CLAIMS GUIDE
HANDBOOK
MOTOR
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Being involved in a motor accident is certainly an unpleasant experience for anybody. The consequences range from being mild (minor car defects, minor injury) to severe (loss of car use, temporary/permanent disability, loss of lives).

It is therefore wise to drive carefully and safely to avoid being involved in accidents.
1. Stay calm, be polite and courteous. **DO NOT** admit liability or offer any settlement or payment.

2. Note down as much of the following items:-
   - the personal particulars of the driver involved in the road accident
   - the name of the insurer of the other vehicle/s
   - the make/model and registration numbers of the other vehicle/s involved in the road accident
   - the registration number of tow trucks (if any)

3. Try to draw a simple diagram of the scene of accident. This will help you when making a police report later on, as you will be required to do so.

4. Snap photos and note down the extent of the damages to the vehicles/property involved.

5. **Immediately** call Takaful Malaysia’s roadside assistance service - **1-800-888-788**. They will assist in arranging for a panel tow truck and will tow your vehicle to the nearest panel workshop.

6. Make a Police Report of the incident within 24 hours. You are required by law to lodge a police report as soon as practicable.

7. Cooperate with the investigators and appointed loss adjuster to undertake an independent assessment of the repairs recommended by the panel workshop.
PREVENTING CAR THEFT

1. Never leave your car keys on a convenient hook in the lounge of your home/porch as this is an invitation for a car thief. Never even leave your car keys on top of your car or on the seat of your motorcycle unattended.

2. Never leave your car engine running, even if you are gone for a minute.

3. If you have to leave your car unattended, for a short period, wind up the windows and sunroof (if there’s one), lock all doors and remove the key from the ignition.

4. Never hide a second set of keys in your car. Extra keys can easily be found by an experienced thief.

5. Consider installing an immobilizer for your ignition key.

6. Do not leave important documents such as bank statements, credit card bills, statements or other personal information in your vehicle. Thieves can use this information to steal your identity and access your bank and credit card accounts.

7. Do not leave your driving license or registration documents in your car. These could help the thief sell or dispose of your car.

8. Ensure that you have removed all property from view—especially mobile phones, laptops, clothing, bags and loose change in consoles.

9. Park in a busy and well-lit area at night and avoid car parks that have a history of thefts or break-ins.

10. When you park your car in daylight through the evening or overnight, consider how the area may look like in the dark. Most car thefts occur at night.

11. Avoid parking in unattended areas where car thieves have less chance of being caught.
12. Park with your wheels turned towards the kerb. Make your car tough to tow away. Wheels should also be turned to the side in car parks and driveways.

13. If your vehicle is a rear-wheel drive, back into your driveway. Front-wheel drive vehicles should be parked front-end first. On four-wheel drive vehicles, the rear wheels sometimes lock, making your car difficult to tow-away.

14. Always use your hand-brake when parking. Leave automatic transmission in park and manual transmissions should be left in gear. As well as ensuring safety, it makes your car much harder to tow-away.

15. Consider having an engine immobilizer or fuel cut-out switch installed to restrict the theft of your motor vehicle.

16. Use a locking device on the steering wheel or transmission gear lever. These devices act as a deterrent; they are very visible and make it more difficult and time-consuming for the car thief.

17. If you are likely to leave your car unattended for a long period (extended Holiday or Work assignment) you should consider disabling your vehicle by removing the electronic ignition fuse, coil wire or rotor distributor.

18. For a car that is rarely used, consider a tyre or wheel lock. (Like the clampers use) This prevents the car from moving.

19. Consider installing a car alarm. They sound a loud warning when the doors, bonnet or car boot are opened.
WHAT TO DO IF YOUR CAR IS STOLEN?

1. Make a police report immediately or at least within 24 hours of discovery.
2. You are required to notify us of the theft immediately. We will advise you on the procedures & furnish you with a claim form to be duly completed & returned to us together with all the supporting documents required or visit our nearest Takaful myCare Centres (TMCC).
   
