

## MOTOR CLAIMS PROCEDURES

### A. OWN DAMAGE CLAIM

#### 1. WHAT TO DO AFTER AN ACCIDENT

- Be calm, polite and courteous.
- Immediately call customer service 24 hours toll free hotline 1-300-880-893. The Call Centre will arrange for a panel tow truck to assist you and to tow your vehicle to the nearest panel workshop, if necessary.
- Note down the following:
  - a) Registration number(s) of all vehicles involved in the accident;
  - b) Name of the Insurers (Insurance Company) and their policy number(s), if possible;
  - c) Name and address of witnesses, if any;
  - d) Make a rough diagram of the accident scene.
- Note down the extent of the damages and/or injuries of parties involved.
- Do not admit liability or offer any settlement.
- You must lodge a Police Report within 24hours of the accident.
- You must notify us by completing the Claim/Notification Form immediately upon making the Police Report even if you do not intend to make a claim to protect both yourselves and us for any liability that may arise out of the accident. If you are making an Own Damage Claim, our panel repairers will assist to generate a copy of Claim Form for you to fill. The Claim Form must be accompanied with the following documents :
  - a) Police Report;
  - b) Policy/Cover note;
  - c) Copy of Vehicle Registration Card;
  - d) Copy of your Identity Card and Driving License;
  - e) Copy of your driver's Identity Card and Driving License;
  - f) Any correspondence that you receive from Third Party.

Our panel repairers will submit these documents together with the estimated cost to repair your motor vehicle.

You will be provided with an additional form called "BETTERMENT FORM" for you to decide on the type of parts you wish to be replaced to your motor vehicle if it is more that 5 years old. Table as approved by BNM/PIAM is attached below:

#### SCALE OF BETTERMENT

| <b>Age of Vehicle / Years</b> | <b>Maximum Rate of Betterment (%)</b> |
|-------------------------------|---------------------------------------|
| Less than 5 years             | 0                                     |
| 5                             | 15                                    |
| 6                             | 20                                    |
| 7                             | 25                                    |
| 8                             | 30                                    |
| 9                             | 35                                    |
| 10 and above                  | 40                                    |

When collecting your m/vehicle, please ensure that reasonable repair works had been carried out to your motor vehicle before signing the discharge form. **You are also required to fill in the claims feedback form to enable us to serve you better.**

#### BENEFITS OF USING OUR PANEL WORKSHOPS

- Located strategically nationwide;
- Faster approval of repairs;
- Repairs to your vehicles are given the highest priority;

If you are not making a claim, the Claim/Notification Form can be collected at any of our offices or via our agents. Please do not hesitate to contact us if you need any assistance and you may do so by calling the Claims Department, Head Office or any of our Branch Offices.

NOTE: You are to report any accident to us immediately upon lodging police report / discharge from hospital. If returned from abroad, please make available copies of relevant pages of passport.

#### B. THEFT CLAIM

- You are to lodge a Police Report and notify us immediately upon knowledge of the loss;
- Please render your full cooperation to the Adjuster/Investigator or Company personnel who may be appointed to conduct the investigations into the theft; This may include submission of some documents to facilitate/accelerate their investigation.
- Please note that in the event the vehicle is recovered, you are to notify us immediately of the same as it is important that we reinstate your policy which will be cancelled automatically upon notification of the theft;
- You are to complete the Claim Form, which can be collected from any of our offices or through our agents and return the duly completed and signed form together with the following documents:
  - a) Original Police Report;
  - b) Copy of Vehicle Registration Card;
  - c) Copy of your Identity Card and Driving License;
  - d) Copy of your driver's Identity Card and Driving License.

Note: The above mentioned documents are basic to commence a theft investigation. We will specify additional documents required in our offer letter before settlement of a claim.

### C. WINDSCREEN CLAIM

If you are making a claim under your windscreen cover, please enclose the following documents:

- a) Claim Form;
- b) Photos of Damaged & Repaired Windscreen;
- c) Copy of your Identity Card;
- d) Copy of your driver's Identity Card & License;
- e) Cash Bill

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We would advise you to call us for referral to our panel repairers for the replacement of your windscreen. This is to avoid you being over charged by some unscrupulous repairers which might leave you in dispute over the actual cost of replacement.

Kindly be informed that the producing of a cash bill with certain amount does not automatically qualify for the reimbursement of the amount stated in the bill. We reserve the right to reimburse based on cost available in the open market / or as charged by franchise repairer.

If your windscreen was not tinted prior to breakage, we will not cover for the tint once replaced with a new one.

It shall be the duty of insured / policy holder to ensure the adequacy of the sum to be insured for the windscreen and not to over insure the same.