Drive stress-free with Digital Roadside Assistance (DRA) and digital claims

Picture this: you're driving home after a long day when suddenly, your car starts acting up. Instead of stressing about who to call, how long you'll wait, or what it will take to file a claim, what if help was just a tap away?

That's the promise of today's digital motor claims and roadside assistance apps. They're here to make breakdowns, accidents, and little bumps in the road easier to handle for Malaysian motorists.

As Bank Negara Malaysia has outlined, these digital tools are crucial for meeting modern demands for faster, more transparent, and efficient insurance or takaful solutions. Additionally, they address common pain points in the claims journey, making it less time-consuming and more accessible to policyholders and certificate holders.

Ot-to Guide 1

Download your motor insurance or takaful provider's mobile application and manage your entire claims journey – from roadside distress to getting your vehicle repaired – all in one place.

Refer to Jom Level Up's **Resources** page for links to general insurers' and takaful operators' roadside assistance page.

Click here

Quick help when you need it most

With digital roadside assistance (DRA) apps, getting support when you need it is more straightforward than ever. If you find yourself with a flat tire, low battery, or other car trouble, these apps instantly connect you with help.

You can choose the type of assistance you need, and in just a few taps, the app finds an approved provider who'll be on their way to help you. This support goes beyond just repairs. Digital motor claims are integrated into these apps too. So if you need to file a claim, you can do it right from your phone, wherever you are. This seamless approach means you're not waiting around or jumping through hoops, but instead you're getting back on the road faster.

TAP

Share your breakdown or accident location.

TRACK

See the tow truck arriving in real-time and track its progress to the selected workshop.

GET BACK ON TRACK

Receive timely updates on your vehicle's repair and claims status.

Easy, streamlined claims

Today, filing a motor claim can be done in minutes on your smartphone. Digital claims apps include simple steps to ensure everything is documented accurately. Some apps even let you snap and upload photos of any vehicle damage, so claims can be processed faster and more efficiently.

With everything in one place, the claims process feels a lot more manageable. Plus, knowing you can start the process immediately makes those unexpected moments on the road a lot less stressful.

Stay in the loop with real-time updates

A common question drivers have is, What's going on with my claim? With digital claims, you'll be informed at every step, from filing to processing and payout. You'll get notifications on your phone, whether your claim is moving forward, if additional information is needed, or when it's been approved.

This level of transparency from real-time tracking means you can follow the progress at your convenience. Knowing where your claim stands – and what happens next – gives you control and a greater sense of confidence in the process.