   State the:
   - Vehicle Registration number
   - Make /Model
   - Colour
   - Time
   - Place

3. If the stolen vehicle is under finance, notify your finance or leasing company quickly.
4. After submission of the Claim Form, cooperate fully with your insurance company and their assigned adjusters on theft claim investigation.
HOW FAST CAN THE CLAIM BE SETTLED?

1. Theft investigation should be completed within 90 days from the date of theft notification to us.
2. Your claim will be processed within 180 days or upon received of the police investigation result, whichever is earlier.
3. It is important for you to ensure that all your documents are submitted to us without any delay in order for us to expedite your claim.
Documents Required for Motor Claims

**Own Damage**

- Claim Form duly completed.
- Original Police Report.
- Copy of Police Summons (If any).
- Copy of Participant’s NRIC and Driving License.
- Copy of Driver’s NRIC and Driving License.
- Copy of Registration Card and Insurance policy.
- Repairers estimate.
- Form 9, 24 and 49 [If the claimant is a company].

**Own Damage-Knock for Knock Claims**

Additional documents required for OD-KFK claims:-

- Copy of Third Party’s Police Report.
- Police Sketch Plan and Key.
- Result of Police Investigation.
- Declaration Form.

Your Preferred Choice for Insurance

We Should Talk...
Own Damage Claims - Beyond Economical Repair (BER)

- Claim Form duly completed.
- Original Police Report.
- Copy of Police Summons (If any).
- Copy of Participant’s NRIC and Driving License.
- Copy of Driver’s NRIC and Driving License.
- Original Registration Card and Certificate of Takaful [Upon claims settlement].
- Vehicle Keys [Upon claims settlement].
- JPJ K3 Form duly signed (2 copies). [Upon claims settlement]
- JPJ K1C Form duly signed [Upon claims settlement].
- Release Letter from Finance/ Bank [Upon claims settlement].
- Form 9, 24 and 49 [If the claimant is company].
- Company Resolution Letter [Upon claims settlement].
Documents Required for Motor Claims

Theft Claims

- Claim Form duly completed.
- Original Police Report.
- Copy of Participant’s NRIC and Driving License.
- Copy of Driver’s NRIC and Driving License.
- Original Registration Card and Certificate of Takaful [Upon claims settlement].
- Vehicle Keys [Upon claims settlement].
- JPJ K3 Form duly signed (2 copies). [Upon claims settlement]
- JPJ K1C Form duly signed [Upon claims settlement].
- Release Letter from Finance/ Bank [Upon claims settlement].
- Form 9, 24 and 49 [If the claimant is company].
- Company Resolution Letter [Upon claims settlement].
Documents Required for Motor Claims

**Theft of Accessories / Radio Cassette Claims**
- Claim Form duly completed.
- Original Police Report.
- Copy of Participant’s NRIC and Driving License.
- Copy Registration Card and Takaful policy.
- Bill/ Invoice or Estimate.
- Photographs depicting the damages.
- Form 9, 24 and 49 [If the claimant is a company].

**Windscreen Claims**
- Claim Form duly completed.
- Copy of Participant’s NRIC and Driving License.
- Copy Registration Card and Takaful policy.
- Cash Bill.
- Photographs depicting the damages.
- Payment Authorization Letter. [If the participant has already replaced the windscreen at the workshop]
- Form 9, 24 and 49 [If the claimant is a company].
Third Party Property Damage Claims

- Original Police Report for all parties involved.
- Police Sketch Plan and Keys.
- Result of Police Investigation.
- Copy of Third Party Owner’s NRIC and Driving License.
- Copy of Driver’s NRIC and Driving License.
- Copy of Registration Card and Insurance policy.
- Copy of Road Tax Disc.
- Original Adjuster’s Report, Bill, Receipt and Photographs.
- Breakdown/quantification of Claims.
- Repairer’s Estimate (for minor claims where adjuster is not appointed).
- Original Repairer’s Receipt for Excess and Underinsurance paid (for uninsured losses claims).
Documents Required for Motor Claims

