



GENERAL BUSINESS DIVISION

EASY CLAIMS GUIDE

WHAT TO DO IF YOU NEED TO MAKE A CLAIM?

1. As soon as possible, report the incident to us; there are a number of ways you can do this:
 - 24hours Motor Assist Helpline: 1-300-880-893
 - Claim line telephone number:
 - Motor Claim (Mr. John Siew) : 03-7652 3874
 - Non-Motor Claim (Ms. Jayanthi) : 03-7652 3813
 - Miscellaneous Claim (Ms. Ng Mei Leng) : 03-7652 3875
 - Claim line fax number: 03-7955 1826
 - Email address: info@mciszurich.com.my
2. Submit the completed forms and supporting documents to us via your agents / panel workshop / brokers or you may also submit the documents directly to us.

OUR PROMISE

Notification of Claims:

Within 7 working days from the receipt of the claim notification, we will:-

- i) Undertake claim registration and initiate claim processing immediately after recognizing the claim and these records will be updated regularly
- ii) Acknowledge the receipt of the claim in writing together with the following documents:-
 - a) The claim form and advice to facilitate submission of claim; and
 - b) The checklist of all documents required
- iii) All notifications of claims through agent must reach insurer within 3 working days, except for crime related claims which should be notified within 24 hours from time of loss.
- iv) All subsequent communications from a client will be entertained within 14 working days.

Verification of Facts:

Within 14 working days of receipt of claim form, we will acknowledge the receipt in writing stating the following information:-

- i) The insurer's contact person, reference number and any other relevant information for ease of enquiry and correspondence by the claimant
- ii) Request for reasonable additional information and supporting documents. If information is not forthcoming, a reminder will be sent to the insured after 14 days.

Assessment of Claims:

- i) Claims will be assessed or an adjuster appointed within 7 working days from date of receipt of completed claim form and all relevant supporting documents.
- ii) Within 14 working days from appointment, the adjuster's final report* must reach the insurers (* Adjuster's report is considered final when there is no further investigation pending or required)
- iii) To notify the claimant the position of the claim (if investigations are still ongoing) within 60 working days from date of first notification and every 30 working days thereafter until the claim is resolved.
- iv) If fraud is suspected, the claimant will be advised in writing that the claim is under investigation.

Settlement:

- i) The offer of settlement will be made to the insured within 7 working days from receipt of the adjuster's report where there is no dispute in the adjuster's report.
- ii) Where there is no dispute, this will be resolved before making an offer of settlement to the claimant.
- iii) In the event of a repudiation of liability, the decision of the insurer must be notified to the claimant within 7 working days from receipt of the adjuster's report, stating the reasons for the repudiation.
- iv) The insured will also be informed of the avenue of appeal available through the Financial Mediation Bureau.

Payment of Claims:

- i) Full payment will be made to the claimant from date of receipt of the acceptance of offer and/or Discharge Voucher and all relevant documents within:-
 - a) 14 working days for claims up to RM1 million
 - b) 21 working days for claims exceeding RM1 million
 - ii) For claim payable on a reimbursement basis, payment will be made within 7 working days from the date of receipt of original bills from the claimant.
 - iii) Payment of claims by Way of Court Order will be made within 14 working days of receipt of the sealed Court Order.
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CLAIM LODGMENTS

MOTOR CLAIM



1. Motor Own Damage Claim

- Report to Police within 24hours and
- Send your vehicle to an authorized Panel Workshop.
- Collect the Claim Form from our Panel Workshop; complete and sign accordingly; and
- Submit together with copy of the following documents within 14 days:
 - ✓ Original Police Report
 - ✓ Insurance Policy
 - ✓ Vehicle Registration Card
 - ✓ Road tax disc
 - ✓ I/C and Driving License of the driver
 - ✓ Hire Purchase Agreement (if applicable)

✓ Your NCB will be forfeited when you make an Own Damage claim

2. No-Fault Own Damage Claim

No-fault Own Damage claim is similar to an Own Damage claim. This claim process is applicable only when the accident is not your fault which is determined through the police outcome of investigation.

This claim must be supported by police findings, sketch plan & key the claim is only confined to damage to your vehicle excluding loss of use compensation.

3. Windscreen Claim

Claim can be made if your vehicle is extended to cover windscreen under Comprehensive Motor Policy.

If you need a quick windscreen repair, simply contact our Panel Repairers and you need not to pay out of your pocket for the repair / replacement.

- Claim submitted through our **Panel Workshop / Franchise Workshop** does not require Police Report.
Require copies of:
 - ✓ Vehicle Registration Card
 - ✓ Insurance Policy
 - ✓ Photo of before and after repaired windscreen
 - ✓ Final Bill

- Claim submitted through **Non-panel Workshop**
Require copies of:
 - ✓ **Police Report and Police Photos**
 - ✓ Insurance Policy
 - ✓ Photo of before and after repaired windscreen
 - ✓ Final Bill

4. Motor Theft Claim

Claim can be made if your vehicle is stolen under Motor Policy.

