

FREQUENTLY ASKED QUESTIONS

HOUSEOWNER/ HOUSEHOLDER & MAXIHOME

HOUSEOWNER & HOUSEHOLDER

1) Property Damage

(Q) My house broke into, so what to do?

(A) Make police report within 24 hours & don't touch anything

(Q) Can I repair the front & back door?

(A) If possible only after police have taken photographs & thumb print.

(Q) Can I get any contractor?

(A) Yes, you may and provide us the name of contractor and contact no.

(Q) Can I get full reimbursement?

(A) Depends on the age of property.

2) Jewellery

(Q) How much can I claim for jewellery?

(A) It is based on type of policy taken.

(Q) I have lost a ring, worth say RM1K today's price, how much you pay me?

(A) It depend how much you insured it for and the current value. The policy allowed 1/3 of sum insured for jewellery. If sum insured adequate we will reimburse you 1K.

3) Lightning & Fire

(Q) Can I repair first?

(A) Yes, you can but we require your technician name and contact number to enable us to do the necessary verification.

4) Bursting & Overflow of Pipe.

(Q) Can I claim for damage to the parquet of my flooring?

(A) Yes, you can provided the damage is not caused by wear and tear.

MOTOR CLAIMS

1. Q: I just met with an accident. What do I need to do?
A: You need to make a police report within 24 hours.
2. Q: Which workshop can I take the car to?
A: To any of our Panel workshops. We have more than 400 panel workshops and franchise workshops for you to choose.
3. Q: Where can I obtain the list of Panel workshop?
A: You can view the list from our web site. Or we can now provide to you.
1. Q: What is the advantage of taking the car to a Panel workshop?
A:
 - i. Better control of quality of repairs, assure genuine parts.
 - ii. Extended warranty period of 6 months
 - iii. Panel workshops have own tow-trucks to provide towage service.
 - iv. Improve standard of service
 - v. Eliminate/reduce fraud
2. Q: Will I loose my NCD if I make a claim?
A: It depends if you are at fault in the accident. Evidence is the investigation Outcome by the police, which determines the party at fault in the accident.
3. Q: What are the claims available after an accident?
A: You actually have 3 options.
 - i. Option 1 (OD) Make a claim on your own policy*
Impact: NCD will be affected
 - ii. Option 2 (TP Claim) Make a claim from TP insurance Co.*

Impact: NCD not affected
When applicable: If not at fault in the accident, third party at fault and third third party vehicle is not a bus or taxi.
 - iii. Option 3 (Od-KFK), Make a claim from your insurer, exactly like third party claim but we as your insurer will communicate with third party insurance company
Impact: NCD not affected.
4. Q: What are the documents required?
A: Depending on the option. Refer to claims documentation in Motor claims.
5. Q: Do I have to come to your office to collect claim form?

- A: No, you can obtain it from your workshop.
6. Q: What is Excess?
A: Excess is whereby you have to pay the first part of the claim and the amount Will be at stated in the policy schedule.
- 10 Q: What is the difference between policy excess (Voluntary excess) and 2f excess (compulsory excess)?
A: Policy excess is applicable in every claim whilst 2f excess would depend on the details of the authorised driver at time of accident as follow:-
- i. If driver is below 21 years of age
 - ii. If dirver holds a L licence
 - iii. If driver has full licence less than 2 years
 - iv. If driver is not named in the policy schedule
 - v. All of the above
- 11.Q: What is the excess amount for 2f?
A: RM400
- 12.Q: What is betterment?
A: Betterment is getting new parts for old car.
13. Q: When is betterment applicable?
A: When the age of the car is 5 years and above. It is only applicable if you opt for new parts.
- 14.Q: How is the betterment calculated?
A: As per PIAM's guideline below:-
- a. 5 years – 15%
 - b. 6 years – 20%
 - c. 7 years – 25%
 - d. 8 years – 30%
 - e. 9 years – 35%
 - f. 10 years and above – 40%
15. Q: I do no wish to pay for betterment. What are the options?
A: You can go for 2nd hand or used parts
16. Q: What to do if problem with panel workshop?
A: Call Claims Assist at 1-300-88-1007

