

Frequently Asked Questions

1. Who can use the Online or On-Site Vehicle Assessment Claim?

The Online or On-Site Vehicle Assessment is available to all comprehensive private car Takaful certificate holders of Takaful Malaysia.

2. Should I lodge a police report even though my vehicle sustained minor damage?

Yes, you are required by law to lodge a police report within 24 hours. It also serves as evidence to support your Online or On-Site Vehicle Assessment Claim.

3. What documents do I need to submit for my Online or On-Site Vehicle Assessment Claim?

The relevant documents required are:

- i. Duly completed Motor Takaful Claim Form;
- ii. Police Report or Slip (with police report number);
- iii. Copy of the participant's NRIC & valid Driving License or Copy of Company Form (Form 9, 24 and 49 – applicable if the participant is a company)
- iv. Copy of the driver's NRIC & valid driving license (If not the same as the owner);
- v. Copy of vehicle registration card/Vehicle Ownership Certificate (VOC);
- vi. Close-up photos/ clear photos of the damaged vehicle (for Online Vehicle Assessment Claim);
- vii. Four (4) photos of the vehicle before repair from four (4) different angles (for Online Vehicle Assessment Claim).

4. What is the limit I can claim under Online or On-Site Vehicle Assessment Claim?

You can claim up to a maximum gross amount of RM3,000.

5. I am unsure whether my vehicle can be driven after the accident. What should I do?

Online or On-Site Vehicle Assessment is tailored for vehicles that could still be driven after an accident, i.e. claims involving minor damage which does not affect the internal, undercarriage, engine parts, or the safety aspect of the vehicle and does not involve third party injury. If you suspect that your vehicle has sustained damages to the internal/undercarriage components of your vehicle/radiator, please refrain from continually driving your vehicle as under the Terms & Conditions of our Motor Takaful Certificate, any further damage aggravated resultant from your continued usage of the vehicle prior to repairs, is not payable under the Motor Takaful Certificate.

The following types of damages are generally considered "minor".

- i. Scratches in the paint
- ii. Mild cosmetic wear
- iii. Dings in the hood or windshield from gravel or debris
- iv. Dents in doors and body panels
- v. Cracked headlights or taillights
- vi. A slight fender bender

Hence, please call our Tele-Bantuan helpline at 1-800-888-788 for assistance in such a situation.

6. How long does it take to have my Online or On-Site Vehicle Assessment Claim approved?

Once our panel adjuster has surveyed your vehicle, your claim will be processed and approved within (2) two working days of receipt of all documentation.

7. If I am the driver during the accident, can I submit the Online or On-Site Vehicle Assessment Claim?

Only the owner of the vehicle can submit the Online or On-Site Vehicle Assessment Claim and the driver MUST be present to sign the relevant documents.

8. Would I know the breakdown of the amount that I would be paid?

Yes, we will provide you with a list specifying the items we would pay upon approval of your claim.

9. How do I receive payment?

We will pay you via e-payment. Please provide your bank account number and bank details, i.e. the name of the bank.

Please also note the following:

- i. Only single account holders are accepted.
- ii. Please ensure your NRIC (new/old) or Company Registration Number is the same as your bank account details.

The claim will be paid directly to our participant's account online within 5 working days upon receipt of the duly signed Discharge Voucher.

Please note that e-payment takes five (5) working days as observation is required after receiving the offer. In the event you have not received the e-payment after five (5) working days, please contact us at csu@takaful-malaysia.com.my.

10. Can I choose any repairer to repair my vehicle after completing the Online or On-Site Vehicle Assessment Claim process?

Yes, you may get your vehicle repaired at any repairer of your choice. This allows you to choose the repairer that best suits your requirements and offers the best price.

11. What should I do if the workshop of my choice is unable to repair my vehicle within the Online or On-Site Vehicle Assessment Claim amount paid to me?

You may return the paid amount to us within seven (7) working days via cheque/bank draft, arrange to send your vehicle to any of our approved repairers. We will process your claim and repair your vehicle under standard claims procedure.

12. Will I lose my No Claim Bonus by claiming under Online or On-Site Vehicle Assessment Claim?

That depends on who caused the accident. If the other party is at fault and this is confirmed by your submission of the following documents to us, you will not lose your No Claim Bonus:

- i. Signed Letter of Declaration;
- ii. Third party's police report;
- iii. Police compound/findings confirming party at fault; and
- iv. Police sketch plan and keys.

Your No Claim Bonus entitlement will continue unaffected if we decide you are not at fault. Such determination of fault shall be at our entire discretion.

Provided always that such Third Party vehicle is insured, identifiable and/or not a vehicle used for carriage of passengers for hire or reward (e.g. taxis, hire cars, public/stage/school/factory buses), not a vehicle insured by non-Malaysian insurers, and there is no personal injury claim involved.

13. My car is more than 5 years old. Would I be charged for betterment?

Yes, the maximum amount we will pay for the cost of repairs to your vehicles shall be the expenses necessarily incurred to restore your damaged vehicle to its pre-accident condition (or as near its pre-accident condition as is reasonably possible). If new franchise parts are used, you will have to bear the betterment portion of the franchise parts replaced in accordance with the following scale;

The basis for determining the age of the vehicle is as stated in the Terms & Conditions of our Motor Takaful Certificate under Section A – Loss or Damage to Your Own Car, item 2 - Basis of Settlement.

14. Is under-covered applicable for an Online or On-Site Vehicle Assessment claim?

Yes, an Online or On-Site Vehicle Assessment Claim is an extension of the normal OD claim process. Hence, the same terms for normal OD apply to an Online or On-Site Vehicle Assessment claim.

15. If my car is repaired, can I still make Online or On-Site Vehicle Assessment Claim?

No, as prior approval from STMAB must be obtained for any Own Damaged repair claim. Further, in order to determine the cost of repair, we would require your vehicle to be inspected by us before the commencement of repair.

16. What should I do if my Online or On-Site Vehicle Assessment is rejected?

You can send your vehicle to any of our approved repairers for normal OD Claim.

17. Where can I get more information on Online and On-Site Vehicle Assessment Claim?

Please call our Tele Bantuan helpline at 1-800-888-788, visit our corporate website or any of our nearest branches for details.