

HOW TO MAKE A MOTOR INSURANCE CLAIM

Email to Friend

Making an insurance claim may be a hassle for some people. Kurnia has come up with a simple guideline that could help you accelerate your claim process. Here's a simple to-do list that could guide you to pursue your insurance claim easily, minus the hassle:

A Own Damage Claim

You can make an Own Damage claim towards loss / damages sustained to your vehicle on your own policy, if your vehicle is protected by a comprehensive motor insurance policy.

- Report to the police within 24 hours as required by Law.
- Send your vehicle to an authorized workshop for immediate attention. Check with your insurance company on the list of panel authorized workshop.
- Kurnia Insurans policyholders can use our [Panel Workshop Locator](#) to find the workshop of your choice or call our 24-hour Kurnia Auto Assist at 1-800-88-3833 for assistance.
- Collect the claim form from your insurance company, complete and sign accordingly, and submit together with copy of the following documents within 14 days.
 1. Original police report
 2. Repairer's estimated cost of repairs
 3. Copies of:
 - Insurance Policy / Cover note
 - Vehicle registration card
 - Road tax disc
 - Identity card and driving license of the vehicle owner
 - Identity card and driving license of the driver
 - Hire purchase agreement (if applicable)
- To get prompt attention, you are advised to submit your claim with full documentation as prescribed above direct to [Kurnia Head Office](#) or any of our [Branch Offices](#).
- You are encouraged to provide your hand phone number during claims notification, as you will receive SMS notifications informing you the status of your Own Damage claim instantly.
- Your NCD will be forfeited when you make an Own Damage claim.

No-Fault Own Damage Claim

No-Fault Own Damage claim is similar to an Own Damage claim with exception that your NCD will not be forfeited. Introduced by Persatuan Insurans Am Malaysia (PIAM) effective June 2001 in order to expedite the claim process, this claim is applicable only when the accident is deemed not your fault. This is determined by the circumstances of the accident and through the police investigation report (ie Police compound/findings, sketch plan and key) to support the claim. The claim is made only with regards to damages to your vehicle excluding compensations such as loss of use.

Follow the procedure as outlined in "[Own Damage Claim](#)". In addition to the documents to be submitted with your claim form, please enclose the following documents :

Copies of :

- Signed declaration letter (for No-fault accident)
-

Third party's police report

- Police compound / findings
- Police sketch plan and keys (if any)

B Windscreen Claim

You can make a windscreen claim in the event your vehicle's windscreen is damaged if your vehicle is covered by a comprehensive motor insurance policy with a windscreen cover extension.

- Claims notification / Collection of Claim Form through any of our branch office or our panel workshop.
- Complete and sign the Claim Form and submit together with copy of the following documents within 14 days.
 - 1 Original police report and / or photos of damaged windscreen (Please refer to Table A)
 - 2 Copies of:
 - Vehicle registration card
 - Road tax disc
 - Insured's identity card & driving license
 - Driver's identity card & driving license
 - Insurance policy / Cover note
 - Photos of repaired windscreen (Please refer to Table B)
 - Cash bill / final bill / receipt

Table A: Photographs of windscreen

BEFORE REPAIR

Shattered

- 1) *Claims submitted by Insured at our branch office*
Requires police report and police photos or before repair photos of the damaged windscreen to be taken at our branch.
- 2) *Claims Submitted through our panel workshop*
No police report required but the panel workshop to submit before repair photos.

Others (cracked, chipped, scratched, etc)

- 1) *Claims submitted by Insured at our branch office*
No police report required but compulsory for before repair photos of the damaged windscreen to be taken at our branch.
- 2) *Claims Submitted through our panel workshop*
No police report required but the panel workshop to submit before repair photos.

Table B: Photographs of Windscreen

AFTER REPAIR

All windscreen after repair photographs **must be taken** at our branch office except for claims handled by our panel workshop.

Table C: Types of windscreen claims offered are as follows: -**REPLACE**

- Is applicable when the windscreen is replaced.
- You can only make one (1) windscreen claim throughout the period cover of your policy unless you reinstate the extended windscreen cover with additional premium.

REPAIR

- Is applicable if the damaged windscreen is repaired in opposed to being replaced.
- Upon a claim being approved the claimed amount will be deducted from the initial Sum Insured for the said windscreen.

For any subsequent windscreen claim, the insured has the option to: -

- i) reinstate the amount claimed by paying a premium of 15% of the said amount or minimum premium at RM30.00, OR
- ii) maintain the balance Sum Insured after the claim.