- Report to Police within 24 hours and
 - Collect the Claim Form from MCIS Zurich claims department; complete and sign accordingly; and
 - Submit together with copy of the following documents within 7 days:

Require copies of:
 - ✓ Duly completed and signed accident advice form
 - ✓ Insurance Policy
 - ✓ Certified true copy of police report
 - ✓ Copy of registration card
 - ✓ Copy of Insured's identity card and driving license

 - ✓ Copy of driver's identity card & driving license (if driver is not the Insured)
 - ✓ Copy of hire purchase agreement (if vehicle is still under finance)
 - ✓ Copy of company registration (if the Insured is a sole proprietor)
 - ✓ Copy of Borang 9, Form 24 and 49 (if company vehicle)
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HOUSE OWNER (BUILDING) & HOUSE HOLDER (CONTENTS) CLAIM



Loss or damage to building caused by the Insured perils mentioned in the policy House owner (building) insurance.

Loss or damage to the contents in the premises caused by the Insured Perils mentioned in the policy House Holder (Contents) Insurance.

In case of theft, report to the police and obtain a copy of the report.

In the case of fire, notify the Fire Bridged immediately and obtain a copy of the Fire Bridged report.

Notify MCIS ZURICH Insurance Berhad and complete Property Claim Form and return to us together with the relevant claim supporting.

Adjusters will be appointed for large losses.

- Documents required:
 - ✓ List of damaged / lost items
 - ✓ Original Purchase Invoice
 - ✓ Replacement / Repair Quotation
 - ✓ Police Report (in case of theft)
 - ✓ Fire Bridged report (in case of fire)
 - ✓ Technical report (in case of lightning strike)

PERSONAL ACCIDENT CLAIM

Notify MCIS ZURICH Insurance Berhad immediately for any event due to an accident may give rise to a claim.

Complete and submit claim Form together with the following documents:

- **For Non-Fatal Case**
 - ✓ Medical report
 - ✓ Original Medical Bills and receipts
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- **For Fatal Case**
 - ✓ Copy of Police Report
 - ✓ Certified True Copy (CTC) of Death Certificate
 - ✓ Certified True Copy (CTC) of Post Mortem Report
 - ✓ Burial Certificate
 - ✓ Letter of Administration / Letter of Probate

HOSPITAL & SURGICAL CLAIM



Produce the **MEDICAL CARD** upon admitting in the hospital.

- Documents required:
 - ✓ Original receipt and bills
 - ✓ Medical report
 - ✓ Completed claim form

FIRE CLAIM

In the event of any occurrence which might give rise to a claim under this policy, the Insured should:-

- Immediately notify MCIS ZURICH Insurance Berhad by telephone or any other immediate way.
- Notify the Police immediately where necessary.
- Please take all steps within your power to minimize the extent of the loss or damage.
- A written claim (**Fire Claim Form**) for the loss or damage should be delivered to the Company within 15 days after the loss or damage.
- Need to co-operate with the adjusters when called upon.

Documents required would be as below:

- ✓ Completed Claim Form
 - ✓ Police Report
 - ✓ Purchase invoices / receipts / valuation reports in respect of the damage articles.
 - ✓ Estimation of the cost of repairs to the building and or properties insured.
 - ✓ Fire bridge report in the case of Fire Loss.
 - ✓ Technician report where required.
 - ✓ Photographs for the claim where Loss Adjusters not appointed.
 - ✓ Business license (if applicable).
 - ✓ Any other documents required by MCIS ZURICH Insurance Berhad or adjusters.
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BURGLARY CLAIM

On the happening of any event likely to give rise to a claim under this policy the Insured shall:-

- Give immediate notice to MCIS ZURICH Insurance Berhad.
- Notify the police forthwith and take all practical steps to recover the property lost.
- Deliver to MCIS ZURICH Insurance Berhad as soon as reasonably practicable a written statement of claim.
- Take all steps to prevent a similar occurrence.
i.e. remedy and reinforce the "break-in" once permission has been obtained from the Insurer/Adjuster.
- Co-operate with the adjuster when called upon.

