

# ***CLAIMS GUIDE HANDBOOK NON-MOTOR***



 1-300 8 TAKAFUL (825 2385)

 [takaful-malaysia.com.my](http://takaful-malaysia.com.my)

 [csu@takaful-malaysia.com.my](mailto:csu@takaful-malaysia.com.my)



## Applicable to Property Claims only (excluding Liability, Fidelity Guarantee, Marine, PAWC & Travel claims)

1. Lodge a police report (for theft loss / motor vehicle accident / crime-related event).
2. Call Bomba (for fire loss).
3. Take all practical steps within your power to minimize the extent of loss or damage or protect the affected property from further deterioration.
4. Take photos of the affected property and preserve them for inspection by Loss Adjuster (if one is assigned by STMAB).
5. Notify STMAB or inform your Agent / Broker / Bank about your claim.
6. STMAB shall, at its discretion, determine whether Loss Adjuster is required to assess the loss or otherwise upon receipt of the loss notification.
7. Submit the completed claim form with all the supporting documents to Loss Adjuster/ STMAB/ Agent/ Broker/ Bank

Notification of claims can be made via:-

- a) Log in to *myTakaful* Customer Portal (for individual Certificate Owner)
- b) *myTakaful* Corporate Agent Portal – Agent will notify the claim on your behalf once they receive your claim details
- c) email or telephone to STMAB stating the details & circumstances of the loss.

# All Risks Takaful

## INFORMATION:

- ❖ Circumstances of loss detailing the following: -
  - ☐ Time and date of the incident;
  - ☐ Description of the lost/damaged item(s); and
  - ☐ Estimated loss.

## DOCUMENTS:

### 1. THEFT LOSS

- ❖ The duly completed & signed Claim Form;
- ❖ A copy of the Police Report lodged in relation to the claim;
- ❖ Purchase invoice, receipts prior to the incident;
- ❖ Purchase invoice/quotation being replacement of the affected items;
- ❖ Asset listing;
- ❖ Colour photographs depicting the break-in and extent of damage.

### 2. ACCIDENTAL CLAIM

- ❖ The duly completed & signed Claim Form;
- ❖ A copy of the Police Report lodged in relation to the claim;
- ❖ Purchase invoice, receipts prior to the incident;
- ❖ Purchase invoice/quotation being replacement of the affected items;
- ❖ Asset listing;
- ❖ Technician's service report;
- ❖ Colour photographs depicting the break-in and extent of damage.

# Burglary Takaful

## INFORMATION:

- ❖ Circumstances of loss detailing the following: -
  - ☐ The discovered date and time of the incident;
  - ☐ The identity of the person who discovered the loss;
  - ☐ Point(s) of entry/exit;
  - ☐ A copy of the Police Report lodged in relation to the loss;
  - ☐ Estimated loss ; and
  - ☐ Description of lost items detailing description, quantity and cost price.

## DOCUMENTS

- ❖ The duly completed & signed Claim Form;
- ❖ Statement of Claim detailing the description, quantity and cost price;
- ❖ A copy of the Police Report lodged in relation to the loss;
- ❖ Purchase invoice, receipts prior to the incident;
- ❖ Purchase invoice/quotation being replacement of the affected items;
- ❖ Stock records (involve stock);
- ❖ Security guard's log book/Central Monitoring System (CMS), (where applicable);
- ❖ Quotation or Invoice for repairs to building;
- ❖ Colour photographs depicting the break-in and the extent of loss.

# Cash-In Transit/Money Takaful

## INFORMATION:

- ❖ Circumstances of loss detailing the following: -
  - ☐ The date and time of the incident;
  - ☐ How the incident arose in chronological order;
  - ☐ The identity of the personnel carrying the money;
  - ☐ A copy of the Police Report lodged in relation to the loss;
  - ☐ Estimated loss.

## DOCUMENTS

### MONEY LOST IN TRANSIT:

- ❖ The duly completed & signed Claim Form;
- ❖ Statement of claim detailing the description and quantity;
- ❖ A copy of the Police Report lodged in relation to the loss;
- ❖ Copies of Participant's accounting or other financial documents to establish the exact amount of loss, i.e. receipts, payment vouchers, pay slips, cheque butts, Bank Statements, Sales transaction records and etc;
- ❖ Identity card and employment records of the person involved;
- ❖ Colour photographs depicting the break-in and the extent of loss.

### MONEY LOST IN LOCKED SAFE/DRAWER/STRONGROOM

- ❖ The duly completed & signed Claim Form
- ❖ Statement of claim detailing the description and quantity;
- ❖ A copy of the Police Report lodged in relation to the loss;
- ❖ Copies of Participant's accounting or other financial documents to establish the exact amount of loss, i.e. receipts, payment vouchers, pay slips, cheque butts, Bank Statements, Sales transaction records, cash inventory and etc;
- ❖ Central Monitoring System (CMS) records; and
- ❖ Alarm service/maintenance records .

# Contractors'/Erection All Risk Takaful

## INFORMATION

- ❖ An account of circumstances of loss detailing the following: -
  - ☐ Date and time of the incident;
  - ☐ Details of the responsible parties;
  - ☐ Nature and extent of damage/ bodily injury; and
  - ☐ Estimated loss.

