

## IEM OFFICE PACKAGE CLAIMS PROCEDURES

Occurrence of Loss/Damage

Notification to Insurers via Loss Adjuster

Site visit and investigation by Loss Adjuster

Compilation of claim and supporting documents by Insured

Verification of claim by Loss Adjuster

Consideration of Loss Adjuster's report by Insurer to decide on the claim

Offer or settlement from Insurer

1. Insured to fill up Claims Notification Form and fax to MSM International's nearest branch
2. At same time, Insured to telephone MSM International's Branch Manager to notify the loss
3. For losses involving theft, Insured to notify Police immediately
4. As far as possible, evidence are not to be disturbed before inspection by Loss Adjuster.
5. However, if things have to be moved, Insured to take photographs for submission to Loss Adjusters

1. Loss adjusters will make arrangements to carry out survey immediately to determine circumstances of loss/ extent of loss etc.
2. Adjusters will need to interview relevant personnel viz, eyewitnesses/person who discovered loss/security guards etc

1. Loss adjusters will advise the necessary documents to support the claim via an official letter to be issued within 2 days after survey.
2. Insured to compile and submit the documents to Loss Adjuster within 10 days after the loss.
3. For losses below RM25,000 under Sections 1, 2, 3, 4 & 6, Loss Adjusters target to finalise report within 14 working days from date of loss.
4. Failure of Insured to submit the essential documents within 10 days will result in the case to be excluded from the fast settlement scheme.
5. Sections 5 & 7 will require slightly different considerations and will require more investigations and documentation

1. For Public Liability claims, Insured must not enter into any discussions or provide any written statements with third parties.
2. Insured **MUST NOT** admit liability or do or say anything which can be construed as admission of liability.
3. Any correspondences received from third parties must be passed unanswered immediately to the Loss Adjusters.
4. Any admission of liability by the Insured without prior consent of Insurer may prejudice the Insured's claim under the policy.