Documents required would be as below:

- ✓ Completed claim Form
- ✓ Police Report – Compulsory
- ✓ Purchase invoices/receipts/valuation report of the stolen articles.
- ✓ Original Repair Bills and/or Replacement Bills
- ✓ Photographs showing the point of entry and other damages where adjuster's are not appointed
- ✓ Business license (if applicable)
- ✓ Furnish all information and documentary evidence as the Insurer or adjuster may require other than the above

PLATE GLASS CLAIM

On the happening of any event likely to give rise to a claim under this policy the Insured shall:-

- Give immediate notice to MCIS ZURICH Insurance Berhad.
- Notify the Police immediately where necessary
- Take all practical steps to mitigate any loss destruction damage and to recover any property lost or damaged by theft pilferage on willful means.
- Deliver to MCIS ZURICH Insurance Berhad as soon as reasonably practicable a written statement of claim.
- Co-operate with the adjusters when called upon.

Documents required would be as below:

- ✓ Completed claim Form
 - ✓ Police report where necessary
 - ✓ Purchase invoices/receipts/valuation reports of the stolen or damaged plate glass
 - ✓ Photographs depicting/showing the damage items
 - ✓ Repair bill or Replacement bill (if any)
 - ✓ Furnish all information and documentary evidence as MCIS ZURICH Insurance Berhad or adjuster may require other than the above.
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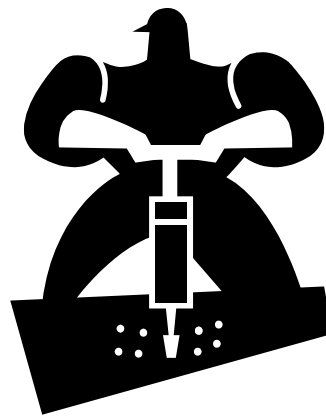
CONTRACTOR ALL RISK CLAIM

In the event of any occurrence which gives rise to a claim under this policy, the Insured shall:-

- Immediately notify MCIS ZURICH Insurance Berhad by telephone and subsequently in writing, giving an indication to the nature and extent of the loss and damage.
- Please take all steps within control in order to minimize the extent of the loss or damage.
- Please inform police authorities in case of loss or damage due to theft or burglary.
- Please co-operate with the adjusters when called upon.
- **Do not admit liability** and make any offer to third party without knowledge of MCIS ZURICH.
- All correspondence received from Third Party need to be forwarded promptly and unanswered to MCIS ZURICH Head Office.

The documents required:

- ✓ Completed Claim Form (Claim Form)
- ✓ Police Report
- ✓ Please furnish all other information and documentary evidence as the MCIS ZURICH or adjuster may enquire other than the above.
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WORKMEN'S COMPENSATION CLAIM

In the event of any occurrence which may give to a claim under this policy, the Insured shall:-

- Give notice thereof to the Company with full particulars immediately
- Notify police if it is a vehicular accident or fatal accident
- Co-operate with the adjusters when called upon

Documents required:

- ✓ Completed claim form
 - ✓ Medical report (Original)
 - ✓ Details of medical expenses incurred (original)
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- ✓ Police report if it is a vehicular accident or fatal accident
 - ✓ Memorandum of Agreement if it is a fatal accident
 - ✓ Wages records/vouchers for the last six months prior to the accidents
 - ✓ In the event of fatal accident (if applicable) :-
 - Burial permit
 - Death Certificate
 - Post Mortem Report
 - ❖ For all item (exclude claim form) – where original not available, copy is acceptable but must be certified true copy by Commissioner of Oath or Original signed by Company Official.
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- Complete list of workers and salary paid.
 - Furnish all information and documentary evidence as the Insurer or adjusters may require other than the above.

ALL RISK CLAIM

Loss or damage to property caused by the Insured perils mentioned in the policy All Risk Insurance.

In case of theft, report to the police and obtain a copy of the report.

In the case of fire, notify the Fire Bridged immediately and obtain a copy of the Fire Bridged report.

- Notify MCIS ZURICH Insurance Berhad within 24 hours and complete Property Claim Form and return to us together with the relevant claim supporting.
- Adjusters will be appointed for large losses.

Documents required:

- ✓ List of damaged / lost items
- ✓ Original Purchase Invoice
- ✓ Replacement / Repair Quotation
- ✓ Police Report (in case of theft)
- ✓ Fire Bridged report (in case of fire)
- ✓ Technical report (in case of lightning strike)

MACHINERY BREAKDOWN CLAIM

In the event of any occurrence which gives rise to a claim under this policy, the Insured shall:-

- Immediately notify MCIS ZURICH Insurance Berhad by telephone as well as in writing, giving indication as to nature and extent of loss or damage.
 - Please take all steps within control in order to minimize the extent of the loss or damage.
 - Please co-operate with adjusters and other appointed investigator when called upon.
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Documents required:

- ✓ Completed Claim Form (Claim Form)
- ✓ Repair invoices
- ✓ Internal investigation reports
- ✓ Maintenance contracts, manufacturer specifications
- ✓ Furnish all the information and documents as MCIS ZURICH or adjusters may enquire may enquire other than above.