## DOCUMENTS

### SECTION 1 – MATERIAL DAMAGE

#### 1). Loss of or damage to Contract Works/Materials at site:

- ❖ The duly completed & signed Claim Form;
- ❖ Technical report before and after the loss, where applicable;
- ❖ A copy of Police Report, if theft is involved;
- ❖ The repair or replacement estimates or bills;
- ❖ Colour photographs depicting the extent of damage sustained by the item claimed;
- ❖ A copy of Bill of Quantities (BQ) & Letter of Award;
- ❖ Consultant's or Internal Report on extent of damage and the suggested scope of repairs;
- ❖ Copies of records detailing the description and quantity of materials delivered to site e.g. delivery orders, good receipt records, invoices, stock requisition, stock record and etc.
- ❖ Schedule of work detailing the status of work done prior to damage/loss.

# Contractors'/Erection All Risks Takaful

Continued;

## 2). Damage to Principal Existing Property (PEP)

- ❖ The duly completed & signed Claim Form;
- ❖ Statement of claim detailing the description, quantity and cost price of the damaged items;
- ❖ A copy of the Police Report lodged in relation to the claim;
- ❖ A copy of the Bill of Quantities (BQ) and Letter of Award;
- ❖ A copy of the Letter from Principal holding the Participant liable for the loss;
- ❖ Colour photographs depicting the extent of damage sustained by the items
- ❖ A copy of the Participant's Internal investigation or incident report;
- ❖ Copies of the repair bill/replacement invoice

Your **Preferred** Choice for Insurance

We  
Should  
Talk...



1-300 8 TAKAFUL (825 2385)  
[takaful-malaysia.com.my](http://takaful-malaysia.com.my)  
[csu@takaful-malaysia.com.my](mailto:csu@takaful-malaysia.com.my)

# Contractors'/Erection All Risks Takaful

Continued;

## SECTION 2 – THIRD PARTY LIABILITY

### THIRD PARTY PROPERTY DAMAGE

#### 1). Loss of or damage to Underground Cables, Pipes and other facilities:

- ❖ The duly completed & signed Claim Form
- ❖ A copy of Police Report
- ❖ Copies of Participant's letter to the relevant authorities inquiring and requesting for layout plans of underground utilities before commencement of the contract work;
- ❖ Statement of Claim detailing the repair or replacement estimates or bills with description, quantity and cost;
- ❖ Colour photographs depicting the extent of damage sustained by the damaged items;
- ❖ Copies of Bill of Quantities (BQ) and Letter of Award;
- ❖ A copy of Internal Investigation or Incident Report on the nature and 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 from third party (owner of the underground utilities) , if any.

Your **Preferred** Choice for Insurance

We  
Should  
Talk...



1-300 8 TAKAFUL (825 2385)  
[takaful-malaysia.com.my](http://takaful-malaysia.com.my)  
[csu@takaful-malaysia.com.my](mailto:csu@takaful-malaysia.com.my)



# Contractors'/Erection All Risks Takaful

## 2) THIRD PARTY BODILY INJURY/FATAL:

- ❖ The duly completed & signed Claim Form;
- ❖ A copy of the Police Report lodged pertaining to the incident;
- ❖ A copy of the Internal Investigation or Incident Report;
- ❖ A copy of the 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.
- ❖ Copies of Medical Report, Medical Bills, Death/Burial Certificate, Post Mortem Report, Funeral Expenses/Bill and etc.

**NB: Participant IS NOT ALLOWED TO NEGOTIATE/AGREE PAYMENT/REPAIR/COMMIT/ ADMIT TO LIABILITY TO THE THIRD PARTY WITHOUT THE CONSENT OF STMAB**

Your **Preferred** Choice for Insurance

We  
Should  
Talk...



1-300 8 TAKAFUL (825 2385)  
[takaful-malaysia.com.my](http://takaful-malaysia.com.my)  
[csu@takaful-malaysia.com.my](mailto:csu@takaful-malaysia.com.my)

# Equipment All Risks

## INFORMATION

- ❖ A detailed account of circumstances of loss stipulating the following: -
  - ☐ Date and time of the incident;
  - ☐ Details of the person operating or supervising the operation of the affected items;
  - ☐ Estimated loss.

## DOCUMENTS

### 1). ACCIDENTAL DAMAGE/FIRE DAMAGE

- ❖ The duly completed & signed Claim Form;
- ❖ Statement of Claim detailing the repair or replacement estimates or bills with description, quantity and cost;
- ❖ A copy of Police Report lodged in respect of the loss;
- ❖ Proof of ownership, e.g. purchase invoices, receipts, asset listing and etc.
- ❖ A copy of Technician report detailing the cause and extent of damage as well as whether the said equipment is restorable or otherwise;
- ❖ Colour photographs depicting the extent of damage of the damaged items.

