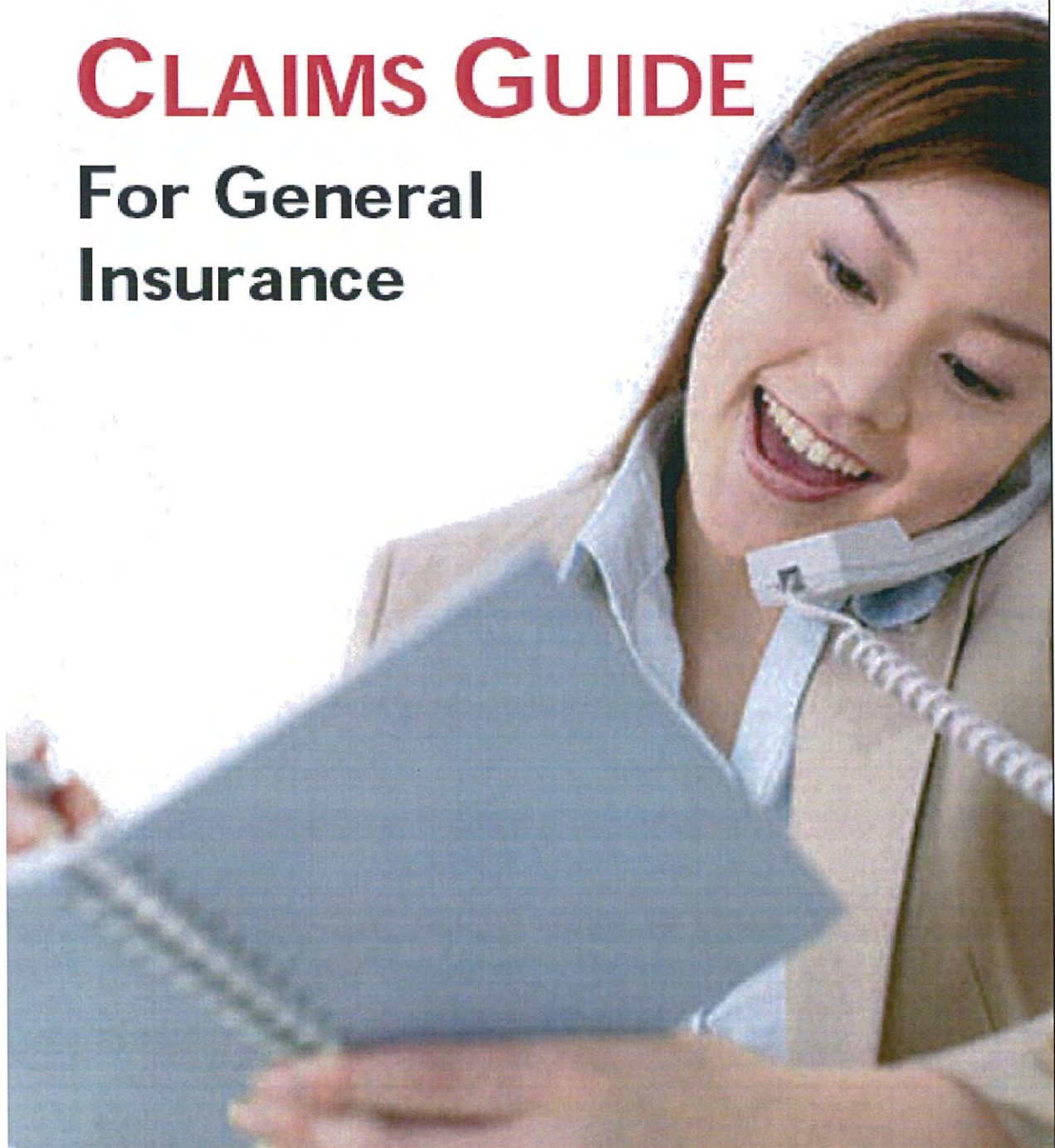




# CLAIMS GUIDE

For General  
Insurance



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## INFORMATION required:

- Brief circumstances of loss
- Witness/es details, if any
- Has a police report been lodged?
- Estimated loss and description of items lost



## DOCUMENTS required:

### 1) In respect of THEFT claims

- Claim Form
- Police Report
- Proof of ownership, such as purchase invoice, receipts, etc
- Asset listing
- Replacement Invoice / quotation
- Photographs (if involving break-in)

### 2) In respect of ACCIDENTAL claims

- Claim Form
- Police report
- Proof of ownership documents eg Invoices, receipts, etc
- Asset Listing
- Replacement Invoice / quotation / repair Invoice\*
- Technical report on nature and extent of damage\*\*
- Photograph of the damaged item/s



## CLAIMS PROCEDURE

Upon the happening of any event giving rise or likely to give rise under this Policy, the Insured shall

- a) Give notice thereof in writing to the Company stating the circumstances.
- b) In case of theft or loss give immediate notice to the Police and take all practicable steps to discover the guilty person or persons and recover the property lost.
- c) Deliver to the Company within fourteen (14) days from the date on which the event shall have come to the Insured's knowledge, a detailed claim in writing is submitted as may be reasonably required.

\* Policy may pay market value or sum insured whichever is lower

\*\* When the equipment needs to be tested by specialist to determine damaged or not



## BURGLARY INSURANCE

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### INFORMATION required:

- Time and date of loss
- Situation of Loss
- Who discovered the loss?
- Point of entry/exit
- Has It been reported to police?
- Estimated loss and description of Items lost
- Witness/es details, if any



### DOCUMENTS required:

- Claim Form
- Police Report
- Proof of ownership, such as purchase invoices, receipts, etc
- Photographs of break-in
- Stock records (where applicable)
- Security guard's log book/central monitoring system records (where applicable)
- Statement of claim and description of items, quantities, unit price and total amount
- Replacement Invoice / quotation
- Quote or Invoice for repairs to building



### CLAIMS PROCEDURE

Immediately upon the happening of any event giving rise or likely to give rise to a claim under this Policy the Insured shall:-

- a) Forthwith notify the Police and render all reasonable assistance in causing the discovery and punishment of any guilty person and in tracing and recovering the property lost.
- b) Give notice thereof to the Company in writing stating the circumstances and unless such notice be received by the Company within fourteen (14) days of the happening of such event the Company shall be under no liability for any loss or damage occurring in connection with such event.
- c) Deliver to the Company within thirty (30) days from the date on which the event shall have come to his knowledge, a detailed claim in writing and such particulars and proof as may be reasonably required.



