

Car Protect360

Frequently Asked Questions

Q: Can I choose my preferred workshop for accident repairs?

A: HL Assurance Motor policy gives you the freedom to choose your own workshop in Singapore. However, if you choose to use our HL Assurance Approved Workshop for repair, you can be assured that genuine manufacturers' parts are used and it comes with a full 9 months' repair warranty. Own Damage Excess will be halved if you choose to repair your vehicle at our HL Assurance Approved Workshop.

[To view the list of HL Assurance Approved Workshops, please click here.](#)

Q: If I am not at fault for the accident but make an own damage claim, will my NCD be affected?

A: 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. Alternatively, if you have been successful in your counter claim for excess and loss of use (at least 80% success rate), we can look into your request to reinstate NCD, subject to supporting documents.

Q: If I make a claim for Windscreen, do I have to reinstate my windscreen cover after a claim? Will my NCD be affected?

A: For HL Assurance Motor policy, your windscreen cover will be automatically reinstated at no cost to you without affecting NCD.

Q: If the other party offers private settlement, should I agree?

A: You should have the settlement in writing from the other party, if he/she offers private settlement. Call our HL Assurance Claims Hotline at 6922 6003 for assistance, if necessary.

Q: What is market value? How is this determined?

A: Market value is the cost of replacing the Insured Vehicle with a vehicle of the same make, model, condition and age of the vehicle at the time of the accident. This may be determined by the latest transactions sourced from newspaper advertisements, online motoring websites, surveyors and motor car dealers.

Q: What is the No Claim Discount (NCD) Protector? How does it work?

A: The NCD protector is an optional benefit and applies only to policyholders of 50% NCD at an additional premium. It will protect your NCD in the event of a first claim during your policy period. If a second claim is made, the normal NCD rules apply and your NCD will be reduced to 20% on your next policy renewal.

The protected NCD is not transferable to another insurer. You will need to renew your policy with HL Assurance in order to enjoy this benefit.

Q: What should I do if my car is stolen?

A: You will need to lodge a police report immediately so that the Police can investigate the matter. Please also report the loss to us, together with a copy of your police report.

Q: When is the Young and/or Inexperience Driver Excess applicable?

A: The Young and/or Inexperienced Driver Excess is applicable in addition to the Own Damage Excess amount specified in the Schedule if the Insured Vehicle is driven by or under the control of any person (other than the Policyholder) who at the time of loss or damage to the Insured Vehicle is below twenty-seven (27) years of age and/or has held a valid driving license for less than two (2) years.

Q: When will the renewal or new policy information be transmitted and updated into LTA database for Road Tax Renewal?

A: The data will be updated 2 days upon policy issuance.

Q: What are the Terms and Conditions for Car Protect360?

A: You can find out more about our Terms and Conditions for Car Protect360 [here](#).

Car Protect360 is underwritten by HL Assurance Pte. Ltd. ("HL Assurance") and distributed by HL Bank Singapore ("HL Bank"). It is not an obligation of, deposit in or guaranteed by HL Bank. This is not a contract of insurance. Full details of the terms, conditions and exclusions of the insurance are provided in the policy wordings and will be sent to you upon acceptance of your application by HL Assurance.

This policy is protected under the Policy Owners' Protection Scheme which is administered by the Singapore Deposit Insurance Corporation ("SDIC"). Coverage for your policy is automatic and no further action is required from you. For more information on the types of benefits that are covered under the scheme as well as the limits of coverage, where applicable, please contact HL Assurance or visit the [General Insurance Association](#) or [SDIC](#) websites.