# Equipment All Risks Takaful

## 2). TOTAL LOSS/THEFT

- ❖ The duly completed & signed Claim Form;
- ❖ Statement of Claim detailing the repair or replacement estimates or bills with description, quantity and cost price;
- ❖ Original Registration Card of the damaged equipment;
- ❖ The duly signed copy of JPJ K3;
- ❖ Keys to the damaged equipment;
- ❖ Statement of Account indicating the balance of outstanding loan, if any;
- ❖ A copy of the Police Report lodged in respect of the loss;
- ❖ Proof of ownership, such as purchase invoices, receipts, asset listing and etc.
- ❖ A copy of the Technician report on the cause and extent of damage;
- ❖ Colour photographs depicting the extent of damage sustained by the equipment;
- ❖ Release letter from Hire Purchase Owners of the affected equipment;

# Fidelity Guarantee Takaful

## INFORMATION

- ❖ An account of circumstances of loss detailing the following: -
  - ☐ The identity of the Defalcator;
  - ☐ The check and control system in place;
  - ☐ Detailed description on the modus operandi of the defalcation;
  - ☐ Details of involvement of any other party collaborating with the Defalcator, if any;
  - ☐ Disciplinary action taken against the Defalcator, if any;
  - ☐ The whereabouts of the defalcator or the defalcator's last known address and efforts taken to locate defalcator;
  - ☐ The amount of monies/salary withheld from the Defalcator, if any;
  - ☐ A copy of the agreement on recovery/repayment with the defalcator on the defalcated amount, if any.

## DOCUMENTS

- ❖ The duly completed and signed claim form;
- ❖ A copy of Police Report lodged in relation to the loss;
- ❖ A copy of the internal investigation/incident report;
- ❖ Statement of claim detailing the description, quantity and cost price of stolen items;
- ❖ 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 letter of employment;
- ❖ Copies of the Defalcator's last salary slip for the last 3 months;
- ❖ A copy of the Defalcator's Letter of Termination;
- ❖ A copy of Police Investigation result;
- ❖ Internal Investigation report/domestic enquiry report conducted against the Defalcator.

Your **Preferred** Choice for Insurance

We  
Should  
Talk...



☎ 1-300 8 TAKAFUL (825 2385)  
🌐 [takaful-malaysia.com.my](http://takaful-malaysia.com.my)  
✉ [csu@takaful-malaysia.com.my](mailto:csu@takaful-malaysia.com.my)

# Fire Takaful

## INFORMATION

- ❖ Circumstances of loss detailing the following: -
  - ☐ Time and date of the incident;
  - ☐ How the incident occurred and discovered in chronological order;
  - ☐ Estimated loss .

## DOCUMENTS COMMONLY REQUIRED

- ❖ The duly completed and signed claim form;
- ❖ A Statement of claim detailing the description, quantity and cost price of the affected items;
- ❖ A copy of Police Report;
- ❖ A copy of Fire Brigade Report;

## ADDITIONAL DOCUMENTS ARE REQUIRED FOR THE RESPECTIVE SUB-CLASS AS FOLLOWS: -

### 1) BUILDING

- ❖ Repair quotations to reinstate the damaged building;
- ❖ Colour photographs depicting the damaged property.

### 2) STOCK

- ❖ Purchase invoices/Delivery Orders \*;
- ❖ Copies of Stock records;
- ❖ Latest Inventory records;
- ❖ Colour photographs depicting the damaged stocks.

NB: \* If the documents are destroyed in the fire, request the Participant to obtain duplicate/carbon copy from suppliers/creditors

## DOCUMENTS:

### 3) FIXTURES AND FITTINGS

- ❖ A Statement of Claim detailing the description, quantity and cost price;
- ❖ Copies of purchase invoices, payment receipt prior to the loss incident and etc.
- ❖ Copies of repair bills/purchase invoices for replacement of the affected contents;
- ❖ Colour photographs depicting the damaged items.

### 4) MACHINERY

- ❖ Copies of purchase invoice;
- ❖ Copies of Maintenance/Service records;
- ❖ Copies of Repair bills/purchase invoice being the replacement of the affected machines;
- ❖ Copies of technician service report on the cause of the damage.

### 5) STORM & TEMPEST EXTENSION

- ❖ The duly completed & signed claim form;
- ❖ Copies of the Repair quotation/bills;
- ❖ Colour photographs depicting the damaged property.

## DOCUMENTS:

### 6) IMPACT DAMAGE EXTENSIONS

- ❖ A copy of Registration card and Insurance policy of the vehicle;
- ❖ A copy of the Internal Investigation /Incident Report;
- ❖ A copy of the Repair/Replacement quotation;
- ❖ Letter from Participant holding the party at fault legally liable;
- ❖ Colour photographs depicting the damaged items.

### 7) BURSTING OR OVERFLOWING OF WATER TANKS, APPARATUS OR PIPES EXTENSION

- ❖ Internal Investigation /Incident report on circumstances and cause of the damage;
- ❖ Repair bills/purchase invoices being the replacement of the affected items;
- ❖ Colour photographs depicting the damaged items.

### 8) SUBSIDENCE AND LANDSLIP EXTENSION

- ❖ A detailed report on the cause of damage e.g. consultant's report, engineer's report and etc.
- ❖ A copy of repair quotations/bills with breakdown detailing description, quantity and cost price;
- ❖ Colour photographs depicting the damaged property.

## DOCUMENTS

### 9) FLOOD EXTENSIONS

- ❖ Colour photographs depicting the extent of the damage of the damaged items.
  
- a) **In respect of claims for BUILDING**
  - ❖ A copy of repair quotations/bills;
  - ❖ A copy of the Tenancy Agreement, where applicable.
  
- b) **In respect of claims for STOCKS**
  - ❖ A copy of the current/latest Inventory records/Purchases/ Sales invoices;
  - ❖ A copy of list of affected stocks;
  - ❖ A copy of the latest audited accounts

Note: Participant to segregate physically the affected stocks for adjuster inventory purpose
  
- c) **In respect of claims for FIXTURES AND FITTINGS**
  - ❖ A copy of repair quotations/replacement invoices;
  - ❖ A copy of the Purchase Invoices of the affected items prior to the incident.
  