## CASH-IN TRANSIT / MONEY INSURANCE



### INFORMATION required:

- Brief circumstances of loss
- Situation of loss
- Witness/es details, if any
- Has a police report been lodged?
- Estimated loss



### DOCUMENTS required:

#### 1) In respect of **MONEY LOST IN TRANSIT** claims

- Claim Form together with details of claim
- Police report
- Copies of Insured's accounting or other documentation to establish the exact amount of loss, including copies of receipts, payment vouchers, pay-in-slips, cheque butts, Bank statements, sales transaction records etc.
- Identity Card and employment records of the person/s involved

#### 2) In respect of **MONEY IN LOCKED SAFE/STRONGROOM** claims

- Claim Form together with details of claims
- Police report
- Cash inventory records together with supporting documents
- Central monitoring system records (where applicable)
- Alarm service/maintenance records (where applicable)



### CLAIMS PROCEDURE

The Insured shall take all reasonable precautions for the safety of the property insured and upon the happening of any event giving rise or likely to give rise to a claim under this Policy the Insured shall

- a) Inform the Police immediately and take all practical steps to discover and punish the guilty person or persons and to trace and recover the lost property and recoup the Company, so far as may be in respect of the amount the Company shall pay or be liable to pay under this policy.
- b) Forthwith give notice in writing to the Company stating the circumstance of the case. No claims shall be valid hereunder unless notice of loss shall have been given within seven (7) days of the occurrence.
- c) Within fourteen (14) days after the date of the loss deliver to the Company in writing a detailed statement of the loss sustained.
- d) Furnish to the Company all such particulars and evidence, documentary or otherwise, and execute and do all such assurances and things as the Company may reasonably require to substantiate the claim. The company shall bear the expenses of all such particulars, evidence, assurances and things as they may require with the above objects or any of them, other than those required to substantiate the claim.



## CONTRACTORS' / ERECTION ALL RISKS INSURANCE

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### INFORMATION required:

- Brief circumstances of loss
- Details of who is responsible for the loss?
- Extent of damage
- Estimated costs



### DOCUMENTS required:

#### 1) For loss / damage to CONTRACT WORKS / MATERIALS AT SITE

- Claim Form
- Police report
- Letter of Award
- Drawing or specifications relating to the damage
- Schedule of work showing the stage of completion prior to damage
- Photographs of completed works prior to damage (if any)
- Bill of Quantities
- Records to show the materials were delivered to site, eg delivery orders, goods receipt records, invoices, stock requisition, stock records
- Consultant's or Internal report on extent of damage and suggested scope of repairs
- Repair bill or replacement Invoice

#### 2) For loss / damage to UNDERGROUND FACILITIES

- Claim Form
- Police report
- Letter of Award
- Insured's letter to the relevant authorities requesting for the layout plan before commencement of work with their replies
- Photographs depicting the damaged items
- Internal incident report
- If damage is caused by equipment, registration card of the equipment
- Insurance details of the equipment
- Letter of demand from third party
- Repair bill / replacement Invoice

#### 3) For damage to PRINCIPAL EXISTING PROPERTY

- Letter from principal holding the insured liable
- Photographs depicting the damaged item
- Internal incident report
- Repair bill / replacement Invoice



## CONTRACTORS' / ERECTION ALL RISKS INSURANCE



### 4) For THIRD PARTY PROPERTY DAMAGE claims

- Claim Form
- Police report
- Letter of Award
- Proof of ownership of affected property
- Photographs depicting the damaged item
- Repairs bill / replacement Invoice
- Letter of demand / writ / summons from third party/s
- Internal incident report
- Insurance policy for affected property
- Third party's adjusters' report, if any

### 5) For THIRD PARTY BODILY INJURY claims

- Claim Form
- Police report
- Letter of Award
- Letter of demand / writ / summons from third party/s
- Particulars of injured person, such as Identity Card, employment letter, wages records
- Medical Report of injured person/s
- Original medical bills / receipts

### 6) For THIRD PARTY FATAL / BODILY INJURY claims

- Claim Form
- Police report
- Letter of Award
- Medical report and / or post mortem report
- Death certificate
- Burial certificate
- Funeral expenses / bills

NB: Insured is not allowed to negotiate/agree payment/repair or commit in any manner to the Third party without the consent of Insurers



## CONTRACTORS' / ERECTION ALL RISKS INSURANCE

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### CLAIMS PROCEDURE

In the event of any occurrence which might give rise to a claim under this Policy, the Insured shall

- a) Immediately notify the Insurers by telephone, telegram or telefax as well as in writing, giving an indication as to the nature and extent of loss or damage;
- b) Take all steps within his power to minimize the extent of the loss or damage
- c) Preserve the parts affected and make them available for inspection by a representative or surveyor of the Insurers;
- d) Furnish all such information and documentary evidence as the Insurers may require
- e) Inform the police authorities in case of loss or damage due to theft or burglary.

The Insurers shall not in any case be liable for loss, damage or liability of which no notice has been received by the Insurers within fourteen (14) days of its occurrence.

Upon notification being given to the Insurers under this condition, the Insured may carry out the repairs or replacement of any minor damage; in all other cases a representative of the Insurers shall have the opportunity of inspecting the loss or damage before any repairs or alterations are effected. If a representative of the Insurers does not carry out the inspection within a period of time which could be considered adequate under the circumstances, the Insured is entitled to proceed with the repairs or replacement.

The liability of the Insurers under this Policy in respect of any item sustaining damage shall cease if item is not repaired properly without delay.



# ELECTRONIC EQUIPMENT INSURANCE POLICY



## INFORMATION required:

- Brief circumstances of loss
- Has it been reported to the police?
- Estimated loss and description of items damaged / stolen (if extended to cover)



## DOCUMENTS required:

### 1) In respect of THEFT claims (if extended to cover)

- Claim Form
- Police report
- Initial Purchase Invoice / copy of asset listing
- Replacement Invoice
- Photographs depicting the break-in damage (where applicable)
- Copy of authorization letter or listing showing the staff was in possession of the stolen item
- Replacement Invoice

### 2) In respect of DAMAGE claims

- Claim Form
- Police report
- Photographs depicting the damaged item
- Initial purchase Invoice / copy of asset listing of the damaged items
- Copy of authorization letter or listing showing the staff was in possession of the stolen item
- Repair bill / replacement Invoice



## CLAIMS PROCEDURE

### 1) In the event of any occurrence which might give rise to a claim under this Policy, the policyholder shall

- a) Immediately notify the Insurers by telephone or telegram as well as in writing, giving an indication as to the nature and extent of the loss or damage;
- b) Take all steps within his power to minimize the extent of the loss or damage;
- c) Preserve the parts affected and make them available for inspection by a representative or surveyor of the Insurers;
- d) Furnish all such information and documentary evidence as the Insurers may require;
- e) Inform the police authorities in the case of loss or damage due to burglary.



