


MOTOR VEHICLE POLICY SCHEDULE / JADUAL POLISI KENDERAAN BERMOTOR

The Insured / Pemegang Polisi LIGHTCRAFT RETAIL SDN BHD NO 28-1-1 JALAN TANJUNG TOKONG 10470 PULAU PINANG PENANG 10470 GEORGETOWN PENANG MALAYSIA		Account No. / No. Akaun KL3013510	
		Policy No. / No. Polisi / Cover Note No / No. Nota Perlindungan Renewal No. / No. Pembaharuan Type of Cover / Jenis Perlindungan MV2777971 - THIRD PARTY, FIRE AND THEFT	
Business or Occupation / Perniagaan atau Pekerjaan WAREHOUSING/STORAGE		Vehicle Type. / Vehicle Usage. / Jenis Kenderaan / Kegunaan Kenderaan PRIVATE CAR - PRIVATE USE (DRIVE TO WORK/DAILY USE)	
Bus Regn No. / No. Pendaftaran Perniagaan 192275-P		Sum Insured / Nilai Insurans RM 9,600.00	
Contact No. 0133500616		Excess All / Damage Claim / Lebih Tuntutan Semua / Kerosakan Voluntary Excess / Lebih Sukarela Premium / Premium RM 0.00 RM 0.00 RM 571.60	
Period of Cover / Tempoh Insurans From / Dari 20/06/2023 (00:00:01 AM) To / Hingga 19/06/2024		NCD / Diskaun Tanpa Tuntutan 55.00 % Extended Covers / Perlindungan Tambahan Premium Due / Premium Berbayar Service Tax / Cukai Perkhidmatan 6.00 % Stamp Duty / Duti Setem RM 314.38 RM 0.00 RM 257.22 RM 15.43 RM 10.00	
Vehicle Registration No. / No. Pendaftaran Kenderaan Make / Buatan / Model / Buatan Variant-Series-Transmission / Varian-Siri-Transmisi Body Type / Jenis Badan Engine No. / No. Enjin Chassis No. / No. Casis Cubic Capacity / Keupayaan Enjin Year of Manufacture / Tahun Diperbuat Seating Capacity / Muatan Tempat Duduk Trailer No. / No. Treler WJE9053 TOYOTA UNSER GLi - - 4 SP AUTOMATIC MPV 7K0413997 PN111KF8104017851 1781.0 CC 2001 8 -		Total Paid / Jumlah Dibayar RM 282.65	
Hire Purchase Owner / Pemilik Sewa Beli -		Debit Advice No. / No. Penyata Debit DM3544489	
Authorised Driver: As printed in the Certificate of Insurance. / Pemandu Yang Diberi Kuasa: Seperti yang tercatat dalam Sijil Insurans. ANY AUTHORIZED DRIVER Geographical Area / Kawasan Geografi : Malaysia, Republic of Singapore and Negara Brunei Darussalam.			
Subject to following clauses printed herein or attached hereto / Tertakluk kepada klausa yang dicetak atau dikepilkan: E3Q - ENDORSEMENT 3(Q) - THIRD PARTY FIRE AND THEFT E113 - REFERENCE TO MOTOR VEHICLE MARKET VALUATION SYSTEM ST - SERVICE TAX			
Extra Benefit / Perlindungan Tambahan : EXTRA BENEFIT		SUM INSURED/CURRENT NCD (RM) PREMIUM (RM) -	
Confirmation of Purchase No. MV2777971		Policy Issued Date / Time : 08-06-2023 12:41:04 PM	
Issued By MY SHOP MARKETING SDN. BHD. SUITE 12B-19,12B FLOORWISMA ZELAN, NO 1 , JALAN TASIK PERMAISURI 2, BANDAR TUN RAZAK,, 56000 KUALA LUMPUR WILAYAH PERSEKUTUAN MALAYSIA Phone: - Fax: -		RHB INSURANCE BERHAD  OLIVER TAN CHIEF EXECUTIVE OFFICER / MANAGING DIRECTOR	

12MV7KPN190604-0

Rating Serial No. MT20230526V2-100-02-02/230526M1

Charges are tax inclusive

MV2777971

Printed By : TAN VOON CHING

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COMPREHENSIVE COVER: HOW TO CLAIM FROM OWN INSURANCE COMPANY



1. WHAT TO CLAIM

- If the accident was your fault, make an 'Own Damage' claim
- If the accident was **NOT** your fault, make an 'Own Damage Knock-for-Knock' claim (instead of making a third party claim)

BENEFITS OF MAKING 'OWN DAMAGE KNOCK-FOR-KNOCK' CLAIM:

- Faster claims processing
- You will not lose your No Claim Discount (NCD) entitlement
- You can claim excess* and CART** from the other party's insurance company



2. HOW TO CLAIM

Submit to your insurance company:

- Completed claim form
- Original copy of police report
- Copy of driver's and policyholder's identity card and driving licence
- Copy of vehicle ownership certificate
- Photos of accident scene and damages to vehicle
- Police letter informing which party is compounded for road traffic offence

THIRD PARTY COVER: HOW TO MAKE A THIRD PARTY PROPERTY DAMAGE CLAIM

1. WHAT TO CLAIM

- Damage to your car or property in a road accident caused by the other party
- Other financial losses e.g. CART**, excess*