- d) **In respect of claims for PLANT AND MACHINERY**
  - ❖ Proof of ownership e.g. asset listing/purchase invoice/lease agreement
  - ❖ A copy of Engineer/Technician's service report on the extent of damage and scope of repairs of the damaged items;
  - ❖ A copy of the Repair quotation/replacement invoices;
  - ❖ A copy of the Machinery warranty for new machines.



# Goods In Transit Takaful

## INFORMATION

- ❖ Circumstances of loss detailing the following: -
  - ☐ time and date of incident,
  - ☐ estimated loss;
  - ☐ details of the transporter/haulier;
  - ☐ particulars of third party, if any.

## DOCUMENTS

- ❖ The duly completed and signed claim form
- ❖ A copy of Police Report
- ❖ A copy of consignment notes, packing lists, delivery orders, invoices, purchase orders and etc.
- ❖ A copy of the Carriage contract;
- ❖ A copy of the Declaration of carriage;
- ❖ Colour photographs depicting the extent of damage of the subject matter.

Your **Preferred** Choice for Insurance

We  
Should  
Talk...



1-300 8 TAKAFUL (825 2385)  
[takaful-malaysia.com.my](http://takaful-malaysia.com.my)  
[csu@takaful-malaysia.com.my](mailto:csu@takaful-malaysia.com.my)

# Houseowner (Building) Householder (Contents) Takaful

## INFORMATION

- ❖ Circumstances of loss detailing the following: -
  - ☐ Time and date of incident;
  - ☐ Estimated loss;
  - ☐ Other insurance policies, if any.

## DOCUMENTS COMMONLY REQUIRED

- ❖ Duly completed and signed claim form;
- ❖ A copy of Police Report and/or Fire Brigade

## FIRE CLAIMS

### 1) Houseowner (Building)

- ❖ Statement of claim detailing the description, quantity and cost price;
- ❖ A copy of the Contractor's repair quotations;
- ❖ Colour photographs depicting the damaged property

### 2) Householder (Contents)

- ❖ List of affected items
- ❖ Purchase invoice, payment receipts, etc.,
- ❖ For Jewelry items: Original Dealer Certificates
- ❖ Replacement quotations/invoices/receipt

# Houseowner (Building) Householder (Contents) Takaful

## DOCUMENTS

### LIGHTNING CLAIMS - CONTENTS

- ❖ Duly completed and signed claim form;
- ❖ A copy of the Contractor's repair quotation;
- ❖ A copy of the Technician Service Report on the cause of damage;
- ❖ Colour photographs depicting the damage properties.

### IMPACT DAMAGE

- ❖ Duly completed and signed claim form;
- ❖ A copy of the Contractor's Repair Quotations;
- ❖ A copy of the Police Report;
- ❖ Colour photographs depicting the damages.

### BURSTING OR OVERFLOWING OF DOMESTIC WATER TANKS APPARATUS OR PIPES

#### 1) Building (Houseowner)

- ❖ Duly completed and signed claim form;
- ❖ A copy of the contractor's repair quotations/bill;
- ❖ Colour photographs depicting the damage.

#### 2) Contents (Householder)

- ❖ Duly completed & signed claim form;
- ❖ List of affected contents;
- ❖ Purchase invoices, payment receipts and etc.
- ❖ Replacement quotations/Invoices/Receipts.

# Houseowner (Building) Householder (Contents) Takaful

## INFORMATION

**THEFT (Only if accompanied by actual forcible and violent breaking or out of a building or any attempt thereof)**

- ❖ Circumstances of loss detailing the following: -
  - ☐ Time and date of incident;
  - ☐ Estimated loss ;
  - ☐ Other insurance policies, if any.

## DOCUMENTS

### 1) BUILDING (HOUSEOWNER)

- ❖ Duly completed and signed claim form;
- ❖ A copy of the Police Report;
- ❖ A copy of the Contractor's repair quotation;
- ❖ Colour photographs depicting the damage properties.

### 2) CONTENTS (HOUSEHOLDER)

- ❖ Duly completed and signed claim form;
- ❖ A copy of the Police Report;
- ❖ List of affected contents;
- ❖ Initial purchase invoice/receipts, and etc.
- ❖ Replacement quotations/invoices/receipt;
- ❖ For Jewelry Items; original Dealer Certificate;
- ❖ Colour photographs depicting the damages.

# Houseowner (Building) Householder (Contents) Takaful

## INFORMATION

### WINDSTORM

- ❖ Circumstances of loss detailing the following: -
  - ☐ Time and date of incident;
  - ☐ Estimated loss;
  - ☐ Other insurance policies, if any.

## DOCUMENTS

### 1) BUILDING (HOUSEOWNER)

- ❖ Duly completed and signed claim form;
- ❖ A copy of the Contractor's repair quotation;
- ❖ Colour photographs depicting the damage properties.

### 2) CONTENTS (HOUSEHOLDER)

- ❖ Duly completed and signed claim form;
- ❖ List of affected contents;
- ❖ Initial purchase invoice/receipts and etc.
- ❖ Replacement quotations/invoices/receipt;
- ❖ Colour photographs depicting the damages.