## ELECTRONIC EQUIPMENT INSURANCE POLICY

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The Insurers shall on no account be liable for loss or damage of which no notice has been received by the Insurers within 14 days of its occurrence. Upon notification being given to the Insurers under this condition, the Policy holder may carry out repairs of or make good any minor damage; in all other cases a representative of the Insurers shall have the opportunity of inspecting the loss or damage before any repairs or alterations are effected.

If a representative of the Insurers does not carry out the inspection within a period of time which could be considered adequate under the circumstances, the Insured shall be entitled to proceed with the repairs or replacement.

The liability of the Insurers under this Policy in respect of any insured item shall cease if said item is kept in operation after a claim without being repaired to the satisfaction of the Insurers, or if temporary repairs are carried out without the Insurers' consent.



## EQUIPMENT ALL RISKS INSURANCE



### INFORMATION required:

- Brief circumstances of loss
- Witness/es details, if any
- Has a police report been lodged?
- Estimated loss



### DOCUMENTS required:

#### 1) In respect of ACCIDENTAL / FIRE DAMAGE claims

- Claim Form
- Police report
- Proof of ownership, such as purchase invoice, receipts, etc
- Photographs of the damaged items
- Technician report on the cause of damage

#### 2) In respect of TOTAL LOSS / THEFT claims

- Claim Form
- Police report
- Proof of ownership documents eg invoices, receipts, etc
- Technician report on the cause of damage
- Registration card of the equipment duly signed
- JPI K3 form duly signed
- Keys to the equipment
- Balance of outstanding loan / release letter from HP Owner
- Certified copy of Borang (Company)
- Insurance policy and certificate of Insurance for cancellation



### CLAIMS PROCEDURE

On the happening of any loss or damage which may give rise to a claim under this Policy the Insured shall immediately give notice thereof to the Company and shall within 14 days after the loss or damage or such further time as the Company may in writing allow in that behalf, deliver to the Company a detailed claim in writing for the loss or damage. No claim under this Policy shall be payable unless this condition has been complied with.



## FIDELITY GUARANTEE INSURANCE



### INFORMATION required:

- Brief circumstances of loss
- Has the Insured identified the defalcator?
- What sort of check and control system does the Insured have?
- How did the defalcator escape such system?
- Was there any other party in collusion with the defalcator?
- Actions taken against defalcator?
- Whereabouts of the defalcator or last known address. Any effort to locate defalcator?
- Any salary / monies belonging to the defalcator that is withheld by the Insured
- Any recovery / repayment of the defalcated amount by the defalcator?



### DOCUMENTS required:

- Claim Form
- Police report
- Statement of claim
- Copy of Identity Card of defalcator
- Documents substantiating defalcated amount eg. copies of Insured's accounting including copies of receipts, payment vouchers, pay-in-slips, cheque butts, bank statements, sales transaction records, stock records etc.
- Other evidence of misappropriation, eg CCTV recording
- Letter of employment of defalcator
- Letter of termination of defalcator
- Confession letter, if any
- Police Investigation result
- Last salary slip of defalcator
- Internal investigation report / domestic enquiry report



### CLAIMS PROCEDURE

Notice in writing shall be given within seven days to the Company if any acts of fraud or dishonesty by any of the Employee(s) or reasonable cause for suspicion thereof or any improper conduct shall come to the knowledge of the Insured or any representative of the Insured to whom is entrusted the duty of superintendence over the Employee(s) and no amount shall be payable under this Policy in respect of any act committed by such employee(s) after such knowledge shall have come to the notice of the Insured or his said representative.

The Insured shall deliver to the Company full details of the claim within three months from the date when such knowledge shall have come to the notice of the Insured or his said representative together with proofs of the correctness of such claim.





## INFORMATION required:

- Time and date of fire
- Witness/es details, if any
- Brief description of fire damage
- Estimated loss



## DOCUMENTS required:

### 1) In respect of **BUILDING** claims

- Claim Form
- Police report
- Fire Brigade report
- Repair Quotation

### 2) In respect of **FIXTURES AND FITTINGS** claims

- Claim form
- Police report
- Fire Brigade report
- List of affected contents
- Purchase Invoices, payment receipts, etc
- Repair bill / replacement invoice for the affected items
- Photographs depicting the damaged items

### 3) In respect of **STOCK** claims

- Claim Form
- Police Report
- Fire brigade report
- Purchase invoices / Delivery Orders
- Inventory record-last stock check / stock movement records

NB: If the above documents are destroyed in the fire, request the Insured to obtain duplicate/ carbon copies from suppliers/creditors

### 4) In respect of **MACHINERY** claims

- Claim Form
- Police report
- Fire brigade report
- Specification/description of machines/purchase invoices
- Maintenance/service records
- Repair bills / replacement invoice for the affected items
- Technicians service report on the cause of the fire



## FIRE INSURANCE

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### IMPACT DAMAGE EXTENSION



**INFORMATION** required:

- Brief circumstances of loss
- Witness/es details, if any
- Estimated loss
- Has the incident been reported to the police?



**DOCUMENTS** required:

- Claim Form
- Police Report
- Registration card and Insurance policy of the vehicle involved
- Internal Investigation report
- Repair quotation
- Photographs depicting the damage
- Letter from Insured holding the party at fault liable

### WINDSTORM EXTENSION



**INFORMATION** required:

- Brief circumstances of loss
- Estimated Loss



**DOCUMENTS** required:

- Claim Form
- Repair quotation / bill
- Photographs depicting the damage





### BURSTING OR OVERFLOWING OF WATER TANKS, APPARATUS OR PIPES EXTENSION



**INFORMATION** required:

- Brief circumstances of loss
- Estimated loss
- Immediate measures to mitigate loss or damage



**DOCUMENTS** required:

- Claim Form
- Internal investigation report on circumstances and cause of the damage
- Photographs depicting the damage
- Repair bills / replacement invoice
- Police report (if involving Third Party Property Damage)

### SUBSIDENCE AND LANDSLIP EXTENSION



**INFORMATION** required:

- Brief circumstances of loss (Time / date / location)
- Estimated loss
- Immediate measures to mitigate loss / damage



