](#) and email to dbsdriveshield@singlife.com.

DRIVESHIELD CAR INSURANCE POLICY FREQUENTLY ASKED QUESTIONS



Existing customers (continued)

How do you calculate the cancellation refund?

Your cancellation refund will usually be based on short-period rates. You will not be entitled to a refund if you have made a claim or if there has been an incident likely to give rise to a claim during the current period of insurance.

Please refer to the following table for a refund illustration based on a policy with a premium amount of SGD 1,200.

Period of Insurance	Refund of premium	Short-period refund (SGD)
up to 15 days	90%	1,080
up to 1 month	80%	960
up to 2 months	70%	840
up to 3 months	60%	720
up to 4 months	50%	600
up to 5 months	40%	480
up to 6 months	30%	360
up to 7 months	25%	300
up to 8 months	20%	240
up to 9 months	15%	180
up to 10 months	10%	120
up to 11 months	5%	60
up to 12 months	0%	0

How do I change or extend my period of insurance to coincide with my road tax?

We are unable to change the start date of your insurance policy. However, we'll extend your cover by up to 6 months (to coincide with your road tax) upon payment of the applicable premium. It will take up to 3 working days for us to update the LTA records.

To extend your cover, please complete the [Changes to General Insurance form](#) and email your request to dbsdriveshield@singlife.com.

How do I renew my vehicle road tax?

You can visit the LTA website to renew your vehicle road tax online. If you have just purchased a motor policy with us, please note that it will take up to 3 working days for us to update the LTA records and any late payment penalty will not be borne by us.

Alternatively, you can engage any LTA approved agents to renew your road tax. Please remember to bring along your Certificate of Insurance and requisite payment.

DRIVESHIELD CAR INSURANCE POLICY FREQUENTLY ASKED QUESTIONS



Existing customers (continued)

How do I submit feedback?

We welcome any feedback from you. Please email us at dbsdriveshield@singlife.com.

How do I make a complaint?

If you are dissatisfied with our performance and you wish to make a complaint, you can write to:

The Head of General Insurance
Singapore Life Ltd.
4 Shenton Way, SGX Centre 2
#01-01, Singapore 068807

In the event if you are not satisfied with the outcome we provide, you may approach the Financial Industry Disputes Resolution Centre (FIDReC), an independent and impartial institution, to review your feedback.

This document is published for information only and Singapore Life Ltd accepts no liability whatsoever with respect to its use or its contents.
Information is accurate as at 17 APR 2023.