Third Party Bodily Injury Claims

- Claim Form duly completed.
- Original Police Report for all parties involved.
- Copy of Police Summons (If any).
- Copy of Participant’s NRIC and Driving License.
- Copy of Driver’s NRIC and Driving License.
- Copy of Registration Card and Insurance policy.
- Summons and Statement of Claims. (If any)
Motor Accident Claims

1. What should I do in the event of an accident?
   • In the event of an accident, you should call Takaful Malaysia’s Auto Assist Helpline number and ensure that your vehicle is sent to ‘Takaful Malaysia’s Panel of Workshops' or an authorized franchise repairer/dealer (car manufacturer service centre).
   • A police report should be lodged within 24 hours.
   • You are also required to notify us of the accident immediately whereupon we shall advise you of the procedures & furnish you with a claim form to be duly completed & returned to us together with all the other relevant documents requested.

   If your vehicle is involved in a minor accident whereby you may not want to make a claim on your own policy but the accident involved third party property damage or third party bodily injury, please contact our Customer Service & we shall advise you on the next course of action.

2. Which workshop do I send my vehicle to? Do you have any panel of repairers?
   • As mentioned above, you must send your vehicle to one of the workshops in our panel as listed in the booklet, corporate website or an authorized franchise repairer/dealer (car manufacturer service centre).
3. How fast can the claim be settled?
   • Your claim will be approved within 7 days upon received of the complete documents and the adjuster report for a standard Own Damage / Own Damage KFK claims.
   • It is therefore important for you to ensure that all your documents are submitted to us without any delay in order for us to expedite your claim.

4. After a survey is conducted by the adjusters, can I proceed to ask the repairer to commence with the repairs?
   • Our adjusters will submit their survey report to us upon completion of the survey.
   • Upon receipt of their report together with the other relevant documents, we shall process & approve the claim, following which we shall issue an approval letter to you.
   • Only then can you advise the repairer of our approval amount so that they could proceed with the repairs based on the amount approved.

5. What should I do if I want to make a third party claim against the insurers of the vehicle that had knocked into my vehicle?
   • Firstly, you should lodge a police report & notify us of the accident accordingly.
   • Then, you should find out who the third party Insurers are in order for you to submit a claim to them officially.
Third Party Property Damage Claims

• For a third party property damage claim on your vehicle, you have to appoint an independent adjuster to survey your vehicle.
• You are advised to contact the third party Insurers to find out whether they require you to use their panel of adjusters & repairers, if any. As for the documents to support your claim, please find below the list for your ease of reference:
  - Police report
  - Result of Police investigation
  - Adjuster's report together with the original photographs
  - A copy of the vehicle registration card
  - A copy of the road tax disc
  - Copies of your NRIC & driving license/ the driver's NRIC & driving license
  - A copy of the insurance policy schedule
  - Please attach an official letter of claim stating the breakdown of your claim. You can claim the following items:
    * Cost of repairs
    * Adjuster's fees
    * Loss of use of your vehicle (by number of days) or rental charges if you have rented a vehicle.

    However, for rental of vehicles, Insurers will still base the number of days on the adjuster's recommendations in their report.
    * Cost of documents i.e. police report, RIMV search fees & etc.
Third Party Property Damage Claims

However, if you have made an Own Damage claim (i.e. claim on your own policy for the repairs to your vehicle), you are still entitled to claim from the third party Insurers your uninsured losses i.e. loss of NCB in monetary terms, excess amount paid and the loss of usage of your vehicle. The documents to be submitted are similar to the above except the adjuster's report and original photographs which will be furnished by us to the third party Insurers upon request.

Meanwhile, with effect from 1st June 2001, in the event that your vehicle is knocked by a Third Party vehicle (excluding buses, taxis, and hire vehicle) and you have a comprehensive policy, you may refer the claim to us directly. Provided also that there is no personal injury claim involved. Your NCD shall not be forfeited if you are not at fault.
Thank You