**DOCUMENTS** required:

- Claim Form
- Police report
- Detailed report on the cause of damage, eg consultant's report
- Photographs depicting the damage
- Detailed scope of repair works



## FIRE INSURANCE

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### FLOOD EXTENSION



#### **INFORMATION** required:

- Brief circumstance of loss
- Extent of damages
- Estimated loss



#### **DOCUMENTS** required:

- Claim Form
- Photographs depicting the damage

#### 1) In respect of **BUILDING** claims

- Repair quotation / bill
- Tenancy agreement, where applicable

#### 2) In respect of **STOCK** claims

- Last inventory records/Purchases/Sales invoices
- List of affected stocks
- Last audited accounts\*\*

**Note :** Insured to segregate the affected stocks for inventory purpose

#### 3) In respect of **FIXTURES AND FITTINGS** claims

- Repair quotation / replacement invoice
- Initial purchase invoices

#### 4) In respect of **PLANT AND MACHINERY** claims

- Proof of ownership, eg assets listing / purchase invoices / lease agreement
- Specifications of affected items
- Engineer / Technician service report on extent of damage and scope of repairs necessary
- Repairs quotation / replacement invoice
- Machinery warranty, for new machines





### CLAIMS PROCEDURE

On the happening of any loss or damage, the Insured shall forthwith give notice thereof to the Company and shall within 15 days after the loss or damage, or such further time as the Company may in writing allow in that behalf, deliver to the Company:

- a) A claim in writing for the loss or damage containing as particular an account as may be reasonably practicable of all the several articles or items of property damaged or destroyed and of the amount of the loss or damage thereto respectively, having regard to their value at the time of the loss or damage, not including profit of any kind.
- b) Particulars of all other Insurances, if any.

The Insured shall also at all times at his own expense produce, procure and give to the Company all such further particulars, plans, specifications, books, vouchers, invoices, duplicates or copies thereof, documents proofs and information with respect to the claim and the origin and cause of the fire and the circumstances under which the loss or damage occurred and any matter touching the liability or the amount of the liability of the Company as may be reasonable required by or on behalf of the Company together with a declaration on oath or in other legal form of the truth of the claim and of any matters connected therewith.

No claim under this policy shall be payable unless the terms of this condition have been complied with.



## GOLFERS INSURANCE



### INFORMATION required:

- Time, date and place of incident
- Brief description of damage / loss / injury to third party
- Estimated loss for the damaged / lost items
- Witness/es details, if any



### DOCUMENTS required:

- 1) In respect of **DAMAGE OR LOSS** claims
  - Claim Form
  - Purchase invoice for the affected item
  - Photographs depicting the affected item / damage
  - Replacement / repair bill for the affected item
  - (If stolen) Police report / Report lodged with the Golf Club
- 2) In respect of **HOLE-IN-ONE** claims
  - Claim Form
  - Copy of score card
  - Certificate of Achievement of the Hole-In-One
  - Entertainment bill from the respective club house
- 3) In respect of **LIABILITY TO THIRD PARTY** (damage/injury) claims
  - Claim Form
  - Police Report
  - Letter demand from Third party
  - Photograph of injury or damage to Third party property, where applicable
  - Medical bill and report / repair or replacement bill, if any



### CLAIMS PROCEDURE

- a) The Insured shall on the happening of any accident, loss or damage within the meaning of this Policy give immediate notice thereof in writing to the company.
- b) In the event of an accident to the Insured giving rise to a claim under Section I of the Policy, the Insured shall furnish to the Company at his own expense certificates from time to time from a duly qualified Medical Practitioner and other such reports and certificates as the Company may require, and in the event of the death of the Insured, the Company shall have the right to have a post-mortem examination at their own expense.
- c) The Insured shall on receiving notice of any accident or claim arising under Section II of the Policy supply full particulars thereof and shall send to the Company any writ, summons or other legal process issued or commenced against the Insured and shall give all necessary information and assistance to enable the Company to settle or resist any claim or to institute proceedings.
- d) In the event of any loss or damage to the property insured under Section III of the Policy, the Insured at his own expense within thirty days after the happening of such loss or damage deliver to the Company such detailed particulars and proofs as may be reasonably required.



## GOODS IN TRANSIT INSURANCE



### INFORMATION required:

- Brief circumstances of loss / damage
- Situation of loss / Estimated loss
- Details of transporters / haulier
- Particulars of third party, if any



### DOCUMENTS required:

- Claim Form and Claim Bill
- Police report
- Consignment note, packing lists, delivery order, invoice, purchase order
- Carriage contract, where applicable
- Insured's declaration of carriage, if policy is an annual policy



### CLAIMS PROCEDURE

Upon the happening of any event giving rise or likely to give rise to claim under this Policy the Insured shall:-

- a) Give immediate notice thereof in writing to the Company stating the circumstances.
- b) In the case of theft or pilferage give immediate notice to the Police and take all practicable steps to discover the guilty person or persons and recover the property lost.
- c) Deliver to the Company within fourteen days after the happening of such event a detailed claim in writing with such particulars and proofs as may be reasonably required.



## HOSPITAL & SURGICAL INSURANCE

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### INFORMATION required:

- Brief circumstance of accident / nature of illness
- Name of Hospital and Attending doctor



### DOCUMENTS required:

- Claim Form
- Medical report / specialist report / x-ray report, whichever applicable
- Original Medical bills and receipts
- Post mortem report (for fatal cases)



### CLAIMS PROCEDURE

#### a) EVENTS LEADING TO CLAIMS

- i) The Insured person shall within thirty (30) days of a Disability that incurs claimable expenses, give written notice to the Company stating full particulars of such event, including all original bills and receipts, and a full Physician's report stipulating the diagnosis of the condition treated and the date the Disability commenced in the Physician's opinion and the Physician's summary of the cost of treatment including medicines and services rendered.

Failure to furnish such notice within the time allowed shall not invalidate any claim if it is shown not to have been reasonably possible to furnish such notice and that such notice was furnished as soon as was reasonably possible.

- ii) The Insured Person shall immediately procure and act on proper medical advice and the Company shall not be held liable in the event a treatment or service becomes necessary due to failure of the Insured person to do so.

#### INCOMPLETE CLAIMS

All claims must be submitted to the Company within (30) days of completion of the events for which the claim is being made. Claims are not deemed complete and Eligible Benefits are not payable unless all bills for such claim have been submitted and agreed upon by the company. Only actual costs incurred shall be considered for reimbursement. Any variation or waiver of the foregoing shall be at the Company's sole discretion.





