

## Guide to essential motor services by your insurer/takaful operator



Just like putting on your seatbelt, having proper motor insurance or takaful protection is crucial for a better driving experience. Ensuring your peace of mind on the road is not just important – it's essential.

Here's a list of services you should consider when choosing a motor insurance company or takaful operator.

### On-the-go and online

Look for digital solutions like web or mobile apps that make managing your policy or certificate and filing claims easy and convenient. Online access allows you to handle your insurance or takaful needs from anywhere, anytime.

### Seamless digital experience

Choose insurers and takaful operators that offer a seamless digital experience, linking all parties involved in the claims process. Imagine a system where the workshop receives your claim details electronically, you get real-time updates on the repair progress, and the insurer or takaful operator handles the payment directly – all through a user-friendly online platform.

This linked approach ensures clear communication, transparency, efficiency, and convenience for everyone involved.

#### Ot-to Guide 1

Bank Negara Malaysia (BNM) continues to call on general insurers and takaful operators to improve customers' claims experience and outcomes by going digital. This is in line with aspirations set out in the Bank's Financial Sector Blueprint 2022-2026.



### Tailored coverage choices

Motorists aren't one-size-fits-all, and neither are their insurance or takaful needs. To address this, insurers and takaful operators offer a wide variety of products for you to choose from. Whether you require comprehensive coverage for ultimate peace of mind or a more basic third-party liability policy, there should be an option to suit your budget and risk tolerance.

Many insurers and takaful operators also allow you to customise your coverage with add-on options. This could include:

Windscreen, sunroof and window	Child car seat (theft)
Personal accident	Smart key (damage and theft)
Special perils	Waiver of Betterment (new spare parts and repaint)
Car accessories	Cash rebate for driving less
Strike, riot, or civil commotion (SRCC)	Compensation for Loss of Use (CLU)
Legal Liability to Passengers (LLTP)	Compensation for Assessed Repair Time (CART)
Legal Liability of Passenger (LLOP)	

### 24/7 support at your fingertips

With 24/7 customer support, help is just a phone call or tap away. Most insurers and takaful operators provide 24/7 hotlines that connect you with roadside assistance, towing services, and even emergency medical referrals. This invaluable service ensures you're not left alone or lost, to navigate a difficult situation.

### Roadside assistance anytime, anywhere

In the event of a breakdown, a flat tyre, or a dead battery, your insurer or takaful operator will dispatch a tow truck to your location, often free of charge if it's within policy or certificate limits.

Some providers even offer on-site repairs or fixes for minor issues, getting you back on the road quickly. This not only saves you the hassle of arranging your own towing but also ensures a qualified professional handles the situation.

#### Ot-to Guide 2

Accident Assist can help you with:

- Helpline assistance: 24 hours, 7 days a week
- Guide you towards obtaining towing services by approved workshops
- Provide information and answer basic or common enquiries on motor insurance or takaful claim
- Refer to your respective insurer's/takaful operator's hotline.



### Network of trusted repair workshops

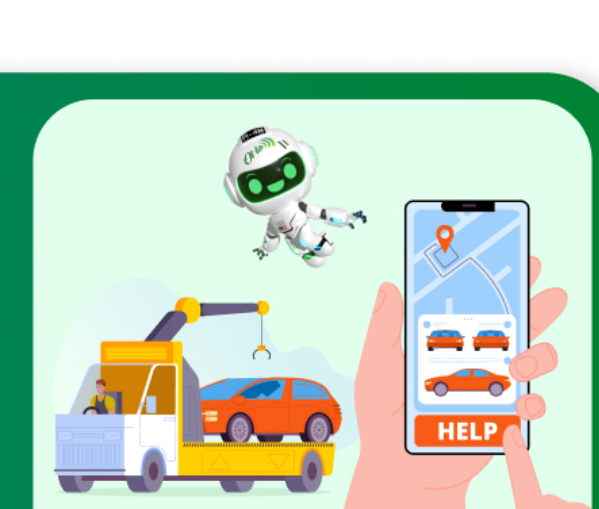
Finding a reputable repair workshop after an accident can be stressful. Many insurers and takaful operators have an established network of authorised repairers. These repairers utilise repair procedures as per relevant manufacturer's and authorities' guidelines, ensuring your car is restored to the condition which is as near as possible to the condition it was before the loss/accident happened.

### Efficient claims submission and processing

Be sure to check with your insurer/takaful operators for its claims process, and then decide if it's one that suits you. Streamlined processes ensure minimal hassle for you, allowing you to get back on the road with minimal delays.

#### Ot-to Guide 3

Between 2023 and 2024, most insurers and takaful operators have been equipped with Digital Roadside Assistance (DRA) solutions via the web and mobile apps.



### Embracing a digital-first approach

The Malaysian motor insurance and takaful industry is constantly evolving. To stay ahead, many motor insurance and takaful providers are embracing innovative solutions that benefit motorists.

- Digital Roadside Assistance (DRA) is changing the way help is delivered, offering a faster and more convenient experience in case of an emergency. Imagine requesting roadside assistance with just a few taps on your smartphone!

- Process automation will streamline back-office tasks, leading to faster claims processing and improved efficiency for both the motorist, insurer and takaful operator.

### Towards a connected insurance and takaful journey

By prioritising these essential services and forward-thinking solutions, you can ensure that your insurance provider or takaful operator is equipped to meet your needs both now and in the future. With the right support in place, you can drive or ride with confidence, knowing that you're well-covered and supported every step of the way!



This article is part of a 'Jom, Level Up' campaign under Phased Liberalisation 2.0, Consumer Education Programme (CEP), by Persatuan Insurans Am Malaysia (PIAM) and Malaysian Takaful Association (MTA).

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