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What To Do During Incidents?

- Make a police report and/or call emergency services immediately, where necessary.

- Take cautionary steps to minimize the extent of damage or protect the affected property from further deterioration. Preserve all parts affected and make them available for inspection by a representative or surveyor/adjuster appointed by Takaful Malaysia. Do take photographs.

- Notify us or your agent as soon as possible.

- Takaful Malaysia shall, at its discretion, determine whether a Loss Adjuster/Surveyor is required to assess the loss/damage.

- Submit the required document to substantiate the claim.

- Participants are not allowed to negotiate or agree any payments or repairs or commit in any manner to any Third Party without the prior consent of Takaful Malaysia.
COMMON DOCUMENTS REQUIRED

- Completed claim form;
- A copy of Police Report and Fire Brigade Report;
- Colour photographs depicting the damaged property.

1) **BUILDING**
- Repair quotations to reinstate the damaged building;
- Tenancy Agreement, where applicable;

2) **STOCK**
- List of the affected stocks;
- Latest Inventory records;
- Purchase invoices/Delivery Orders;
- Copies of Stock records;

*Note: Participant to segregate physically the affected stocks for adjuster inventory purpose*

3) **FIXTURES AND FITTINGS**
- Original purchase invoices, receipt prior to the loss incident;
- Repair/replacement quotation or invoices of the affected items;

4) **MACHINERY**
- Original purchase invoice, receipt prior to the loss incident;
- Repair/replacement quotation or invoices of the affected items;
- Maintenance/Service records;
- Technician service report on the cause of the damage.
COMMON DOCUMENTS REQUIRED

- Completed claim form;
- A copy of Police Report and Fire Brigade Report;
- Colour photographs depicting the damaged property.

1) **HOUSEOWNER (BUILDING)**
- A copy of repair quotations from the Contractor’s;

2) **HOUSEHOLDER (CONTENTS)**
- List of affected items;
- Original invoice for all purchases, payment receipts, etc.;
- Replacement quotations/invoices/receipt.
COMMON DOCUMENTS REQUIRED
- Completed claim form;
- A copy of Police Report and Fire Brigade Report, where necessary;
- Colour photographs depicting the damaged property.

SECTION 1 – MATERIAL DAMAGE
1) LOSS OF OR DAMAGE TO CONTRACT WORKS/MATERIALS AT SITE:
- Technical report detailing the extent of damage & scope of repairs;
- Internal investigation or incident report;
- Bill of Quantities (BQ) & Letter of Award;
- Repair or replacement estimates or bills;

2) DAMAGE TO PRINCIPAL EXISTING PROPERTY (PEP)
- Bill of Quantities (BQ) and Letter of Award;
- Letter from Principal holding the Participant liable for the loss;
- Internal investigation or incident report;
- Repair bill/replacement invoice.
SECTION 2 – THIRD PARTY LIABILITY

1) THIRD PARTY PROPERTY DAMAGE
   Loss of or damage to Underground Cables, Pipes and other facilities:
   - Copies of Participant’s letter to the relevant authorities inquiring and requesting for layout plans of underground utilities before the commencement of the contract work;
   - Bill of Quantities (BQ) and Letter of Award;
   - Internal Investigation or Incident Report on the nature & extent of damage caused to the underground utilities;
   - If damage is caused by equipments (back hoe, excavator and etc.) please provide a copy of the equipment’s registration card and insurance details, if available;
   - A copy of Letter of Demand/Writ/Summon from third party (owner of the underground utilities) , if any.

2) THIRD PARTY BODILY INJURY/FATAL
   - Internal Investigation or Incident Report;
   - Bill of Quantities (BQ) and Letter of Award
   - A copy of the Letter of Demand/writ/summon from third party;
   - Particulars of injured person i.e., I/C, Employment Letter, wages records, salary slips, EPF Statements and etc.
   - Medical Report, Medical Bills, Death/Burial Certificate, Post Mortem Report, Funeral Expenses/Bill and etc.