### In respect of **FIRE** claims



#### **INFORMATION** required:

- Time and date of incident
- Brief description of damage
- Estimated loss
- Other insurance policies, if any



#### **DOCUMENTS** required:

##### 1) **BUILDING (HOUSEOWNERS)**

- Claim Form
- Police report and/or Fire Brigade Report
- Contractor's repair quotations
- Photographs depicting the damages, if any

##### 2) **CONTENTS (HOUSEHOLDERS)**

- Claim Form
- List of affected contents
- Purchase invoices, payment receipts, etc.
- For jewellery items: Original dealer's certificates
- Replacement quotations / invoices / receipt

### In respect of **LIGHTNING** claims



#### **INFORMATION** required:

- Time and date of incident
- Brief description on the cause of damage
- Estimated loss
- Other insurance policies, if any



#### **DOCUMENTS** required:

- Claim Form
- Contractor's repair quotation/bill
- Photographs depicting the damage parts (if any)
- Technician service report on the cause of damage



## HOUSEOWNER (BUILDING) / HOUSEHOLDER (CONTENTS)

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### In respect of **IMPACT DAMAGE** claims



#### **INFORMATION** required:

- Time and date of incident
- Brief description on cause of damage
- Estimated loss
- Other insurance policies, if any



#### **DOCUMENTS** required:

- Claim Form
- Contractor's repair quotations
- Photographs depicting the damages, if any
- Police report

### In respect of **BURSTING OR OVERFLOWING OF DOMESTIC WATER TANKS APPARATUS OR PIPES** claims



#### **INFORMATION** required:

- Time and date of incident
- Brief description of damage and cause of damage
- Estimated loss
- Other insurance policies, if any



#### **DOCUMENTS** required:

##### 1) **BUILDING (HOUSEOWNERS)**

- Claim Form
- Contractor's repair quotations/bill
- Photographs depicting the damage

##### 2) **CONTENTS (HOUSEHOLDERS)**

- Claim Form
- List of affected contents
- Purchase invoices, payment receipts, etc.,
- Replacement quotations / Invoices / Receipts



## HOUSEOWNER (BUILDING) / HOUSEHOLDER (CONTENTS)



In respect of **THEFT** (but only if accompanied by actual forcible and violent breaking into or out of a building or any attempt thereof) claims



**INFORMATION** required:

- Time and date of Incident
- Brief description of damage and cause of damage
- Estimated loss
- Other Insurance policies, if any



**DOCUMENTS** required:

1) **BUILDING (HOUSEOWNERS)**

- Claim Form
- Police Report
- Contractor's repair quotations/bill
- Photographs depicting the break-in damage

2) **CONTENTS (HOUSEHOLDERS)**

- Claim Form
- Police report
- List of affected contents
- Initial purchase invoices/ receipts, etc.,
- Replacement quotations/ invoices/ receipt
- For Jewellery Items : Original dealers certificates
- Photographs depicting the break-in damage

In respect of **WINDSTORM** claims



**INFORMATION** required:

- Time and date of incident
- Brief description of damage
- Estimated loss
- Other Insurance policies, if any



**DOCUMENTS** required:

1) **BUILDING (HOUSEOWNERS)**

- Claim Form
- Contractor's repair quotations/bill
- Photographs depicting the damage



## HOUSEOWNER (BUILDING) / HOUSEHOLDER (CONTENTS)

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### 2) CONTENTS (HOUSEHOLDERS)

- Claim Form
- List of affected contents
- Purchased Invoices/ receipts
- Replacement quotations/ Invoices/ receipt
- Photographs depicting the damaged roof

### In respect of **FLOOD** claims



#### **INFORMATION** required

- Time and date of incident
- Brief description of damage and cause of damage
- Estimated loss
- Other insurance policies, if any



#### **DOCUMENTS** required:

##### 1) BUILDING (HOUSEOWNERS)

- Claim Form
- Contractor's repair quotations/bill
- Photographs depicting the damaged contents

##### 2) CONTENTS (HOUSEHOLDERS)

- Claim Form
- List of affected contents
- Initial purchase Invoices/ receipts
- Replacement quotations/ Invoices/ receipts



## HOUSEOWNER (BUILDING) / HOUSEHOLDER (CONTENTS)



### CLAIMS PROCEDURE

- a) The Insured shall on the happening of any loss or damage to the property insured give immediate notice thereof in writing to the Company and shall at his own expense within thirty days after the happening of such loss or damage deliver to the Company a claim in writing with such detailed particulars and proofs as may be reasonable required. In the case of loss or damage by theft or any attempt thereat he shall also give immediate notice to the Police.
- b) If the Company shall elect to reinstate any building the Insured shall furnish to the Company all such plans, specifications and quantities as the Company may reasonably require.
- c) The Insured shall on receiving notice of any accident or claim arising under Section IIIB give immediate notice thereof in writing to the Company and as soon as possible supply full particulars thereof in writing and shall send to the Company any writ, summons or other legal process issued or commenced against the Insured and shall give all necessary information and assistance to enable the Company to settle or resist any claim or to institute proceedings.
- d) The Insured shall not incur any expense in making good any damage without the written consent of the Company and shall not negotiate, pay, settle, admit or repudiate any claim without the like consent.



## MARINE CARGO INSURANCE



### INFORMATION required:

- Details of consignee, consignor and carrier
- Brief circumstance of loss
- Estimated loss



### DOCUMENTS required:

- Shipping documents eg packing list, delivery order, bill of lading/ airway bill, supplies invoices, custom declaration, consignment notes
- Post shipment survey report, if any
- Pre-shipment surveyors' report
- Equipment interchange receipt (containerised shipment)
- Policy certificate/declaration (if open cover policy)
- Stowage plan
- Discharge tally sheet, if any
- Claim bill
- Letter of claim against the shipper, carrier or other relevant parties / authorities and their replies
- Photographs of the damaged cargo



### CLAIMS PROCEDURE

It is the duty of the Assured and their Agents, in all cases, to take such measures as may be reasonable for the purpose of averting or minimising a loss and to ensure that all rights against Carriers, Bailees or other third parties are properly preserved and exercised. In particular the Assured or their Agents are required :

1. To claim immediately on the Carriers and on the Port Authorities for any missing packages.
2. To apply immediately for survey in the docks by carriers' representative if any loss or damage be apparent and claim on the Carriers for any actual loss or damage found at such survey.
3. In no circumstances, except under written protest, to give clean receipts where goods are in doubtful condition.
4. To give notice in writing to the carriers' representative within three days of delivery if the loss or damage was not apparent at the time of taking delivery.

