

10 Sin Ming Drive Singapore 575701

29 July 2025

All Motor Vehicle Dealers / Importers

Our ref VRL/14/2025

All Electronic Service Agents

Dear Sir/Madam

ALIGNMENT OF VEHICLE INSURANCE COVERAGE WITH ROAD TAX LICENCE PERIODS FOR NEWLY REGISTERED AND TRANSFERRED VEHICLES

We would like to remind all motor vehicle dealers, importers and Electronic Service Agents (ESAs) of the requirement to ensure that newly registered vehicles or vehicles to be transferred have motor insurance coverage that align with their road tax licence period. This is to ensure that the vehicle has continuous insurance coverage throughout its licensing period.

Newly Registered Vehicles

When registering new vehicles, the motor insurance coverage must commence from the date of vehicle registration and be valid for at least the entire duration of the road tax licence period.

Vehicles to be Transferred

For vehicles undergoing ownership transfer, the new owner must ensure that:

- The motor insurance policy is updated to reflect the new registered owner's details
- The motor insurance coverage period extends to cover the full duration of the current road tax licence validity period

ESAs are reminded to verify the insurance documentation before completing the registration or transfer transactions and inform vehicle owners of their vehicle's insurance coverage period and/or renewal dates.

We wish to emphasize that any misalignment of insurance coverage could result in vehicle owners unknowingly operating their vehicles without valid insurance. This exposes them to potential legal and financial risks, including fines and personal liability for accidents or damages.

Thank you for your cooperation in safeguarding the interests of vehicle owners.

Please bring the contents of this circular to the attention of your members and staff accordingly.

Yours faithfully



Candice Yeo (Ms)
Deputy Director
Vehicle Licensing Division
Vehicle Services Group

Distribution List

President
Motor Traders Association of Singapore
(Fax: 6909 3020) (Email: admin@mta.org.sg)

President
Automobile Importer & Exporter Association, Singapore
(Email: lynnyeo@aiea.org.sg)
(Email: tchoon22@pacific.net.sg)

President
Singapore Vehicle Traders Association
(Fax: 6747 1010)
(Email: eugene@svta.com.sg)
(Email: richard.lim@speedomotoring.com.sg)
(Email: admin@svta.com.sg)

President
Singapore Motorcycle Trade Association
(Fax: 6297 1313) (Email: mail@smcta.org.sg)

Chairman
Hire Purchase, Finance and Leasing Association of Singapore
(Fax: 6733 6116) (Email: chanhl@hpflas.org.sg)

President
Automobile Association of Singapore
(Fax: 6733 5094) (Email: aasmail@aas.com.sg)