

UniCar FAQ

1. What is the difference between UniCar Plus Plan and UniCar Value Plan?

- UniCar Plus Plan: Offers car insurance coverage at any workshop of your choice.
- UniCar Value Plan: Provides coverage only at UOI-authorised car workshops.

This allows you to choose a plan based on your preferred repair location flexibility.

2. Where can I find UOI's list of Authorised Workshops?

- You can view the complete list of UOI's authorised workshops list [here](#).

3. Does UniCar cover Hire & Rewards?

- No, UniCar insurance does not cover Hire & Reward, including services like carpooling, ride-hailing, or using your vehicle for commercial/money-making purposes.

4. What is your definition of Young and/or Inexperienced Driver?

- A Young and/or Inexperienced Driver is defined as someone who:
 - is under 25 years old;
 - has less than 3 years of driving experience; and/or
 - holds a provisional driving licence.

Additional premium or coverage conditions may apply for such drivers.

5. If I had an accident but have an NCD Protector, what happens to my No Claims Discount?

- If you hold a No Claims Discount (NCD) Protector, your NCD entitlement when getting a quote from UOI Car Insurance will align with the renewal offer from your current insurer.

6. How long does my No Claims Discount (NCD) remain valid after I stop owning a car?

- Your NCD remains valid for 24 months from the end date of your previous policy. This applies when you request a new car insurance quote from UOI.

7. Can I transfer my NCD to a spouse or family member?

- Yes, but only under certain conditions. NCD transfer is allowed as a one-time transfer between legally married spouses and is subject to approval by UOI.

8. Does UniCar cover damage to my Electric Vehicle (EV) home charging station?

- Yes, UniCar insurance includes coverage for accidental damage to your residential EV charging station.
- However, we do not cover internal mechanical or electrical faults not caused by an accident.

9. Am I covered for windscreen damage?

- Yes, windscreen damage is covered under the UniCar Comprehensive plan, subject to the terms and conditions of your policy. Please refer to the [Policy Wording](#) for full details.

10. What is the refund and cancellation policy for UniCar insurance?

- Before policy starts: You will receive a refund minus a \$50 minimum premium (excluding GST).
- After policy starts: You will get 80% of the unused premium refunded, provided no claims have been made.

11. What documents are required to cancel my car insurance policy?

- To cancel your UniCar insurance policy, submit any one of the following documents:
 - o Letter of Deregistration from LTA (Land Transport Authority)
 - o Sales Agreement showing the vehicle handover date
 - o Proof of other insurance coverage (e.g., Certificate of Insurance from a different insurer).

12. How long does it take to process my car insurance refund?

- Refunds are processed and credited to your original payment card or the policyholder's bank account within 4-6 working weeks.

Need More Help?

For more information about your car insurance policy, claims, or coverage options, feel free to contact us at 6222 7733 during business hours or email us at contactus@uoi.com.sg.

UOI Business hours

Monday – Thursday	8.45am to 5.45pm
Friday	8.45am to 4.45pm