Note : The Consignees or their Agents are recommended to make themselves familiar with the Regulations of the Port Authorities at the port of discharge

Any claim under this Insurance should be submitted without delay, accompanied by all correspondence with Carriers and other parties regarding their liability

**FAILURE TO COMPLY WITH THESE INSTRUCTIONS MAY  
PREJUDICE ANY CLAIM UNDER THIS POLICY**





## LODGING A MOTOR INSURANCE CLAIM

If your car is involved in an accident

- Take note of the name and addresses of all drivers involved, make/model and registration numbers of each vehicle, the drivers' licence numbers, the insurance particulars and names and addresses of witnesses.
- Make a police report within 24 hours and immediately notify your insurance company in writing with full details.
- If your vehicle is damaged, you may either make an own damage claim or a third party claim:
  - Own damage claim - making a claim against your own comprehensive policy. However, you will lose your NCD entitlement.
  - Third party claim - if you are not at fault in the accident, you can submit the claim either directly to the insurance company of the party at fault, or if you have a comprehensive policy, to your insurance company, without losing your NCD entitlement. (OD KFK) You are encouraged to submit your claim to your own insurance company for speedier claims processing.
- For own damage claims, call your insurance company immediately for advice. If your insurance company recommends or requires that repairs be done at a panel/authorised workshop then take your vehicle there as advised. Your insurance company will reject your claim if your vehicle is sent to a workshop that is not authorised by your insurance company. Your insurance company will send an insurance loss adjuster to assess the damage to your vehicle before authorising the repairs.

### Betterment under PIAM Guideline (subject to change)

It is applied when in the course of repairing an accident-damaged vehicle (age of vehicle is five years and above), an old part is replaced with a new franchise part. You will have to bear the difference in cost (depending on the age of your vehicle) as your repaired vehicle is in a better condition than it was before the accident. However, the application of betterment is at the discretion of the insurance company. If the insurance company applies betterment, it will be in accordance with the standard scale of betterment adopted by the industry as follows:-

<u>Age of Vehicle/Years less than 5</u>	<u>Maximum Rate (%) 0</u>
5	15
6	20
7	25
8	30
9	35
10 and above	40



## MOTOR INSURANCE

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### Compensation for Actual Repair Time (CART) for Third party claim

- CART means a reasonable amount payable by third party insurance companies as compensation for loss of use of vehicle
- You can only claim for CART if you are not the party at fault in the accident
- The number of days allowed for CART is based on insurance loss adjuster's recommendation on the **number of working days estimated to repair the accident-damaged vehicle** and not the number of days the accident-damaged vehicle is at the workshop.
- Where receipts are produced for vehicle rentals (**only from a licensed car rental company**), insurance companies shall pay the amount shown on then receipt and original car rental agreement, subject to the condition that the vehicle rented is of an equivalent model to that of the damaged vehicle. The number of days allowed is based on the insurance loss adjuster's recommendation on the number of working days estimated to repair the accident-damaged vehicle.

**For emergency assistance  
call**

**TOLL FREE MOTOR HOTLINE AT**

**1-300-880-881**





### OWN DAMAGE / TOTAL LOSS / THEFT



#### INFORMATION required:

- Time and date of accident
- Witness/es details and contact
- Circumstances of Loss
- Brief description of damage and estimated repair costs
- Details and description of Injury to third party, if any
- Details of damage to third party property, if any
- Whether Insured is making Own damage or Third party claim



#### DOCUMENTS required:

##### 1) In respect of OWN DAMAGE claims

- Claim Form
- Original Police Report
- Workshop's estimate of repairs and photographs of damaged vehicle
- Copy of Registration Card
- Copy of Driving Licence of the driver
- Copy of Insured's and Driver's Identity Cards (both sides)
- Copy of Road Tax Disc

##### 2) In respect of TOTAL LOSS (CONSTRUCTIVE / ACTUAL) claims

- Claim Form
- Original Police Report
- Workshop's estimate of repairs and photographs of damaged vehicle
- Original signed / stamped (if company) Registration Card
- Original Certificate of Insurance and Insurance policy
- Two copies of Form JPJ K3 (MV3) duly signed Rubber stamped, if company
- Original release letter from Hire Purchase owner (if applicable)
- Latest outstanding statement from HP Owner (if applicable)
- Copy of Insured's and Driver's Identity Cards (both sides) and driving license
- Full set of keys to the vehicle
- Letter of discharge and subrogation signed by Insured and Hire Purchase Owner
- A certified copy of Borang 9 - Memorandum of Business Registration (if company)
- Photographs of damage vehicle and scene of accident



## MOTOR INSURANCE

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### DOCUMENTS required:

#### 3) In respect of **THEFT** claims

- Claim Form
- Original Police Report
- Original signed / stamped (if company) Registration Card
- Original Certificate of Insurance and Insurance policy
- Two copies of Form JPJ K3 (MV3) duly signed Rubber stamped, if company
- Original release letter from Hire Purchase owner (if applicable)
- Latest outstanding statement from HP Owner (if applicable)
- Copy of Insured's and Driver's Identity Cards (both sides) and driving license
- Full set of keys to the vehicle
- Letter of discharge and subrogation signed by Insured and Hire Purchase Owner
- A certified copy of Borang 9 - Memorandum of Business Registration (if company)





## MOTOR INSURANCE

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### DOCUMENTS required:

#### 3) In respect of THEFT claims

- Claim Form
- Original Police Report
- Original signed / stamped (if company) Registration Card
- Original Certificate of Insurance and Insurance policy
- Two copies of Form JPJ K3 (MV3) duly signed Rubber stamped, if company
- Original release letter from Hire Purchase owner (if applicable)
- Latest outstanding statement from HP Owner (if applicable)
- Copy of Insured's and Driver's Identity Cards (both sides) and driving license
- Full set of keys to the vehicle
- Letter of discharge and subrogation signed by Insured and Hire Purchase Owner
- A certified copy of Borang 9 - Memorandum of Business Registration (if company)



## THIRD PARTY



### DOCUMENTS required:

In respect of **THIRD PARTY PROPERTY DAMAGE** claims

- Copy of police report lodged by Third party and Insured driver
- Copy of the Registration card of Third party and Insured driver
- Copy of the Road Tax of Third party and Insured driver
- Copy of the Identity Card of Third party and Insured driver
- Copy of the driving license of Third party and Insured driver
- Police Investigation result
- Police sketch plan with keys of the accident, if any
- Repair estimate from w/shop for the Third party vehicle
- Copy of the Insurance Policy covering the Third party vehicle
- Copy of Adjusters' report and photograph of the Third party vehicle