Note: Participant is not allowed to negotiate/agree payment/repair/commit/admit to liability to the third party without Takaful Malaysia’s consent.
COMMON DOCUMENTS REQUIRED

- Completed claim form;
- A copy of Police Report;
- Internal investigation/incident report;
- A copy of the Defalcator’s identity card;
- Copies of documents substantiating the defalcated amount or quantity;
- Evidence of the misappropriation e.g. CCTV recording, witness statement and etc.
- A copy of the Defalcator’s employment and termination letters;
- Copies of the Defalcator’s last salary slip for the last 3 months;
- Internal Investigation report/domestic enquiry report conducted against the Defalcator.
COMMON DOCUMENTS REQUIRED:

- Completed Claim Form;
- Police Report and Fire Brigade Report, where necessary;
- Original invoice for all purchases, receipts prior to the incident;
- Replacement invoice/quotation of the affected items;
- Technician service report and Internal Report;
- Asset listing, where necessary;
- Colour photographs depicting the sign of break-in and its extent of damage.
COMMON DOCUMENTS REQUIRED
- Completed claim form;
- A copy of Police Report;
- Colour photographs depicting the damaged property/safe.

1) MONEY LOST IN TRANSIT
- Participant’s financial documents to establish the loss amount i.e. receipts, payment vouchers, pay slips, Bank Statements, Sales records etc;
- Identity card and employment records of the person involved.

2) MONEY LOST IN LOCKED SAFE/DRAWER/STRONGROOM
- Participant’s financial documents to establish the loss amount i.e. receipts, payment vouchers, pay slips, Bank Statements, Sales records etc;
- Central Monitoring System (CMS) records; and
- Alarm service/maintenance records.
Foreign Worker Compensation Scheme (FWCS)

- Report the accident immediately to the Labour Department within 10 days of the accident as provided under Section 13(1) & (2) of the Workmen’s Compensation Act 1952;

- Notify our Claims Department in writing within 10 days of the accident stating the circumstances of the accident and the nature of injury;

- Complete and return all the forms (PP2, Lab90) provided by the Labour Department;

- Extend photocopy of all the forms which were submitted to the Labour Department, STMAB’s claim form and any other required documents as below:
  - Assessment of compensation from Labour Department;
  - Labour Department’s forms: PP2 (incident report) and Lab90 (medical report);
  - Police report (if applicable and/or for death case);
  - Medical Certificates (MC);
  - Original medical bills & receipts;
  - Post Mortem Report, death certificate & original repatriation bills (for accidental death);
  - Photos showing the injury (for permanent disablement);
  - Copy of salary slip;
  - Copy of passport & working permit

**Note:** Accidents which occur during working hours will be assessed by the Labour Department (Section 1) while accidents which occur after working hours will be assessed by STMAB (Section 3)
Workmen's Compensation (WC)

- Notify our Claims Department in writing within 10 days of the accident stating the circumstances of the accident and the nature of injury.
- Submit STMAB's claim form, medical report and the relevant documents as per items c-i under FWCS stated above.
COMMON DOCUMENTS REQUIRED
- Completed claim form;
- A copy of Police Report;
- Medical report (Note: medical report is waived if claim amount is less than RM 300.00 but the attending doctor must write a simple note at the MC or bill the extent of injury/diagnosis)
- Copy of NRIC;
- Copy of driving license if accident whilst riding or driving a motor vehicle;

1) ACCIDENTAL DEATH
- Certified copy of death certificate;
- Certified copy of post mortem report or medical report stating the actual cause of death;
- Certified copy of 3-months salary slip (if sum covered based on monthly salary).

2) PERMANENT DISABLEMENT/WEEKLY BENEFIT/MEDICAL EXPENSES/HOSPITAL ALLOWANCE
- Certified copy of medical certificates (MC) and/or light duty certificates;
- Photos showing the injury to the body (permanent disablement);
- Certified copy of 3-months salary slip (if sum covered based on monthly salary);
- Original medical bills and receipts;
- Certified copy of discharge note/admission bill (if claiming for hospital allowance benefit only).
COMMON DOCUMENTS REQUIRED
- Duly completed and signed Claim Form;
- A copy of the Police Report;
- Security Guard Log Book, where applicable;
- Internal Incident Report;
- A copy of the contract agreement between Insured and Third Party;
- Medical report and medical bills (for injury claim)
- Proof of ownership or property damage
- A copy of the Repair bills/replacement invoice for property damage
- A copy of the Letter of demand/Writ of Summons from Third Party
- Colour photographs depicting the damages/injured or death person and scene of accident

PROCEDURES
- Notify STMAB as soon as possible of any occurrence which may give rise to a claim
- Keep STMAB informed – to forward us any claim letter/a Writ of Summons/statement of claim unacknowledged without delay for handling
- Do not admit liability
- Cooperate with our appointed adjusters/lawyer if the appointment is necessary
COMMON DOCUMENTS REQUIRED
- Duly completed and signed Claim Form;
- A copy of the Police Report;
- Internal Incident Report;
- Medical Bills/Receipts;
- Medical report or Specialist Report in the case of injuries;
- A copy of Post Mortem Report/Death Certificate/Burial Certificate and Funeral Expenses Bill (for fatal claim);
- Colour photographs depicting the damages/injured or death person and scene of accident.

