

WHAT TO DO AFTER AN ACCIDENT

- . Avoid argument, controversy and dispute

- . Please note down the following information:
 - a) Registration number of all vehicles involved.
 - b) Name of Insurance Company and Insurance Policy Number
And /or Cover Note Number of all parties involved.
 - c) Name and addresses of witnesses.
 - d) A rough sketch plan of the accident.
 - e) Extent of damage sustained to vehicle(s) and injuries of all parties involved.

- . Lodge a police report within 24 hours from the accident time.

- . Do not admit liability or commit settlement with any third parties involved.

- . **Notify MAA Assurance immediately** (even if you don't intent to make a claim against your own insurance policy) to protect yourself and your insurer against any liability that may arise out of the accident.

CLAIMS PROCEDURE

COMPREHENSIVE COVERAGE POLICY

A. Own Damage Claim

- a) You have decided to make a claim against your own insurance policy and NCD will be forfeited.
- b) Send your vehicle to a MAA Authorized Panel Workshop only.
- c) In order for us to attend to your claim promptly, kindly provide us with the following:
 - i) Original MAA Claim Form (Duly completed and signed).
 - ii) Scene Photos taken at the time of accident or photos taken at the Police Station, if any
 - iii) Copies of:
 - 1- Your policy or cover note.
 - 2-** Owner's and/or Driver's NRIC (both sides).
 - 3-** Owner's and/or Driver's Valid Driving License (both sides).
 - 4-** Updated Vehicle Registration Card (both sides).
 - 5-** Business Registration Certificate (applicable to company owned vehicle only).
 - 6-** Hire Purchase Agreement (applicable for vehicles still with outstanding loan).
 - iv) Photo or copy of valid Road Tax Disc.
 - v) Repairer's Estimate on the Damaged Vehicle.
 - vi) Certified Police Report.

B. Own Damage Claim – You are not at fault (KFK OD Claim)

- I. The accident happened as a result of third party driver. Provided always that such third party vehicle is insured, identifiable and / or not used for carriage of passenger for hire or reward (for example taxis or buses), a vehicle insured by a non Malaysian insurer and there is no personal injury claim involved.
- II. You have decided to make a claim against your own insurance policy. Your NCB entitlement will not be forfeited, subject to the terms & conditions stated in the Motor Car Policy and Knock-For-Knock Claim Declaration Form.
- III. Send your vehicle to a MAA Authorized Panel Workshop only
- IV. Additional documents and information are required other than mentioned in Section A – Own Damage Claim.
- V. Additional documents and information required are as follows:
 - i- Knock-For-Knock Claim Declaration Form (duly completed and signed).
 - ii- Vehicle number and his/her insurance company's name of the party at fault.
 - iii- Certified police reports of all Third Parties involved in the accident.
 - iv- Police outcome confirming the driver of the vehicle who has been summoned by the police.

C. Windscreen Claim

- i. You may make the above claim for damage sustained to your front and rear windscreen and your side windows or sunroof.
- ii. 2 types of windscreen claims: windscreen repair and windscreen replacement.

I. Windscreen Repair

- Drive to our MAA Windscreen Repair and Replacement Centre (MWRRC) to get your windscreen repaired.
- Documents Required: Claims Notification Form, Insured's IC, Driver's IC and DL, Insured's Authorisation Letter (if not driven by Insured)
- Benefits of windscreen repair:
 - ✓ *You retain original factory installed windscreen*
 - ✓ *To maintain the rigidity of the car structure*
 - ✓ *Original Windscreen seal remains intact*
 - ✓ *Repaired spot is 100% guaranteed against further breakage, discoloration or deterioration*
 - ✓ *Save Time- takes less than an hour and is hassle-free*
 - ✓ *Save UV tinted film*
 - ✓ *Guaranteed for Life*
 - ✓ *Repair and Replacements don't cost anything since Insurance policy covers for it*
 - ✓ *Save Insurance Premium as No reinstatement of windscreen coverage is required and multiple claims are allowed*
 - ✓ *MWRRC is mobile, call us for repairs at your home or office*
 - ✓ *Cashless repair.*

II. Windscreen Replacement

Windscreen Replacement at MAA Panel Workshop

In order for us to attend to your claim promptly, kindly provide us with the following:

- i- Claims Notification Form (Duly completed and signed).
- ii- Copies of Owner's and/or Driver's NRIC (both sides) and Driver's Valid Driving License (both sides).