# Houseowner (Building) Householder (Contents) Takaful

## INFORMATION

### FLOOD

- ❖ Circumstances of loss detailing the following: -
  - ☐ Time and date of incident;
  - ☐ Estimated loss ;
  - ☐ Other insurance policies, if any.

## DOCUMENTS

### 1) BUILDING (HOUSEOWNER)

- ❖ Duly completed and signed claim form;
- ❖ A copy of the contractor's repair quotation;
- ❖ Colour photographs depicting the damage properties.

### 2) CONTENTS (HOUSEHOLDER)

- ❖ Duly completed and signed claim form;
- ❖ List of affected contents;
- ❖ Initial purchase invoice/receipts and etc.
- ❖ Replacement quotations/invoices/receipt;
- ❖ Colour photographs depicting the damages.

# Marine Cargo Takaful

## INFORMATION

- ❖ Circumstances of loss detailing the following: -
  - ☐ Time and date of incident;
  - ☐ Estimated loss;
  - ☐ Details of consignee, consignor and carrier.

## DOCUMENTS

- ❖ Shipping documents e.g. bill of lading, airway bill, delivery order, packing list, supplier invoice, custom declaration, consignment notes and etc.
- ❖ Post -shipment survey report, if any;
- ❖ Pre-shipment surveyor's report;
- ❖ Equipment Interchange Receipt (shipments in containers);
- ❖ Certificate/Declaration (if under Open Cover Certificate);
- ❖ Stowage Plan;
- ❖ Discharge Tally Sheet , if any;
- ❖ Claim Bills;
- ❖ Letter of claim against the shipper, carrier or other relevant parties/authorities and their replies;
- ❖ Colour photographs depicting the damages.

## PROCEDURES

It is the duty of the participant and agents, in all cases, to take such measures as may be reasonable for the purpose of averting or minimising a loss and to ensure that all rights against Carriers, Bailees or other third parties are properly preserved and exercised. In particular, the participant or their Agents are required:-

- ❖ To make a claim immediately against the carriers and the Port Authorities for any missing packages;
- ❖ To apply immediately for survey in the docks by carriers' representatives if any loss or damage is apparent and claim against the Carriers for any actual loss of or damage found at such survey;
- ❖ Under no circumstances, except under written protest, the participant or Agent to give clean receipt where the goods are in doubtful condition;
- ❖ To give notice in writing to the carrier's representative within 3 days of delivery if the loss or damage was not apparent at the time of taking delivery.

# Plate Glass Takaful

## INFORMATION

- ❖ Circumstances of loss detailing the following: -
  - ☐ Time and date of incident;
  - ☐ Estimated loss .

## DOCUMENTS

- ❖ Duly completed and signed Claim Form;
- ❖ A copy of the Police Report, if applicable (involved third party);
- ❖ A copy of the Repair bill/Invoices;
- ❖ Colour photographs depicting the damaged plate glass.



# Public Liability Takaful

## 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 Participant and Third Party;
- ❖ Medical report and medical bills (for injury claim)
- ❖ A copy of Post Mortem Report/Death Certificate/Burial Certificate and Funeral Expenses Bill (for fatal 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

Your **Preferred** Choice for Insurance

We  
Should  
Talk...



1-300 8 TAKAFUL (825 2385)  
[takaful-malaysia.com.my](http://takaful-malaysia.com.my)  
[csu@takaful-malaysia.com.my](mailto:csu@takaful-malaysia.com.my)

# Employer's Liability Takaful

## 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)
- ❖ Letter of Employment / Salary Slips/copy of Identity Card of the claimant.
- ❖ 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

Your **Preferred** Choice for Insurance

We  
Should  
Talk...



1-300 8 TAKAFUL (825 2385)

[takaful-malaysia.com.my](http://takaful-malaysia.com.my)

[csu@takaful-malaysia.com.my](mailto:csu@takaful-malaysia.com.my)

# Foreign Worker Compensation Scheme (FWCS) Takaful

- ❖ 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)**

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

Your **Preferred** Choice for Insurance

We  
Should  
Talk...

  
**TAKAFUL**malaysia

 1-300 8 TAKAFUL (825 2385)  
 [takaful-malaysia.com.my](http://takaful-malaysia.com.my)  
 [csu@takaful-malaysia.com.my](mailto:csu@takaful-malaysia.com.my)

# Personal Accident Takaful

## COMMON DOCUMENTS REQUIRED (ALL TYPE OF CLAIMS)

- ❖ 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 of injured person/claimant/participant;
- ❖ Copy of driving license if accident whilst riding or driving a motor vehicle;

## 1) ACCIDENTAL DEATH (AD)/FUNERAL EXPENSES/REPATRIATION EXPENSES/DOUBLE INDEMNITY FOR AD

- ❖ 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);
- ❖ Original repatriation invoice and receipt.
- ❖ Copy of flight boarding pass/ticket and/or ticket for public transport (if claiming double indemnity)
- ❖ Copy of nominee's NRIC and proof of relationship (birth/marriage certificate with deceased) / Letter of Administration (LA) / Sijil Faraidh

## 2) PERMANENT DISABLEMENT (PD)/WEEKLY BENEFIT/MEDICAL OR RECOVERY EXPENSES/HOSPITAL ALLOWANCE/AMBULANCE FEE/DENGUE RECUPERATION/ SNATCH INJURY 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 (if claiming for medical expenses, recovery expenses and/or ambulance fee);
- ❖ Certified copy of discharge note/ admission bill (if claiming for hospital allowance and/or dengue recuperation benefit only);
- ❖ Microbiological Laboratory Test (if claiming dengue recuperation benefit).

