

Private settlement for motor accidents

When involved in a motor accident, you are required to report accident (whether claiming under own policy or not) with accident vehicle (whether damage or not) to our reporting centres within 24 hours or the next working day after the accident. Failure to report or late reporting of accident will result in Insured's NCD reduction, upon the next renewal of your motor policy.

You can choose to enter into a private settlement with the owner of the other car if there are no personal injuries and damages are minor. Under a private settlement, both parties agree to settle the matter amicably without suing each other. It is a legally binding agreement.

Income policyholders should send the signed form to Fax No. 6308 1500 or email attachment to mot-oi@income.com.hk. Income will then take up the case on your behalf should the other party decide to lodge a claim subsequently. Your NCD will be protected even if we have to pay the claim.

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Private settlement

1. Details of Accident:

Date (dd/mm/yyyy) / Time : _____ Location : _____

2a. Motor vehicle registration no. _____, driven by _____ (Name & NRIC no.)
and owned by _____ (Name & NRIC no.)

2b. Motor vehicle registration no. _____, driven by _____ (Name & NRIC no.)
and owned by _____ (Name & NRIC no.)

3. There are no personal injuries or death involved.

4. The parties have agreed to settle this matter amicably as follows: *delete a) or b) as applicable.

*a. Neither party shall be liable to compensate the other party for any loss or damages (direct or indirect) incurred or to be incurred as a result of the accident.

*b. Without any admission of liability, (party paying compensation) has paid a sum of \$ _____ which (owner receiving compensation) hereby acknowledges receipt thereof in full and final settlement of all damages and costs incurred and/or to be incurred as a result of the accident.

5. Both parties have not and will not make a police report of this accident.

6. We understand that the information collected on this private settlement form will be kept and used by Income for investigating and administering claims, fraud detection and underwriting future insurance applications.

Name (paying party): _____ Tel: _____ Fax: _____

NRIC / Passport no: _____ Signature: _____

Name (owner receiving compensation): _____ Tel: _____ Fax: _____

NRIC / Passport no: _____ Signature: _____

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