In respect of **THIRD PARTY BODILY INJURY** claims



### INFORMATION required:

- Policy Number / Vehicle Number of Third party vehicle
- Place, time and date of accident
- Name and address of Independent witnesses
- Extent of damage sustained by the Insured's vehicle
- Circumstances of the accident
- Details of Third party Injured person/s and injury
- Details of Third party property damage and property owner/s



### DOCUMENTS required:

- Claim Form
- Police report
- Identity Card, driving license of Insured driver and Third party
- Registration Card and Road tax disc of Insured and Third party
- Third party intimation and quantification of claim together with supporting documents (if any)
- Letter of Demand / Summons / Writs / Statement of claim
- Police Investigation result
- Police sketch plan and keys





## MOTOR INSURANCE

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### WINDSCREEN



#### DOCUMENTS required:

- 1) In respect of WINDSCREEN REPLACEMENT claims
  - Claim Form
  - Two coloured photographs of the damaged windscreen , one a close view of the damaged glass and other together with the vehicle registration number or Police Report or produce car for inspection by RHBI
  - Replacement bill with breakdown for labour and cost of windscreen
- 2) In respect of WINDSCREEN REPAIR claims
  - Claim Form
  - Repair bill / Invoice
  - Photographs of crack (Glass Mechanics to forward directly to RHBI)

#### BENEFITS OF WINDSCREEN REPAIR

- 1) Life Time Warranty for windscreen repaired against
  - Further cracking / break
  - Discolouration of repaired spot
  - Deterioration of repaired spot
- 2) No reinstatement of sum Insured required
- 3) No reinstatement premium will be charged
- 4) Windscreen limit will not be reduced by the amount paid for repairs

**Note : Please call Glass Mechanics Tel : 603-78737873 for further Information and assistance.**



### CLAIMS PROCEDURE

- a) We must be notified in writing with full details as soon as possible after an event which may become the subject of a claim under this policy.
- b) In the event that your vehicle is collided into by a Third Party vehicle, you may refer the claim for cost of repairs to us. Your NCD entitlement will continue unaffected if we decide that 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 (for example taxis, hire cars, public buses, stage buses, school buses and factory buses for hire), not a vehicle insured by non-Malaysian insurers and there is no personal injury claim involved.
- c) All accident must be reported to the Police as required by Law.
- d) Every communication, writ, summons and/or process from other parties must be sent to US immediately. You must also tell us if you know of any impending prosecution, inquest or fatal inquiry without delay. In case of theft or other act which may give rise to a claim under this policy, you must without undue delay make a report to the Police and co-operate with us in securing convictions of the offender.
- e) No negotiation, admission or repudiation of any claim may be entered into without Our prior written consent.
- f) We shall have full discretion in the conduct, defence and settlement of any claim.
- g) No repairs may be authorized to your vehicle without Our prior written consent.
- h) In the event your vehicle is involved in an accident and gives rise to a claim, your vehicle must be removed to a PIAM Approved Repairers Scheme (PARS) workshop selected and approved by Us for repairs. Failure to remove your vehicle to an approved workshop would be a breach of this endorsement and we shall have the right to decline liability under Section A of the policy.
- i) In any event giving rise to a claim or series of claim under Section B1(b) of the policy, we may pay to full amount of our liability under Section B1(b) and relinquish the conduct of any defence, settlement or proceeding and we shall not be responsible for any damage alleged to have been caused to you in consequence of any alleged action or omission by us in connection with such defence, settlement or proceeding or by Us relinquishing such conduct nor shall we be liable for any cost or expenses how whatsoever incurred by you or any claimant or any person after we have relinquished such conduct.





## MOTOR MULTISHIELD INSURANCE

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### INFORMATION required:

- Date and time of accident / theft
- Brief description of accident / theft
- Details of Insurer, if not Insured with RHBI



### DOCUMENTS required:

- Claim Form
- Copy of Own damage approval / theft offer and or offer / approval letter from Third party Insurer
- Copy of Police report
- Copy of Policy schedule (if not Insured with RHBI)



### CLAIMS PROCEDURE

Upon the happening of any event giving rise or likely to give rise to claim under this Policy the Insured shall:-

- a) Give immediate notice thereof in writing to the Company stating the circumstances.
- b) Deliver to the company all the relevant documentation within 14 days after receiving the Own damage /Theft approval / offer letter.

## PERSONAL ACCIDENT INSURANCE



### INFORMATION required:

- Brief circumstance of accident
- Nature of Injury



### DOCUMENTS required:

- Claim Form
- Police report (for motor vehicle accident)
- Medical reports, X-ray films
- Medical leave chits
- Original medical bills (if coverage includes medical expenses)
- Photographs (for Permanent total disablement)
- Copy of Appoint letter or salary slip for unnamed employee



### DOCUMENTS required:

In respect of **DEATH** claims

- Claim Form
- Police Report
- Post Mortem Report
- Death certificate
- Burial certificate
- Letter of administration
- Funeral expenses, where applicable



### CLAIMS PROCEDURE

- Upon the happening of any accident likely to give rise to a claim under Section I of the Policy the Insured shall within 14 days from the happening of the accident give notice to the Company with full particulars of the accident and the Injuries advice.
- The Insured or his legal personal representative shall at his own expense furnish to the Company all such certificates information and evidence as may be required by the Company and shall be in such form and of such nature as the Company may prescribe and the Insured shall whenever reasonably required to do so submit to medical examination on behalf of the Company at its own expenses. In the event of the death of the Insured. The Company shall be entitled to have a post mortem examination at its own expense and notice shall when practicable be given to the Company before burial or cremation stating the time and place of any inquest appointed. Time is the essence of this condition.
- No assignee shall be entitled to any benefit under this Policy except that payable of death.





## PLATE GLASS INSURANCE

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### INFORMATION required:

- Brief circumstances of damage
- Estimated loss



### DOCUMENTS required:

- Claim form
- Police report, where necessary
- Bill / Invoices
- Photographs of the damaged plateglass



### CLAIMS PROCEDURE

Upon the happening of any breakage giving rise or likely to give rise to a claim under this Policy the Insured shall :-

- a) Give immediate notice thereof in writing to the Company and unless such notice shall be received by the Company within fourteen (14) days of the happening of such breakage the Company shall be under no obligation to accept liability in connection therewith.
- b) Deliver to the Company within thirty (30) days from the date upon which the breakage came to his notice, such information as the Company may require concerning the breakage.