## 3) LOSS DUE TO ATM ROBBERY

- ❖ Certified copy of ATM withdrawal slip and/or Bank's confirmation on the ATM transaction;
- ❖ Confirmation of bank account.

Your **Preferred** Choice for Insurance

We  
Should  
Talk...

  
**TAKAFUL**malaysia

 1-300 8 TAKAFUL (825 2385)  
 [takaful-malaysia.com.my](http://takaful-malaysia.com.my)  
 [csu@takaful-malaysia.com.my](mailto:csu@takaful-malaysia.com.my)

Below is a list of minimum documents required to process your claim. The request is not intended to be all inclusive as the need for any additional documents and/or information may arise in the course of our claim analysis.

## **COMMON DOCUMENTS REQUIRED (ALL TYPE OF CLAIMS)**

- (a) Duly completed and signed Claim Form
- (b) Copy of takaful e-Schedule (if any)
- (c) Travel ticket and/or boarding pass
- (d) Copy of identity card of deceased and/or claimant

**(plus) as applicable below:**

### **1. PERSONAL ACCIDENT BENEFIT (DEATH/PERMANENT DISABLEMENT/ CHILD EDUCATION FUND)**

- (a) Medical report
- (b) Death certificate
- (c) Post mortem report
- (d) Police report
- (e) Children's certificate of birth (for claim on Child Educations Fund only)
- (f) Photographs showing the extent of injury (for claim on Permanent Loss or total Permanent Disablement only)
- (g) Driving license if accident while riding/driving a motor vehicle
- (h) Copy of nominee's NRIC and proof of relationship with deceased (birth/marriage certificate with deceased) / Letter of Administration (LA) / Sijil Faraidh

### **2. MEDICAL & OTHER RELATED BENEFITS**

- (a) Medical report
- (b) Original medical invoices and receipts for all amount claimed (Itemized)
- (c) Original receipts for additional expenses claimed for additional travel and accommodation (for claim on Compassionate Visitation Benefit and Child Guard Benefit only)

### **3. HOSPITAL ALLOWANCE BENEFIT**

- (a) Discharge note or diagnosis note and ward chit or any statement/bills produced by the Hospital

## **4(A) COMPASSIONATE ALLOWANCE BENEFIT**

- (a) Medical report from the attending doctor abroad
- (b) Original receipts for cost of burial or cremation or transporting of mortal remains.

## **4(B,C,D) MEDICAL EVACUATION/REPATRIATION BENEFIT**

- (a) Medical report from the attending doctor abroad
- (b) Original receipts for cost of burial or cremation or transporting of mortal remains.

## **5(A) DAMAGE OR LOSS OF BAGGAGE AND PERSONAL EFFECTS BENEFIT**

- (a) Original receipts for all items claimed. If not available, provide description of items and the date, place and price of purchase
- (b) Police report detailing the circumstances and list of items stolen
- (c) If in the custody of 3rd party i.e. carrier, transporter, hotel etc., obtain written report from them on the incident and write official complaint holding them responsible for the loss
- (d) Photos showing the damaged baggage and personal effects

## **5(B) LOSS OF TRAVEL DOCUMENTS & (C) LOSS OF PERSONAL MONEY BENEFIT**

- (a) Police report detailing the circumstances and list of items stolen
- (b) Original receipts for additional costs incurred in replacing lost travel documents

## **5(D) BAGGAGE DELAY BENEFIT**

- (a) A written confirmation from the carrier concerned confirming the duration of delay and reasons thereof
- (b) A written confirmation from the carrier concerned on the date and time of baggage delivery

## **5(E) TRAVEL DELAY BENEFIT**

- (a) A written confirmation from the carrier concerned confirming the duration of delay and reasons thereof



## **5(F) TRAVEL CANCELLATION BENEFIT**

- (a) Medical report, death certificate, proof of relationship etc, as the case may be.
- (b) Copy of medical bills
- (c) Original receipts for payment of the tour
- (d) Tour operator's booking and cancellation/refund invoices, terms & conditions

## **5(G) TRAVEL CURTAILMENT BENEFIT**

- (a) As per Section 5(F) above
- (b) A written confirmation from the attending doctor abroad that it is necessary to return home
- (c) If due to hijacking or natural disaster, written confirmation from tour operator concerned confirming the incident
- (d) Boarding pass to confirm the actual date of arrival back to Malaysia

## **5(H) TRAVEL MISCONNECTION BENEFIT**

- (a) A written confirmation from the carrier concerned confirming flight misconnection details and when the next alternative transportation is available

## **5 (I) MISSED DEPARTURE BENEFIT**

- (a) Original receipts for expenses claimed for additional travel and accommodation expenses
- (b) A written confirmation from the public transport services concerned confirming the mechanical breakdown

## **5(J) TRAVEL OVERBOOKED BENEFIT**

- (a) A written confirmation from the carrier concerned confirming the overbooked flight details and when the next alternative transportation is available

## **5 (K) LOSS OF TRAVEL DEPOSIT DUE TO INSOLVENCY OF TRAVEL AGENT BENEFIT**

- (a) Original receipt for payment of the deposit
- (b) Booking invoice together with the booking terms and conditions
- (c) Police report detailing the alleged Insolvency of the Travel Agent
- (d) Written confirmation from Jabatan Insolvensi Malaysia on the insolvent status of the Travel Agent

