



## CLAIMS GUIDE FOR MOTOR ACCIDENTS

### Take These 3 Key Steps:

- ✓ CALL your insurance company or Accident Assist Call Centre
- ✓ GATHER evidence
- ✓ LODGE police report



### COMPREHENSIVE COVER: HOW TO CLAIM FROM OWN INSURANCE COMPANY

#### 1. WHAT TO CLAIM

- a) If the accident was your fault, make an 'Own Damage' claim
- b) If the accident was **NOT** your fault, make an 'Own Damage Knock-for-Knock' claim (instead of making a third party claim)

#### BENEFITS OF MAKING 'OWN DAMAGE KNOCK-FOR-KNOCK' CLAIM:

- Faster claims processing
- You will not lose your No Claim Discount (NCD) entitlement
- You can claim excess\* and CART\*\* from the other party's insurance company

#### 2. HOW TO CLAIM

- Submit to your insurance company:
- Completed claim form
  - Original copy of police report
  - Copy of driver's and policyholder's identity card and driving licence
  - Copy of vehicle ownership certificate
  - Photos of accident scene and damages to vehicle
  - Police letter informing which party is compounded for road traffic offence



### THIRD PARTY COVER: HOW TO MAKE A THIRD PARTY PROPERTY DAMAGE CLAIM

#### 1. WHAT TO CLAIM

- a) Damage to your car or property in a road accident caused by the other party
- b) Other financial losses e.g. CART\*\*, excess\*

#### 2. HOW TO CLAIM

- Send your car to the insurance company's panel workshop
- Appoint an adjuster to evaluate the cost of your car's damage
- Submit to the other party's insurance company:
  - Original copy of police report
  - Copy of driver's and policyholder's identity card and driving licence
  - Copy of vehicle ownership certificate
  - Adjuster's report
  - Bill of repair costs of your car
  - Photos of accident scene and damages to vehicle
  - Police letter informing which party is compounded for road traffic offence

You can obtain the information of the other party's insurance company via [www.mycarinfo.com.my](http://www.mycarinfo.com.my)



#### For more information, please contact:

PIAM at 03-22747399 or visit [www.piam.org.my](http://www.piam.org.my)  
MTA at 03-20318160 or visit [www.malaysiantakafu.com.my](http://www.malaysiantakafu.com.my)

#### For complaints or any queries, please contact your insurance company

If your query is not satisfactorily resolved by the insurance company, you may contact BNTELELINK at 1300 88 5465 or [bnmtelemink@bnm.gov.my](mailto:bnmtelemink@bnm.gov.my)



#### HOW TO AVOID POSSIBLE REJECTION OF CLAIMS

- Notify your insurance company within **7 days** from the accident
- Ensure complete documentation
- Ensure private car is not used for hire or to carry goods for business purpose

#### IMPORTANT TERMS

##### COMPENSATION FOR ASSESSED REPAIR TIME (CART)\*\*

The amount payable by the other party's insurance company for number of days it takes to repair your car as assessed by the adjuster (not the number of days your car is in the workshop)

$$\text{CART} = \text{Rate as per taxi fare receipt or car rental agreement or fixed scale of CART} \times \text{Number of days to repair the car}$$

Remember to keep the original receipts for taxi fare or car rental to claim for CART

##### EXCESS\*

The amount you have to pay whether the accident is your fault or otherwise. The insurance company pays the remaining claim balance

##### BETTERMENT

Applies to car age 5 years or more:
 

- When an old part is replaced with a new original part
- You bear partial cost of the new original part (depending on your car's age) as your car will be in a better condition than before the accident



**BANK NEGARA MALAYSIA**  
CENTRAL BANK OF MALAYSIA



## QUICK GUIDE TO MOTOR INSURANCE CLAIMS

### OWN DAMAGE CLAIM

Claim loss or damage to your car from your own insurance company

(Refer to back page for detailed information)

#### SEND YOUR CAR TO A PANEL WORKSHOP

- Ask your insurance company for the list of panel workshops
- For Own Damage Claim, your insurance company will appoint an adjuster to assess the damage

Please co-operate with the adjuster



#### NOTIFY YOUR INSURANCE COMPANY

- Notify your insurance company within 7 days of the accident
- Submit your claim as soon as possible



#### LODGE POLICE REPORT

- Lodge a report within 24 hours at the nearest police station
- Late reporting can result in a fine



### KEEP CALM

#### DO NOT:

- Admit you are at fault
- Agree to any offer or settlement
- Sign anything

#### CALL FOR ASSISTANCE

Accident Assist  
**15-500**

Call your insurance company or 24/7 Hotline 15-500 if your car is badly damaged and you need towing service



#### DEAL ONLY WITH AUTHORISED TOW TRUCKS

Get the name and registration number of the authorised tow truck operator from your insurance company or Accident Assist and wait for them to arrive



#### GATHER EVIDENCE

- Note the place and time of the accident
- Take photos of accident scene and damages to vehicles involved
- Exchange information with the other party:
  - Driving licence number
  - Contact number and address
  - Vehicle model and registration number
  - Insurance company

Assess whether it is safe for you to step out of your car



### THIRD PARTY PROPERTY DAMAGE CLAIM

Claim against other party's insurance company if the accident was not your fault

(Refer to back page for detailed information)