Always ready, day or night

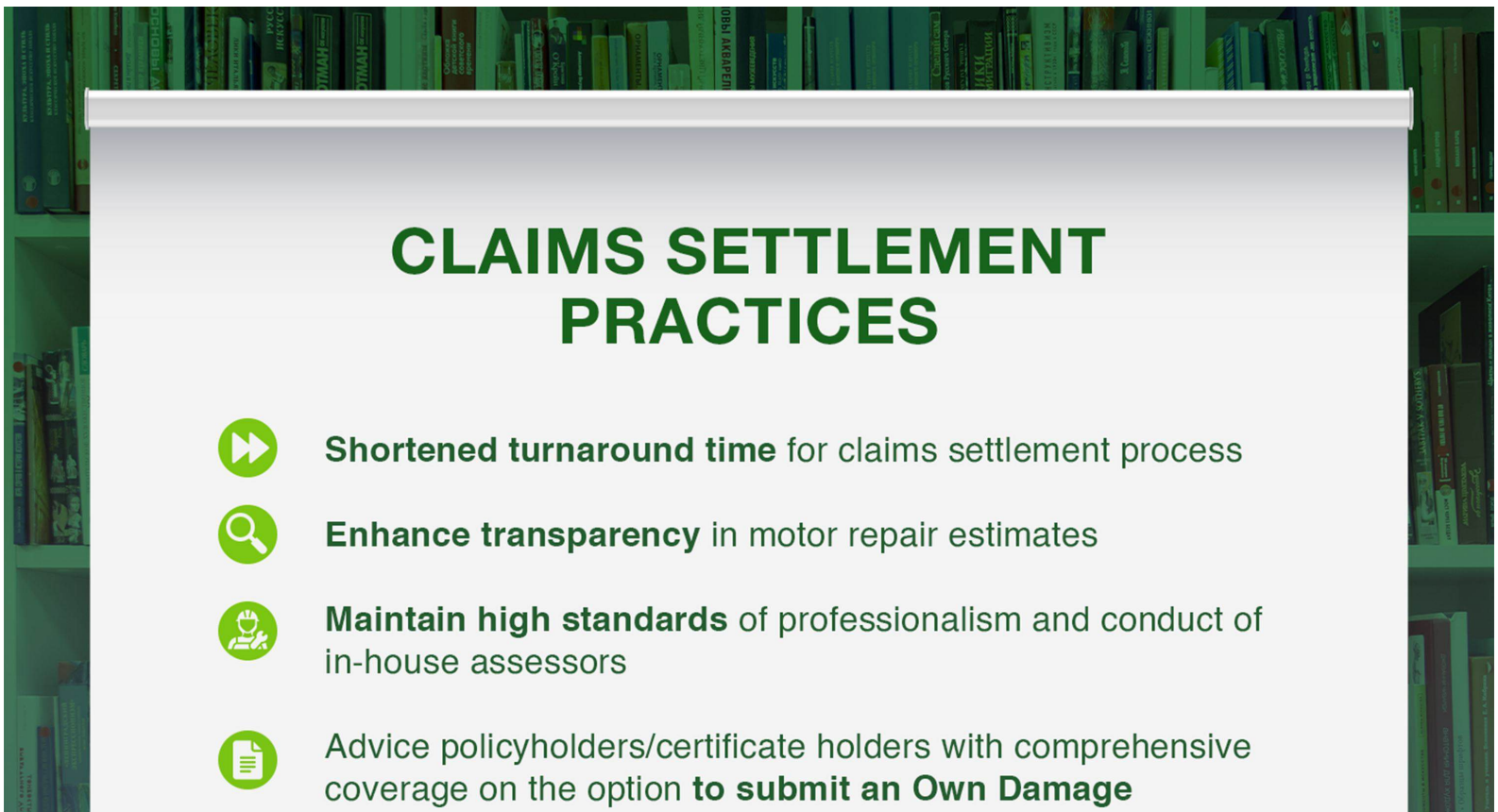
One of the standout perks of digital roadside assistance is the 24/7 availability. Whether it's early morning or late at night, these apps ensure that support is just a few taps away. This means no matter when you run into trouble, there's always help around the corner.

For instance, if you're running errands late and your car won't start, you can simply open your DRA app, and select the service you require. Not only does this save you time, but it also makes getting help safer, especially if you're on a quiet road or unfamiliar stretch.

Ot-to Guide 2

Bank Negara Malaysia (BNM) recently released a Policy Document on Claims Settlement Practices (PD CSP). It makes things easier for you, such as faster claim settlements, clear guidelines, and less stress.

View the policy here.



***Ot-to* Guide 3**

How to file claims digitally? It's actually easy!

Check out our article on end-to-end digital claims process here.

A new era of roadside assistance

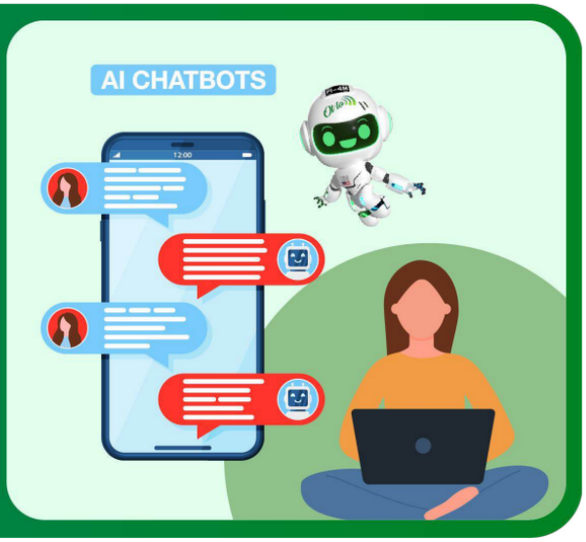
These digital solutions are changing the way we think about roadside assistance and motor claims. Now, with just a smartphone in hand, motorists can access help, file claims, and stay informed at every stage. It's not just a system upgrade – it's a whole new experience that puts control, convenience, and confidence in your hands.

As insurers and takaful operators continue to enhance these tools, we can expect even more innovation in the years ahead. With additional features like AI-powered solutions, the digital motor claims journey and roadside assistance experience will continue to evolve, making life on the road safer and more convenient for Malaysian motorists everywhere.

Ot-to Guide 4

Did you know that insurers and takaful operators have AI chatbots to transform your online experience?

They can assist you by providing product information, provide status updates on your claims,tell you about your NCD, advise on safe payment methods, help you with portal access, locate a branch that's closest to you, and many more!



Jom LEVEL UP
Your Motor Insurance & Takaful Knowledge

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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