## **6(A) GOLF EQUIPMENT COVER BENEFIT**

- (a) Original receipt for the loss/damage golf equipment
- (b) Photo of Damage Golf Equipment
- (c) Original receipt for the cost of hiring replacement Golf Equipment

## **6(B) LOSS OF CREDIT CARD BENEFIT**

- (a) Police report
- (b) Statement issued by the card issuing bank showing the record of unauthorized use of credit card including date and time of notification of Loss

## **6(C) RENTAL CAR EXCESS COVER BENEFIT**

- (a) Original car rental agreement
- (b) Written advice from rental agency holding the Person Covered liable for the Loss of or Damage to the rented car
- (c) Original invoices and receipt from the rental agency for car rental
- (d) Copy of driving license at the time of accident
- (e) Copy of overseas motor takaful/insurance certificate/policy if available
- (f) Original receipt of the excess paid

## **6(D) HOME PROTECTION BENEFIT**

- (a) Police report
- (b) Original receipts for all items claimed. If not available, provide description of items and the date, place and price of purchase.
- (c) Photos showing the forcible & violent entry to the house & the affected item(s)

## **6(E) PERSONAL LIABILITY BENEFIT**

- (a) DO NOT ADMIT LIABILITY
- (b) Forward any correspondence from 3rd party unanswered to the STMAB or lawyer immediately



# Claim Settlement & Turnaround Time (TAT)

## Estimated time taken for claim settlement process

### CLAIM NOTIFICATION

- ❖ Soonest possible or No later than 15 days from the occurrence of the loss.
- ❖ For crime related claims, within 24 hours from discovery. Police report is required and must be lodged within 24 hours of occurrence.
- ❖ STMAB will acknowledge and request documents within 7 working days.

### SUBMISSION OF CLAIM DOCUMENTS

- ❖ If the information submitted is incomplete, we will inform you within 7 working days.

### CLAIM ASSESSMENT

- ❖ Claim decision will be issued within 7 working days of receiving the adjusters report or complete set of claim documents.
- ❖ 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

- ❖ Within 7 working days of receiving your acceptance of the claim.

# Tips on Having Early Claims Settlement

## 1. On PA certificate – Make Nomination



## 2. Submit complete documents in one go at online notification



Your **Preferred** Choice for Insurance

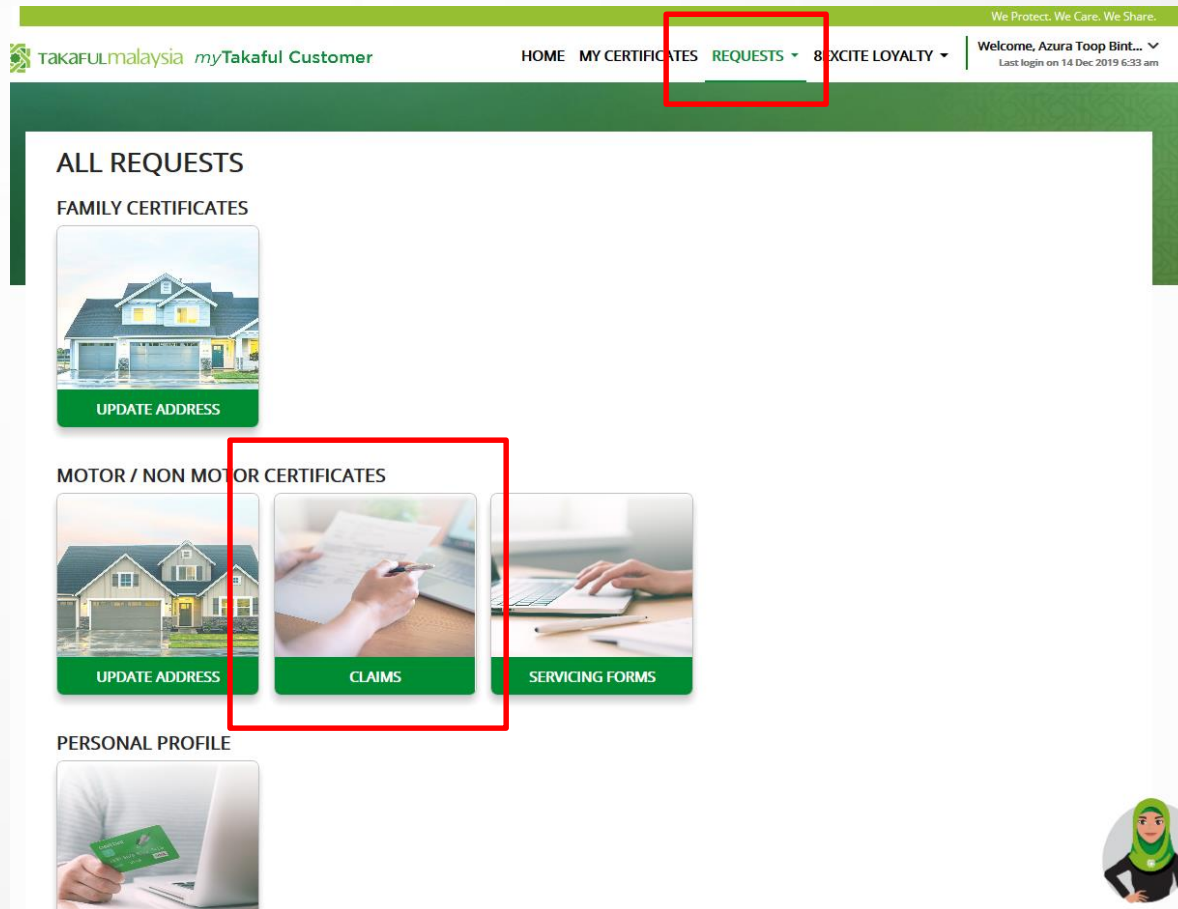
We  
Should  
Talk...