2. HOW TO CLAIM

- Send your car to the insurance company's panel workshop
- Appoint an adjuster to evaluate the cost of your car's damage
- Submit to the other party's insurance company:
 - Original copy of police report
 - Copy of driver's and policyholder's identity card and driving licence
 - Copy of vehicle ownership certificate
 - Adjuster's report
 - Bill of repair costs of your car
 - Photos of accident scene and damages to vehicle
 - Police letter informing which party is compounded for road traffic offence

You can obtain the information of the other party's insurance company via www.mycarinfo.com.my



Tips

HOW TO AVOID POSSIBLE REJECTION OF CLAIMS

- Notify your insurance company within **7 days** from the accident
- Ensure complete documentation
- Ensure private car is not used for hire or to carry goods for business purpose

IMPORTANT TERMS

COMPENSATION FOR ASSESSED REPAIR TIME (CART)**

The amount payable by the other party's insurance company for number of days it takes to repair your car as assessed by the adjuster (not the number of days your car is in the workshop)

CART =

Rate as per taxi fare receipt or car rental agreement or fixed scale of CART

×

Number of days to repair the car

Remember to keep the original receipts for taxi fare or car rental to claim for CART

EXCESS*

The amount you have to pay whether the accident is your fault or otherwise. The insurance company pays the remaining claim balance

BETTERMENT

Applies to car age 5 years or more:

- When an old part is replaced with a new original part
- You bear partial cost of the new original part (depending on your car's age) as your car will be in a better condition than before the accident

For more information, please contact:

PIAM at 03-22747399 or visit www.piam.org.my
MTA at 03-20318160 or visit www.malaysiantakaful.com.my

For complaints or any queries, please contact your insurance company

If your query is not satisfactorily resolved by the insurance company, you may contact BNMTELELINK at 1300 88 5465 or bnmtelelink@bnm.gov.my



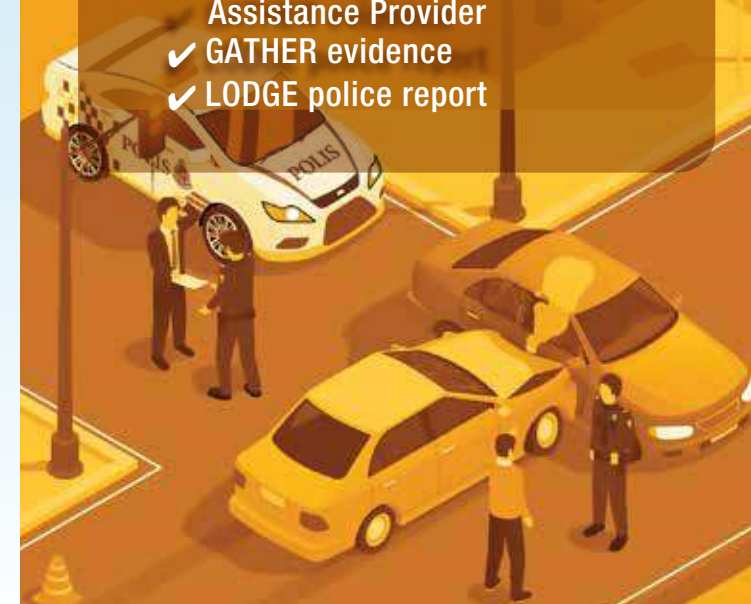
BANK NEGARA MALAYSIA
CENTRAL BANK OF MALAYSIA



CLAIMS GUIDE FOR MOTOR ACCIDENTS

Take These 3 Key Steps:

- ✓ CALL your insurance company or Auto Assist /Roadside Assistance Provider
- ✓ GATHER evidence
- ✓ LODGE police report



QUICK GUIDE TO MOTOR INSURANCE CLAIMS

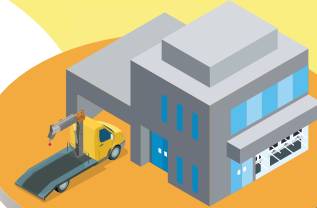
OWN DAMAGE CLAIM

Claim loss or damage to your car from your own insurance company

(Refer to back page for detailed information)

SEND YOUR CAR TO A PANEL WORKSHOP

- Ask your insurance company for the list of panel workshops
 - For Own Damage Claim, your insurance company will appoint an adjuster to assess the damage
- Please co-operate with the adjuster



STEP 5

NOTIFY YOUR INSURANCE COMPANY

- Notify your insurance company within 7 days of the accident
- Submit your claim as soon as possible



STEP 4

LODGE POLICE REPORT

- Lodge a report within 24 hours at the nearest police station
- Late reporting can result in a fine



STEP 3



- KEEP CALM**
- DO NOT:**
- Admit you are at fault
 - Agree to any offer or settlement
 - Sign anything

STEP 1

CALL FOR ASSISTANCE

Call your Insurance Company or Auto Assist/Roadside Assistance Provider if your car is badly damaged and you need towing service



DEAL ONLY WITH AUTHORISED TOW TRUCKS

Get the name and registration number of the authorised tow truck operator from your insurance company or Auto Assist/Roadside Assistance provider and wait for them to arrive

STEP 2

GATHER EVIDENCE

- Note the place and time of the accident
- Take photos of accident scene and damages to vehicles involved
- Exchange information with the other party:
 - Driving licence number
 - Contact number and address
 - Vehicle model and registration number
 - Insurance company



Assess whether it is safe for you to step out of your car

THIRD PARTY PROPERTY DAMAGE CLAIM

Claim against other party's insurance company if the accident was not your fault

(Refer to back page for detailed information)

