QUICK GUIDE TO MOTOR INSURANCE CLAIMS

OWN DAMAGE CLAIM

Claim loss or damage to your car from your own insurance company

(Refer to back page for detailed information)

THIRD PARTY PROPERTY DAMAGE CLAIM

Claim against other party's insurance company if the accident was not your fault

(Refer to back page for detailed information)

KEEP CALM

DO NOT:

- Admit you are at fault
- Agree to any offer or settlement
- Sign anything

STEP 1 — CALL FOR ASSISTANCE

Accident Assist 15-500

Call your insurance company or 24/7 Hotline 15-500 if your car is badly damaged and you need towing service

DEAL ONLY WITH AUTHORISED TOW TRUCKS

Get the name and registration number of the authorised tow truck operator from your insurance company or Accident Assist and wait for them to arrive

STEP 2 — GATHER EVIDENCE

- Note the place and time of the accident
- Take photos of accident scene and damages to vehicles involved
- Exchange information with the other party:
  - *Driving licence number*
  - *Contact number and address*
  - *Vehicle model and registration number*
  - *Insurance company*

Assess whether it is safe for you to step out of your car

STEP 3 — LODGE POLICE REPORT

- Lodge a report within 24 hours at the nearest police station
- Late reporting can result in a fine

STEP 4 — NOTIFY YOUR INSURANCE COMPANY

- Notify your insurance company within 7 days of the accident
- Submit your claim as soon as possible

STEP 5 — SEND YOUR CAR TO A PANEL WORKSHOP

- Ask your insurance company for the list of panel workshops
- For Own Damage Claim, your insurance company will appoint an adjuster to assess the damage

Please co-operate with the adjuster

COMPREHENSIVE COVER:
HOW TO CLAIM FROM OWN INSURANCE COMPANY

1. WHAT TO CLAIM

a) If the accident was your fault, make an 'Own Damage' claim
b) If the accident was **NOT** your fault, make an 'Own Damage Knock-for-Knock' claim (instead of making a third party claim)

BENEFITS OF MAKING 'OWN DAMAGE KNOCK-FOR-KNOCK' CLAIM:

- ***Faster claims processing***
- ***You will not lose your No Claim Discount (NCD) entitlement***
- ***You can claim excess* and CART** from the other party's insurance company***

2. HOW TO CLAIM

Submit to your insurance company:

- Completed claim form
- Original copy of police report
- Copy of driver's and policyholder's identity card and driving licence
- Copy of vehicle ownership certificate
- Photos of accident scene and damages to vehicle
- Police letter informing which party is compounded for road traffic offence

THIRD PARTY COVER:
HOW TO MAKE A THIRD PARTY PROPERTY DAMAGE CLAIM

1. WHAT TO CLAIM

a) Damage to your car or property in a road accident caused by the other party
b) Other financial losses e.g. CART**, excess*

2. HOW TO CLAIM

- Send your car to the insurance company's panel workshop
- Appoint an adjuster to evaluate the cost of your car's damage
- Submit to the other party's insurance company:
  - Original copy of police report
  - Copy of driver's and policyholder's identity card and driving licence
  - Copy of vehicle ownership certificate
  - Adjuster's report
  - Bill of repair costs of your car
  - Photos of accident scene and damages to vehicle
  - Police letter informing which party is compounded for road traffic offence

You can obtain the information of the other party's insurance company via www.mycarinfo.com.my

Tips
HOW TO AVOID POSSIBLE REJECTION OF CLAIMS

- Notify your insurance company within **7 days** from the accident
- Ensure complete documentation
- Ensure private car is not used for hire or to carry goods for business purpose

IMPORTANT TERMS

COMPENSATION FOR ASSESSED REPAIR TIME (CART)**

The amount payable by the other party's insurance company for number of days it takes to repair your car as assessed by the adjuster (not the number of days your car is in the workshop)

CART = Rate as per taxi fare receipt or car rental agreement or fixed scale of CART **×** Number of days to repair the car

Remember to keep the original receipts for taxi fare or car rental to claim for CART

EXCESS*

The amount you have to pay whether the accident is your fault or otherwise. The insurance company pays the remaining claim balance

BETTERMENT

Applies to car age 5 years or more:

- When an old part is replaced with a new original part
- You bear partial cost of the new original part (depending on your car's age) as your car will be in a better condition than before the accident

For more information, please contact:

PIAM at 03-22747399 or visit www.piam.org.my
MTA at 03-20318160 or visit www.malaysiantakaful.com.my

For complaints or any queries, please contact your insurance company

If your query is not satisfactorily resolved by the insurance company, you may contact BNMTELELINK at 1300 88 5465 or bnmtelelink@bnm.gov.my

BANK NEGARA MALAYSIA
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PIAM
PERSATUAN INSURANS AM MALAYSIA
General Insurance Association of Malaysia

Malaysian Takaful Association

CLAIMS GUIDE FOR MOTOR ACCIDENTS

Take These 3 Key Steps:

- ✔ CALL your insurance company or Accident Assist Call Centre
- ✔ GATHER evidence
- ✔ LODGE police report