

FAQs

1. Why do I need to buy car insurance?

Under the Motor Vehicles (Third Party Risks and Compensation) Act, the law requires car owners to have insurance policy to cover bodily injury to third party. You will also need valid insurance coverage to renew your road tax.

2. How do I contact ERGO?

If you have any queries, please email us at contact@ergo.com.sg

3. What does Comprehensive car insurance policy includes?

Comprehensive covers the insured person against third party liabilities as well as loss of or damages to your own car caused by incidents such as accident, fire, theft, flood, and natural disaster (including fallen tree).

Comprehensive insurance gives you the most protection and is worth considering when your car is essential to your daily life

4. What is the age of the vehicle that ERGO can insure up to?

For Comprehensive Plan, we can insure the vehicle up to 12 years old.

5. What is NCD of car insurance?

A No Claim Discount (NCD) is an entitlement given to you if no claim has been made under your policy for a year or more. It reduces the premium you have to pay for the following year. This is your insurer's way of recognising and rewarding you for being a careful driver. At ERGO, we provide NCD Enhancer if you enjoy 50% NCD for more than a year.

5. How do I find my No Claims Discount?

Simply check your current policy documents (schedule or renewal notice) or contact your current insurer.

6. Can I protect my NCD?

You can purchase NCD Protector with additional premium if you have 50% NCD. NCD Protector works as below:

No. of claims made or arisen during the period of insurance	NCD entitlement on renewal of the insurance policy
1	50%
2	20%
3 or more	NIL

Do note that protected NCD is not transferable from one insurer to another.

7. Can I use my NCD on a second car?

You can transfer your NCD to another or new car, let us know your NCD is transferred from which vehicle number and from which insurer. However, the same NCD cannot be used for multiple vehicles, your current policy has to be cancelled or lapsed.

8. What is an excess?

Excess is the amount which you are responsible for before claiming from your policy. There will be additional excess of \$500 (before GST) for unnamed driver.

A Young and/or Inexperienced Driver Excess ("YID") of S\$3,000 (before GST) applies to you or any Authorised Driver (named and unnamed) who is below 22 years old and/or has less than 2 years' driving experience.

We can reduce your Excess by \$500 (before GST), for the first accident that occurs within the policy year, provided that video footage from the Motor Car's in-vehicle mounted camera capturing the accident's occurrence is submitted us within 14 days.

9. Are my windscreens and windows covered against damage?

Under Comprehensive cover, we provide covers for the full cost of reinstating any glass in the windscreen or in the windows, subject to an excess for each and every claim. This excess will be waived when the damaged windscreen is repaired instead of replaced.

10. Will I get a courtesy car while mine's being repaired?

We provide transport allowance for loss of use while the vehicle is being repaired. The transport allowance amount which we are providing for Superior Plan is \$60 per day, up to 5 days for repair carried out at ERGO's authorised workshops.

11. Is my COE covered under the insurance policy?

Yes. We factor COE in with the market value of the car.

12. Why can't I find my car model on ERGO's online list?

You may be driving a high-performance or a luxury model or a new/relatively new model that requires more information for us to provide a quote. Do email us to find out more.

13. Can a person with disability but valid driving license buy a car insurance policy?

Please email us for quotation.

14. Can my car be covered for Private Hire, food or non-food related deliveries, i.e. parcels and other goods?

We do not provide cover if your car is used for any form of commercial usage, leasing, rental and/or hire and reward purpose.

15. Will my car insurance policy cover my passenger in the event of death, disability or bodily injury due to accident?

Yes, we do cover your passengers under the Third-Party Liabilities for death or bodily injury and there is no limit to this coverage per accident/person.

16. Can I drive an uninsured car with my insurance? Is that allowed?

No, it is illegal for an insured driver to be driving an uninsured car because insurance is tied to the car and not the individual driver. Driving a car without insurance can result in serious penalties like fines, license suspension, and even jail time.

17. What is the geographical area covered under my car insurance policy?

Your car insurance policy covers Singapore, West Malaysia and up to 80km of the border between West Malaysia and Thailand.

18. Shall I declare if I have demerit points or record of revoked/suspended driving license?

Yes, you should declare to us if you have any history of driving conviction. Please email us for further advise.

19. Do I have to declare if I have made a claims/involved in car accident before?

Yes, you have to declare to us for all car accidents that you were involved and/or all claims made under your motor policy in the last 3 years. Please declare the number of claims/accidents and the claims amount. You can ask your previous insurer for the details of claims/accidents.

20. What should I do if I sold or de-registered my car during my insurance policy period?

You can cancel your policy by notifying us in writing and returning these documents to us:
Your original certificate of insurance.

A photocopy of your sales agreement or de-registration/ownership transfer letter from LTA,
and

A letter from you stating your intention of cancelling the policy.

Please send your cancellation documents to us at address below or email to us at contact@ergo.com.sg

ERGO Insurance Pte. Ltd.
8 Temasek Boulevard, #04-01 Suntec Tower Three
Singapore 038988

The cancellation will take effect from the date we receive your original certificate of insurance and supporting documents, or the date when your car was sold or de-registered, whichever comes first.

21. Will I receive any refund if I cancel my car insurance mid-term?

Yes. Our refund premium is based on 80% of the pro-rata premium for the unexpired period for Private Car. There is no refund if the refund premium is below S\$25 (excluding GST)

An administration charge of S\$25 + GST will be levied if the Policy is cancelled before the commencement date of the period of cover.



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You will receive a cheque for the refund within 4 to 6 weeks after the cancellation is done. However, we will not be able to provide you with a refund if, on or before cancellation of your policy:

1. A claim has arisen.
2. The premium due has not been paid.

22. How do I pay for ERGO car insurance?

You can make payment via credit card.

23. Can I pay insurance with cash?

As this is an online platform, we will only accept credit card payment.