PERSONAL ACCIDENT OUTPATIENT CLAIM

1. Q: How to make an outpatient claim?
A: For 1st time claim you only need to provide name of Clinic or Hospital and telephone number. No claim form either. if injury due to snatch thief, then we required police report no, police station telephone number
2. Q: What is the policy coverage?
A: Refer appendix on PA
3. Q: Do we required original or photocopy of the bills?
A: For 1st time claim, you do not have to give us any documents.
Refer to no.1
4. Q: How long can the claim be settled?
A: We will credit in your account within 48 hrs.
5. Q: Can payment be bank into Maybank account ?
A: Yes, you can check your account within 48 hrs.
6. Q: Can treatment be done in any clinic or government hospital?
A: Yes, provided the clinic is registered with MMA
7. Q: How much is the outpatient benefit?
A: It is based on the policy coverage. Refer Appendix on PA
8. Q: Is a police report required if involved with motor vehicle accident?
A: Yes, just let us know which police station and telephone number.
9. Q: How much can I claim?
A: It depends on your policy coverage. (refer appendix on PA type of policy cover

WINDSCREEN CLAIMS REPAIR

Q: How do I make a windscreen repair claim?

A: Trust your windscreen is cracked and not shattered. If you are in the Klang valley, we would provide your contact number to our specialized workshop, Glass Mechanic who would get in touch with you to make the necessary arrangement.

Q: Do I have to call the workshop?

A: We will get the workshop to call to make arrangements. Alternatively this is the workshop telephone NO. 03-78737873.

Q: Will I loose my NCD?

A: No, your NCD will be maintained if you have a windscreen cover.

Q: What is the advantage of opting for repair instead of replacement?

A: i. You would be able to retain your original windscreen from makers
ii. Factory seal of the windscreen would remain intact
iii. Save time. Repair takes faster to do than replacement.
iv. You may be able to save your tinted film if intact.
And more importantly the repairs are lifetime guaranteed.

Q: What documents do I need to submit for the claim?

A: You are not required to produce any document. We will deal with the workshop directly.

Q: Do I have to pay first?

A: No, we will pay the workshop directly.

Q: What happen to my windscreen cover after I made a claim?

A: If you only repair the windscreen, you still have the cover with less value. Example, If your sum insured is RM1,000.00, and the repair cost is RM250.00, you still have a balance of RM750.00 till expiry of the policy

Q: What happen if I already repair the windscreen on my own?

A: You are required to forward us the original bill or receipt and photographs before and after repair of the windscreen in order for us to reimburse you.

Q: What happen if no photographs available?

A: You are required to lodge a police report, and give us the police report number.

Q: What happen if no bill or repair receipt available?

A: It's a must. We will not reimburse you if no bill or receipt available, unless you have gone to our panel repairer for windscreen Ms Glass Mechanic.

WINDSCREEN CLAIMS REPLACEMENT

Q: How do I make a windscreen replacement claim?

A: If you have a windscreen cover, you can replace it without losing your NCD.

Q: Can I make a windscreen claim, if I do not have windscreen cover?

A: Yes, you can but your NCD will be affected. We will have to treat the claim as Own damage and your NCD level will be 0 at renewal.

Q: Where can I replace the windscreen?

A: You can send your car to any of our panel workshops or franchise workshops.

Q: How do I know which is your panel workshop?

A: You can call our Claim Assists at 1-300-88-1007 for assistance or view the list in our web site. We have more than 400 panel workshops all over Malaysia.

Q: What documents do I need to bring to your panel workshop?

A: You only need to bring the motor policy schedule. If you do not have it with you, let us know which workshop and we would provide the information to the workshop.

Q: Do I need to pay?

A: No. You do not have to pay if it is our panel workshop. However, if your cover is less than the cost, you are required to pay the difference directly to the workshop.

Q: What happen if I already replace the windscreen on my own?

A: You are required to forward us the original bill or receipt and photographs before and after replacement of the windscreen in order for us to reimburse you.

Q: What happen if no photographs available?

A: You are required to lodge a police report, and give us the report number.

Q: What happen if no bill or receipt available?

A: It's a must. We will not reimburse you if no bill or receipt available. If you have replaced via our panel workshop, we will pay them directly.

Q: What happen to my windscreen cover after I made a claim?

A: If you replace the windscreen, you need to buy back the cover, and expiry date would be the expiry date of your comprehensive policy.