## PUBLIC LIABILITY INSURANCE



### INFORMATION required:

- Brief circumstances of Loss
- Is the Insured negligent?
- Any other party / parties Involved
- Third party Insurance details. Whether Third party is making a claim under his own policy



### DOCUMENTS required:

- Claim Form
- Security Guard Log Book, where applicable
- Any contract signed between Insured and Third party
- Police report
- Proof of ownership of property damaged
- Medical report and medical bills (for Injury claim)
- Repair bills/ replacement Invoice for property damaged claim
- Internal incident report
- Photographs of the damaged item/ injured person and scene of Incident
- Letter of demand from third party
- Post mortem report/ death certificate/ burial certificate/ funeral expenses bill for (fatal claim)



### CLAIMS PROCEDURE

In the event of any occurrence which may give rise to a claim for indemnity under this Policy the Insured shall as soon as possible give notice thereof to the Company in writing. Every letter claim writ summons and process shall be notified or forwarded to the Company immediately on receipt.

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**UNDER NO CIRCUMSTANCES MUST LIABILITY BE ADMITTED, EITHER VERBALLY OR IN WRITING**

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## WORKMEN'S COMPENSATION INSURANCE



### INFORMATION required:

- Brief circumstances of accident
- Time, date and place of accident
- Nature of Injury



### DOCUMENTS required:

#### 1) In respect of **ACCIDENT** claim

- Claim Form
- Police report
- Personal particulars of workman eg. Identity Card, passport, work permit
- Employment records
- Wages records of Injured workman (6 months prior to the accident)
- Medical report/specialist report
- Original Medical bills / receipts
- Sick leave certificates
- Labour department assessment of compensation, if any
- Photographs of the Injured person and Injury (for permanent Injury)

#### 2) In respect of **DEATH** claim

- Claim Form
- Police report
- Personal particulars of workman eg. Identity Card, passport, work permit
- Employment records
- Wages records
- Post mortem report
- Death certificate
- Burial / cremation certificate, where applicable
- Report to Labour department
- Labour department assessment of compensation
- Details of dependants / beneficiaries



### CLAIMS PROCEDURE

In the event of any occurrence which may give rise to a claim under this Policy the Insured shall as soon as possible give notice thereof to the Company with full particulars. Every letter claim writ of summons and process shall be notified or forwarded to the Company immediately on receipt. Notice shall also be given to the Company immediately the Insured shall have knowledge of any impending prosecution inquest or fatal inquiry in connection with any such occurrence as aforesaid.

## NON MOTOR CLAIM NOTIFICATION FORM

### 1. Particulars of Policy

Policy/Cover Note No: \_\_\_\_\_ Class \_\_\_\_\_

### 2. Particulars of Insured

a. Name \_\_\_\_\_

b. Address \_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

c. Person to Contact \_\_\_\_\_

d. Contact No: \_\_\_\_\_ (Hse) \_\_\_\_\_ (Off)  
\_\_\_\_\_ (HP) \_\_\_\_\_ (Fax No)

### 3. Particulars of Accident/Loss

a. Date \_\_\_\_\_ b. Time \_\_\_\_\_ (am/pm)

c. Place \_\_\_\_\_

d. Circumstances \_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

### 4. Estimate/Items Involved/Injuries Sustained

\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

### 5. Remarks/Action

\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

Notified By \_\_\_\_\_ On \_\_\_\_\_ Time \_\_\_\_\_

Taken By \_\_\_\_\_ On \_\_\_\_\_ Time \_\_\_\_\_

**Note: Notification & Claim Forms available in RHBI  
website: [www.rhbinsurance.com.my](http://www.rhbinsurance.com.my)**



## MOTOR CLAIM NOTIFICATION FORM

**1. Particulars of Policy**

 Policy/Cover Note No: \_\_\_\_\_ Vehicle Regn No: \_\_\_\_\_  
 Make: \_\_\_\_\_

**2. Particulars of Insured**

 a. Insured's Name \_\_\_\_\_  
 b. Address \_\_\_\_\_  
 c. Person to Contact \_\_\_\_\_  
 d. Contact No: \_\_\_\_\_ (Hse) \_\_\_\_\_ (Off) \_\_\_\_\_ (HP)

**3. Particulars of Accident/Loss**

 a. Driver's Name \_\_\_\_\_ I.C. No: \_\_\_\_\_  
 b. Age \_\_\_\_\_ c. Date \_\_\_\_\_ d. Time \_\_\_\_\_ (am/pm)  
 e. Place \_\_\_\_\_  
 f. Circumstances \_\_\_\_\_  
 \_\_\_\_\_

**4. Particulars of Police Report**

 a. Report No: \_\_\_\_\_ b. Date Lodged \_\_\_\_\_  
 c. Station Lodged \_\_\_\_\_ d. Was any summons issued  (Yes)  (No)

**5. Particulars of Workshop**

 a. Name \_\_\_\_\_  
 b. Address: \_\_\_\_\_  
 c. Tel No: \_\_\_\_\_ d. Fax No: \_\_\_\_\_

**6. Particulars of Own Damage/Loss**

 a. Details of Damages \_\_\_\_\_  
 b. Please tick whether making Own damage, OD KFK or Third Party Claim  
 (Own Damage)  (OD KFK)  (Third Party)  
 c. Estimated costs of repair \_\_\_\_\_

**7. Injuries sustained by passengers in Own Vehicles**

 a. Name \_\_\_\_\_  
 Details \_\_\_\_\_  
 b. Name \_\_\_\_\_  
 Details \_\_\_\_\_

**8. Particulars of Third Party**

 a. Vehicle Regn No \_\_\_\_\_  
 b. Insurance Details \_\_\_\_\_  
 c. Driver's Name & Address \_\_\_\_\_  
 d. Details of Damages \_\_\_\_\_

**9. Particulars of Injuries Sustained by Third Party**
  
 \_\_\_\_\_

**10. Remarks**

 Notified By \_\_\_\_\_ On \_\_\_\_\_ Time \_\_\_\_\_  
 Taken By \_\_\_\_\_ On \_\_\_\_\_ Time \_\_\_\_\_

Note: Notification & Claim Forms available in RHBI  
 website: [www.rhbiinsurance.com.my](http://www.rhbiinsurance.com.my)