PROcedures
- Notify STMAB as soon as possible of any occurrence which may give rise to a claim;
- Keep STMAB informed – to forward us any claim letter / a Writ of Summons / statement of claim unacknowledged without delay for handling;
- Do not admit liability;
- Cooperate with our appointed adjusters/lawyer if the appointment is necessary.
## COMMON DOCUMENTS REQUIRED

<table>
<thead>
<tr>
<th>Type of Loss / Accident</th>
<th>Documents Required</th>
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</table>
| **Basic for all types** | Original completed travel claim form  
                          | Proof of travel (e.g. Original boarding pass or Air tickets)  
                          | Copy of Takaful Certificate |
| **(plus) as applicable below:** |                     |
| Personal Accident | Medical report from the attending doctor abroad  
                      | Death Certificate  
                      | Post Mortem Report  
                      | Police Report |
| Medical, Dental, and Other Expenses | Medical report from the attending doctor abroad  
                                             | All original medical invoices and receipts  
                                             | Admission/Discharge Report  
                                             | Original receipts for additional expenses claimed for additional travel and accommodation  
                                             | Regular doctor’s report on medical history |
| Baggage Delay | Delayed Baggage report from the Airline  
                       | A written confirmation / delivery note from the Airline on the date and time of baggage delivery |
| Travel Delay | A written confirmation or Report from Airline on duration of delay and reason  
                    | Original receipts for payment of the tour, if claiming |
| Trip Curtailment | Medical Report  
                      | Death Certificate & Proof of relationship (if applicable)  
                      | Original receipts for payment of the tour or prepaid cost of transport cost and accommodation  
                      | A written confirmation from the attending doctor abroad that it is necessary to return home – If due to hijacking or natural disaster, written confirmation from tour operator concerned confirming the incident  
                      | Boarding pass to confirm the actual date of arrival back to Malaysia |
| Flight misconnection or Travel Overbooked | A written confirmation from Airline confirming the overbooked or misconnected flight details and when the next alternative transportation is made available |
| Loss of Deposit or Trip Cancellation | Medical Report  
                      | Death Certificate & Proof of relationship (if applicable)  
                      | Original receipts for payment of the tour or prepaid cost of transport cost and accommodation  
                      | Tour operator’s booking and cancellation/refund invoices, terms & conditions |
| Loss / Damage to Baggage, Personal Effects & Money | Property Irregularity Report from Airline or damaged report issued by airlines, carrier, hotel manager, stated detail of loss or damage and their expenses – if any  
                                             | Documentation of carrier’s settlement/rejection of claim for loss of property  
                                             | Police report lodged at place of incident within 24 hours and detailing the circumstances and list of items stolen  
                                             | Purchase receipts for all items claimed. If not available, provide description of items and the date, place and price of purchase  
                                             | Photographs to show extent of damage and original repair invoices |

* Please refer to Certificate Wording and check the list of documents required for claims assessment if your type of claim doesn’t fall into any of the above mentioned.
Estimated time taken for claim settlement process

CLAIM NOTIFICATION
1. Soonest possible or No later than 15 days from the occurrence of the loss.
2. For crime related claims, within 24 hours from discovery.
3. STMAB will acknowledge and request documents within 7 working days.

SUBMISSION OF CLAIM DOCUMENTS
1. If the information submitted is incomplete, we will inform you within 7 working days.

CLAIM ASSESSMENT
1. Claim decision will be issued within 7 working days of receiving the adjusters report or complete set of claim documents.
2. If more time is needed to process your claim, you will be informed of the status within 7 working days. Subsequent update on the progress will be provided every 14 working days.

CLAIM PAYMENT
1. Within 7 working days of receiving your acceptance of the claim.
Thank You

Takaful Malaysia,
your preferred choice for Insurance

Your Preferred Choice for Insurance

We Should Talk...