  
**TAKAFUL**malaysia

 1-300 8 TAKAFUL (825 2385)  
 [takaful-malaysia.com.my](http://takaful-malaysia.com.my)  
 [csu@takaful-malaysia.com.my](mailto:csu@takaful-malaysia.com.my)

# Online Claims Notification/Submission via Customer Portal

## Step 1: Select Non-Motor Certificates Claims



Your **Preferred** Choice for Insurance

We  
Should  
Talk...

  
**TAKAFUL**malaysia

 1-300 8 TAKAFUL (825 2385)  
 takaful-malaysia.com.my  
 csu@takaful-malaysia.com.my

# Online Claims Notification/Submission via Customer Portal

Step 2 : Choose the Certificate No and complete Parts 1-3

## ONLINE CLAIM NOTIFICATION

Please fill in all the sections carefully for a prompt settlement of your claim.

**Date of Notification** 17/12/2019

**Claim Type** Non Motor Claim

**Certificate No\*** P0176683

**Product Name** Takaful myClick Travel PA

**Main Class** Personal Accident (PA)

**Certificate Status** In Force

**Participant Name** AZURA TOOP BINTI ABDUL MANAF

### Part 1: Participant Details

\* Participant Name AZURA TOOP BINTI ABDUL MANAF

\* Mobile Phone No. 0172472700

Office/Home Phone No. 0322670522

\* Correspondence Address 2-9-1 ICON RESIDENCE PERSIARAN DUTAMAS MONT KIARA KUALA LUMPUR 51200 W.P. KU

\* Postcode 51200

\* Email Address azura.manaf@takaful-malaysia.com.my

### Part 2: Injured/Inconvenient Person Details

\* Name

\* Identification No.

Relationship with Participant --Please Select--

### Part 3: Injury/Loss/Inconvenience Details

\* Date of Injury/Loss/Inconvenience

\* Type of Claim --Please Select--

\* Place of Injury/Loss/Inconvenience

\* Cause of Injury/Loss/Inconvenience

\* Extent of Injury/Loss/Inconvenience

\* Have you made a claim against any other Insurer/TO in respect of this event? ☐ Yes ☒ No

\* Insurer/Takaful Operator

Your **Preferred** Choice for Insurance

We  
Should  
Talk...

  
**TAKAFUL**malaysia

 1-300 8 TAKAFUL (825 2385)  
 [takaful-malaysia.com.my](http://takaful-malaysia.com.my)  
 [csu@takaful-malaysia.com.my](mailto:csu@takaful-malaysia.com.my)

# Online Claims Notification/Submission via Customer Portal

Step 3 : Select Type of Claim under Part 3 to upload supporting document

Documents required will follow type of claim selected

- Documents complete
- Click "submit"
- You will hear from us in 7 working days

**Part 3: Injury/Loss/Inconvenience Details**

\* Date of Injury/Loss/Inconvenience: 16/12/2019

\* Type of Claim: **Personal Accident**

\* Place of Injury/Loss/Inconvenience: London

\* Cause of Injury/Loss/Inconvenience: Fell down

\* Injury/Loss/Inconvenience: Broken leg

\* Have you made a claim against any other Insurer/TO in respect of this event? ☐ Yes ☒ No

\* Insurer/Takaful Operator: [Dropdown]

**Part 4: Upload Document(s)**

Only the following types of document are supported (up to 2MB per document) - pdf, doc, docx, xls, xlsx, ppt, pptx, tif, png, jpg, gif, msg. If the document size exceeds 2MB, please send the document by email to [enquiriesnmclaims@takaful-malaysia.com.my](mailto:enquiriesnmclaims@takaful-malaysia.com.my)

Claim Form	Browse...
Copy of Takaful Certificate	Browse...
Copy of Identification Document (Claimant/Deceased)	Browse...
Travel ticket/ Boarding Pass	Browse...
Medical Report from the Attending Doctor Abroad	Browse...
Police Report	Browse...
Death Certificate	Browse...
Post Mortem Report	Browse...
Children's Birth Certificate (for Child Education Fund claim)	Browse...
Photographs Showing the Extent of Injury (for Total Permanent Disablement claim)	Browse...

Submit Cancel

\* Indicates mandatory fields

Your **Preferred** Choice for Insurance

We  
Should  
Talk...

  
**TAKAFUL**malaysia

1-300 8 TAKAFUL (825 2385)  
[takaful-malaysia.com.my](http://takaful-malaysia.com.my)  
[csu@takaful-malaysia.com.my](mailto:csu@takaful-malaysia.com.my)

# Online Claims Notification/Submission via Customer Portal

- \* Claims Department gets email notification
- \* Customer gets email notification