Kurnia Express

What is Kurnia Express?

Kurnia Express represents the ultimate in speed and convenience on 'Own Damage Claim' for Private Car and Windscreen. This pioneer service provides immediate settlement for motor claim as follows:

Private Car Own Damage Claim - Conditions

- Only for Private Car Comprehensive policyholder.
- Maximum claim amount is RM3,000.
- Drive to any **Kurnia branches** within 48 hours from the date of accident.
- The vehicle owner and the driver (if he / she is not the owner) must be present to sign the relevant documents.
- The decision to process and approve any claim as Kurnia Express Private Car Own Damage claim shall be at the Company's absolute discretion.

Step 1 : Contact Us

Call Kurnia Auto Assist at 1-800-88-3833 or any of our Kurnia branches immediately after an accident.

Step 2 : Lodge Police Report**Step 3 : Bring your vehicle to our nearest Kurnia branches with the following documents:**

- Copy of the Vehicle Registration Card
- Identity Card and Driving License of the vehicle owner
- Identity Card and Driving License of the driver (if he / she is not the owner)
- Police Report or Slip (indicating Police Report Number)

Immediate Payment

Once your claim is approved and upon signing the relevant documents, you will either receive a cheque

or a direct deposit of cheque into your bank account.

What if I change my mind?

Please return the approval sum (in cheque or bank draft) to us within 7 days. Please send your unattended vehicle to our panel workshop to be processed under a normal claim procedure.

Windscreen Claim - Conditions

- Only for Private Car and Commercial Vehicle, with extended insurance coverage for windscreen (Endorsement 89).
- Maximum claim amount is RM5,000.
- Drive to any **Kurnia branches** within 14 days from the date of accident.
- The vehicle owner and the driver (if he / she is not the owner) must be present to sign the relevant documents.
- The decision to process and approve any claim as Kurnia Express Windscreen claim shall be at the Company's absolute discretion.

If repair: Claim amount will be deducted from the initial sum insured for the said windscreen. The balance sum insured remains unless reinstated by paying additional premium.

If replace: Windscreen benefit automatically terminates upon claim unless reinstated by paying additional premium.

Step 1 : After the accident, take photographs of the damaged windscreen as follows:

- 1 close up view showing windscreen logo / brand
- 1 full view of the vehicle with registration number
- 1 close up view clearly depicting the damaged windscreen area

Step 2 : Proceed for repair or replacement at any repairer of your choice

Step 3 : Bring your vehicle after repair or replacement to our nearest Kurnia branches for photograph to be taken together with the following documents:

- Copy of the Vehicle Registration Card
- Identity Card and Driving License of the vehicle owner
- Identity Card and Driving License of the driver (if he / she is not the owner)
- Official receipt on replacement or repair of windscreen
- Photographs before repair

Immediate Payment

Once your claim is approved and upon signing the relevant documents, you will either receive a cheque or a direct deposit of cheque into your bank account.

Note:

- *In the event of any discrepancies discovered subsequent to our approval that may render the claim non-payable, we reserve the right to repudiate the claim and / or to recover any monies already paid under the claim directly from you.*
- *Kurnia Insurans (Malaysia) Berhad reserves its rights to change any information provided under this programme without prior notice.*

D Theft Claim

You can make a theft claim in the event your vehicle is stolen / loss if your vehicle is protected by a comprehensive or a third party fire and theft motor insurance policy.

- Report to the police within 24 hours as required by Law and obtain a copy of the police report.
- Collect the claim form from your insurance company, complete and sign accordingly, and submit together with copy of the following documents within 14 days.
 - 1 Original police report
 - 2 Copies of:
 - Insurance Policy / Cover note
 - Vehicle registration card
 - Identity card and driving license of the vehicle owner
 - Identity card and driving license of the driver
 - Hire purchase agreement (if applicable)
- For Kurnia policyholders, an interview will be arranged by our personnel to obtain a statement from you (the Insured) with regards to the theft incident.
- Notify your insurance company if your vehicle is recovered in order to facilitate damage survey by your insurance company's appointed adjusters before removal from police custody.
- Your NCD will be forfeited when you make a theft claim.

E Notification

Even though you do not intend to make any claim or you are making a Third Party claim against the third party insurer, you are require to notify your Insurer for protection against liability resulting from the accident, against yourself and your Insurer. This is a requirement of the policy terms & condition to avoid your Insurer to repudiate all liabilities / third party claim that may arise from the accident or to recover any monies paid.

Follow the procedure as outlined in "[Own Damage Claim](#)" with exception to repairer's estimate.