

# Claims Service Guarantee

As one of the top three motor insurance companies in Singapore, HSBC Life ensures you can use your **private car** with minimum delay after an accident.

## We GUARANTEE...

For **Car Body**: survey & repairs authorisation within 24 hours if you are making an own damage claim.

For **Car Windscreen**: replacement within 8 hours after authorization and subject to the immediate availability of the windscreen and necessary parts.

## If we fail to deliver our promise...

You will receive an **HSBC Life premium discount voucher** for your next purchase of any insurance policy from HSBC Life (Singapore) Pte. Ltd.:

For Car Body Repairs - **S\$400 voucher\***

For Car Windscreen Replacement - **S\$100 voucher\***

**\*This voucher is valid for one year from the date of issue and is non-transferable. It can only be used once to offset premiums for one or several HSBC Life personal lines general insurance policies. The voucher shall not be exchangeable for cash. Any unutilised amount of this voucher shall be forfeited and is not refundable. The terms of this voucher may be changed by HSBC Life at any time without notice.**

### In addition

- we will **double the sum insured for the Policyholder's Motor Personal Accident (PA) cover** for the remaining period of the motor insurance policy for the vehicle concerned

## Terms & Conditions

1. These Guarantees are applicable if....

- You are a policyholder under an **HSBC Life Private Motor Car insurance policy** and is making an own damage claim
- For **Car Body Repairs**
- You must use an **HSBC Life Premium Workshop** for accident repairs.
- For **Car Windscreen Replacement**, you must use any of the **HSBC Life Premium Workshops** for your windscreen replacement claim
- **e-Claims Notification**

Before you begin our e-Claims Notification, have you done the following?

1. Read our [claims procedure](#) in our website.
  2. Notify your agent/broker immediately of the claim or call us at our hotline no. +65 6880 4888 for further notice.
- Your vehicle is sent to the motor workshop from **Mondays to Fridays between 9.00am to 4.00pm (excluding Saturdays, Sundays & Public Holidays)**.
  - You have fully paid your motor insurance premium for the car and there are no outstanding liabilities on the applicable motor insurance policy.
  - We have received all necessary documentation including the Singapore Accident Statement (SAS).
  - Your claim is not subject to Total Loss (whether actual or constructive) consideration.
  - No further investigations on your claim under your insurance policy is required.

2. The Guarantee is applicable only with respect to the specified service standards, and does not apply to any other subject matter including quality of repairs or workmanship. HSBC LIFE does not provide any representations or warranties whatsoever.

3. HSBC Life shall have sole and absolute discretion in deciding all matters arising out of or connected to this Guarantee (including entitlement to and quantum of any awards hereunder

or the substitution thereof), and such decision shall be final and binding on all parties. You agree to fully abide by HSBC Life's decision and not to dispute such decisions in any respect.

4. All terms and conditions including any benefits provided under this Guarantee are subject to change by HSBC Life at any time without notice.

5. This Guarantee is effective **from 1 July 2007** and is determinable at any time without notice at HSBC Life's discretion.

**For any further information on these Guarantees, please contact your HSBC Life Agent or Broker, or call HSBC Life Customer Service Centre at +65 6880 4888.**