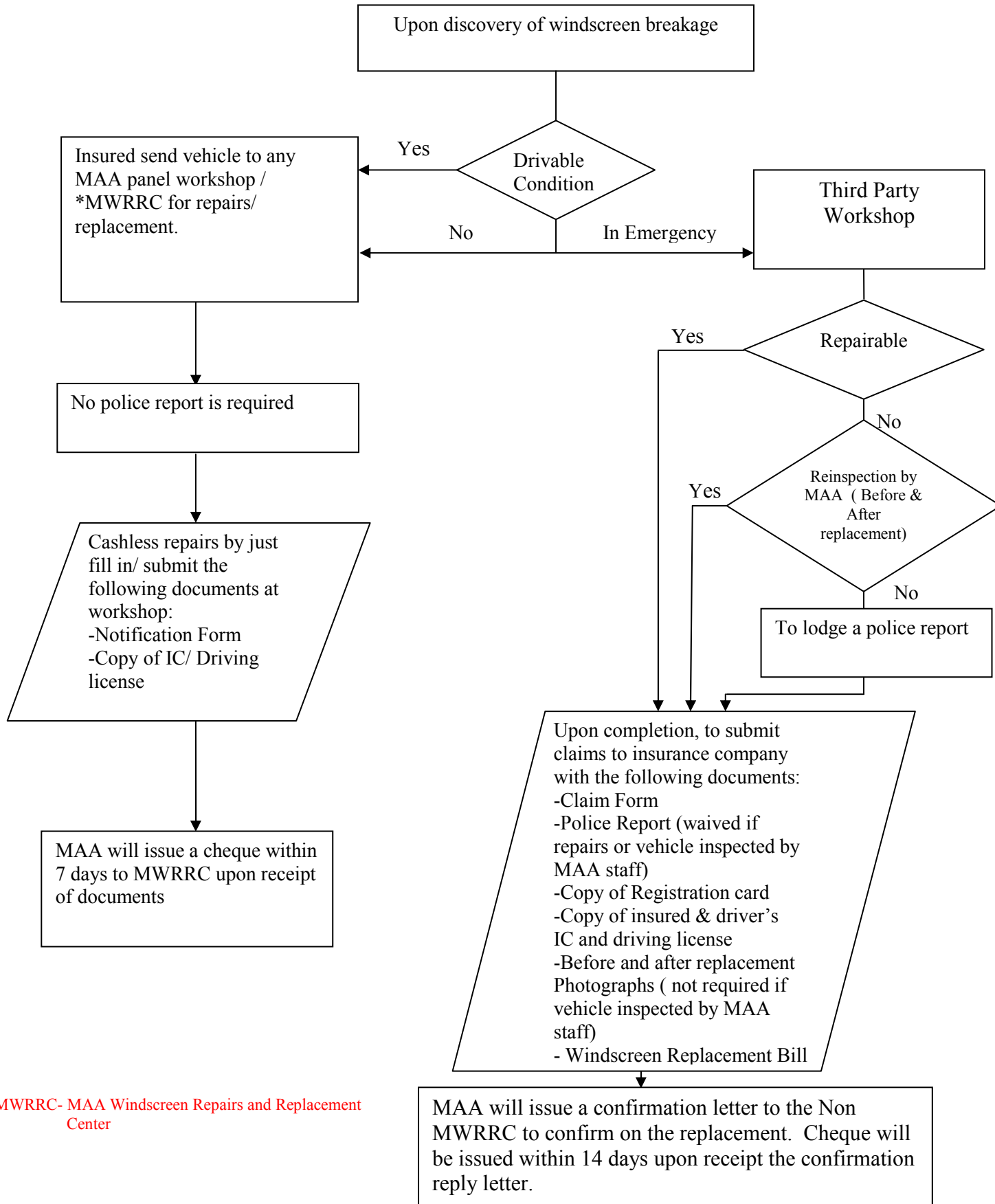
Windscreen Replacement at NON MAA Panel Workshop

In order for us to attend to your claim promptly, kindly provide us with the following:

- i- Claims Notification Form (Duly completed and signed).
- ii- Certified Police Report (waived if windscreen repair or if vehicle send to MAA office for inspection).
- iii- Copies of Owner's and/or Driver's NRIC (both sides) and Driver's Valid Driving License (both sides).
- iv- Copy of Updated vehicle registration card (both sides).
- v- Original Cash/Final Repair Bill.
- vi- Photos of damaged and repaired windscreen (Not required if vehicle send to MAA office for reinspection)

* Please take note that MAA will issue a confirmation letter to the Non Panel workshop to confirm on the replacement done. Payment will be activated upon receiving reply from the Non Panel Workshop.

REVISED WINDSCREEN CLAIMS PROCEDURE (With Effective From 01/06/09)



*MWRRC- MAA Windscreen Repairs and Replacement Center

D. Theft Claim

- a) In order for us to attend to your claim promptly, kindly provide us with the following:
- i- Original MAA Claim Form (Duly completed and signed).
 - ii- Copies of:
 - 1- Your policy or cover note.
 - 2- Owner's and/or Driver's NRIC (both sides).
 - 3- Owner's and/or Driver's valid driving license (both sides).
 - 4- Updated Vehicle Registration Card (both sides).
 - 5- Business Registration Certificate (applicable to company owned vehicles only).
 - 6- Hire Purchase Agreement (applicable for vehicles still with outstanding loan).
 - iii- Certified police report
- b. Please ensure your contact details and/or the person in the possession of the vehicle before the theft is updated and accurate.

NOTE:

To receive our immediate attention, you are advised to submit your claim with full documentation as prescribed above to General Claim Counter, 10th Floor, Menara MAA, 12, Jalan Dewan Bahasa, 50460 Kuala Lumpur or the MAA Branch Office closest to You with **14 days** from the loss/ accident date.

Delay in notifying a claim will constitute a breach of the policy condition and will entitle MAA to repudiate all liabilities that may arise out of the accident or recovery of any monies paid as a result.

Claims Notification

You may notify MAA Assurance of the accident/loss by:

- a) Facsimile to 03-21432529 with the following information:
 - 1- Your vehicle Number.
 - 2- The date of accident.
 - 3- Your contact number and/or email address.
 - 4- Location of your vehicle, ie Workshop name & telephone number.
 - 5- Your intention to make a claim against your policy or otherwise.

- b) Walk-in to General Claim Counter, 10th Floor, Menara MAA, 12 Jalan Dewan Bahasa, 50460 Kuala Lumpur or the MAA Branch Office closest to you. You may collect your claim form at the same time.

- c) MAA web claims system at www.maa.com.my/myclaims