LIABILITY CLAIM

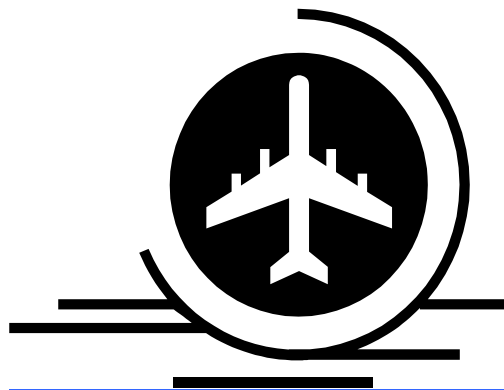
In the event of any occurrence which gives rise to a claim under this policy, the Insured shall:-

- Immediately notify MCIS ZURICH Insurance Berhad by telephone and subsequently in writing, giving an indication to the nature and extent of the loss and damage.
- Please inform police authorities in case of loss or damage due to theft or burglary.
- Please co-operate with the adjusters when called upon.
- **Do not admit liability** and make any offer to third party without the knowledge of MCIS ZURICH.
- All correspondence received from Third Party need to be forwarded promptly and unanswered to MCIS ZURICH Head Office.

The documents required:

- ✓ Completed Claim Form (Claim Form)
- ✓ Police Report
- ✓ Please furnish all other information and documentary evidence as the MCIS ZURICH or adjuster may enquire other than the above.

MZ TRAVEL / MZ TRAVEL GUARD CLAIM



Provide cover throughout your period of journey whether on a Business trip or holiday.

- Notify MCIS ZURICH Insurance Berhad immediately as you have returned from abroad in respect of any claim arising under the policy.
- Submit the Claim Form together with the following documents:
 - ✓ Tour Operator booking invoice
 - ✓ Airline tickets

In addition, the following documents are needed:

Section 1 – Personal Accident

Claim for Death or Permanent Disablement

- **Death Claim**
 - ✓ Police Report
 - ✓ Burial Permit
 - ✓ Death Certificate
 - ✓ Post Mortem
 - ✓ Letter of Administration / Letter of Probate
- **Permanent Disablement**
 - ✓ Medical Report showing the nature of injury and disablement
 - ✓ Photo of injured person
 - ✓ Police Report

Section 2 – Medical & Others expenses

- ✓ Original Medical Bill / receipt
- ✓ Confirmation of admittance and discharge from hospital

Section 3 – Medical Inconvenience Benefit

- ✓ Admission and discharge note from hospital

Section 4 – Emergency Medical Evacuation

- ✓ Confirmation from hospital on Medical condition and the necessity for emergency evacuation.

Section 5 – Repatriation

- ✓ Written advise from the registered medical practitioner on the repatriation.

Section 6 – Curtailment Expenses

- ✓ Receipt for the return travelling expense incurred
- ✓ Medical report / Death Certificate of your immediate family member / close business associate / person travelling with you.
- ✓ Police Report in case of burglary

Section 7 – Cancellation

- ✓ Confirmation from medical practitioner that cancellation of the trip is medically necessary

Section 8 – Hijack

- ✓ Police Report

Section 9 – Travel Delay

- ✓ Confirmation from the Airline company

Section 10 – Missed Departure

- ✓ Police Report
 - ✓ Receipt for expenses incurred.
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MARINE CARGO CLAIM

In the event of any occurrence which may give rise to a claim under this policy, the Insured shall:-

- Inform MCIS ZURICH Insurance Berhad immediately when a claim arises such as shortages and damages.
- MCIS ZURICH Insurance Berhad will appoint surveyors if necessary.
- Prepare the Official Claim Bill (to be done by the consignee) on the loss suffered i.e statement of claim.
- Write to the respective parties as per number 11 below and await their respective replies.

Documents required would be as below:

- ✓ Official Claim Bill (Original)
- ✓ Original Insurance Certificate/Policy/Monthly Declaration
- ✓ Original Bill of lading/Airway Bill with terms and conditions on reverse side.
- ✓ Copy of suppliers invoices together with shipping specifications and / or tally sheets and packing lists.
- ✓ Outwards survey report or other documentary evidence to show the extent of the loss/damages parts.
- ✓ Photograph of the damage, packing, labels and stowage (inclusive close-up views of the damage parts).
- ✓ Customs declaration forms.
- ✓ Details estimate of repair inclusive of / quotations on replacement costs of the damage parts.
- ✓ Lorry receipts/delivery notes/receipts
- ✓ Railway consignment note/receipts
- ✓ Copies of correspondence exchange with carries/shipping agent/forwarding agent/port authority and their respective replies to hold them liable for the loss.

If you require any assistance or forms for the above, kindly contact your agent or our Claim Line at 03-7652 3874 / 03-7652 3813 / 03-7652 3875 or write to us at info@mciszurich.com.my
