

24-Hour Bantuan IKHLAS Road Assist

Kindly refer to www.takaful-ikhlas.com.my for
updated Bantuan IKHLAS services



1-800-88-1186

Mobile App



24-Hour Bantuan IKHLAS Toll Free Call Center 1-800-88-1186	Participants can access our call center 24 hours a day, 365 days a year.				
24-Hour Accident and Breakdown Towing Services	<table border="1"><tr><td>Accident:</td><td>Participants will be provided with FREE 24-hour towing service to the nearest police station to lodge a police report and then to Takaful IKHLAS' authorized panel workshop within 100 km* from accident site.</td></tr><tr><td>Breakdown:</td><td>Participants will be provided with FREE 24-hour towing service to participants' preferred workshop within 100 km* from the breakdown site.</td></tr></table>	Accident:	Participants will be provided with FREE 24-hour towing service to the nearest police station to lodge a police report and then to Takaful IKHLAS' authorized panel workshop within 100 km* from accident site.	Breakdown:	Participants will be provided with FREE 24-hour towing service to participants' preferred workshop within 100 km* from the breakdown site.
Accident:	Participants will be provided with FREE 24-hour towing service to the nearest police station to lodge a police report and then to Takaful IKHLAS' authorized panel workshop within 100 km* from accident site.				
Breakdown:	Participants will be provided with FREE 24-hour towing service to participants' preferred workshop within 100 km* from the breakdown site.				
	<i>*For distance exceeding 100 km, an additional charge will be imposed and will be borne by participants.</i>				
24-Hour Roadside Assistance	Up to a maximum of RM300 for the following roadside assistance: <ul style="list-style-type: none">▪ Jump Start and Battery Replacement Services (<i>Cost of new battery to be borne by participants</i>)▪ Changing of Flat Tyre Services (<i>Cost of new tyre to be borne by participants</i>)▪ Petrol Assistance Services (<i>Cost of the petrol to be borne by participants</i>)				
Transmission of Emergency Information	Upon request, we will send urgent messages (call or text message) to participants' family, friends and business colleagues during an emergency for FREE .				
Locksmith Services	If you are locked out of your car, we will arrange for a locksmith to assist and unlock your car for FREE . If it is not possible to unlock it, we will arrange for FREE car towing to the nearest Takaful IKHLAS' Panel of Workshop or your preferred workshop up to a Maximum Limit of RM300.00 per event (round-trip).				
Other services	We will arrange for an Alternative Vehicle, Taxi or Car Rental Services at special rates to help participants to: <ul style="list-style-type: none">▪ Continue journey▪ Return to residence▪ Return to the Takaful IKHLAS's Panel of Workshop or participants' preferred workshop when repairs to participants' car is completed <i>*Cost of the Alternative Vehicle, Taxi or Car Rental will be borne by the participants.</i> Accident Management Services <ul style="list-style-type: none">▪ We will arrange the attendance of Emergency Services such as Ambulance, Police or Fire Brigade. Arrangement of Hotel Accommodation <ul style="list-style-type: none">▪ In the event of a breakdown or accident that happens late at night and participants require hotel accommodation, we shall arrange hotel accommodation for participants. <i>*Cost of the hotel stay will be borne by the participants.</i>				

GEOGRAPHICAL LIMIT

Coverage of 24-Hour Bantuan IKHLAS Road Assist service is applicable in Malaysia and Singapore and the region of South Thailand and Brunei within 25km radius of the Malaysian border only.

Call 24-Hour Bantuan IKHLAS Road Assist at **1800-88-1186**
or use the 24-Hour Bantuan IKHLAS Road Assist mobile app for assistance.



QUICK GUIDE TO MOTOR TAKAFUL CLAIMS



COMPREHENSIVE COVER: HOW TO CLAIM FROM OWN TAKAFUL 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 takaful company

2. HOW TO CLAIM

Submit to your takaful 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 takaful company's panel workshop
- Appoint an adjuster to evaluate the cost of your car's damage
- Submit to the other party's takaful 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 takaful company via www.mycarinfo.com.my



HOW TO AVOID POSSIBLE REJECTION OF CLAIMS

- Notify your takaful 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 takaful 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 takaful 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

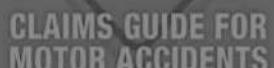
For more information, please contact:

MTA at 03-20318160 or visit www.malaysiantakaful.com.my
PAM at 03-22747399 or visit www.pam.org.my

For complaints or any queries, please contact your takaful company

If your query is not satisfactorily resolved by the insurance company, you may contact IRMTELINK at 1300 88 5485
or bttmkrb@bnm.gov.my

DO NOT PANIC



CLAIMS GUIDE FOR MOTOR ACCIDENTS

Take These 3 Key Steps:

- ✓ CALL your takaful company or Accident Assist Call Centre
- ✓ GATHER evidence
- ✓ LODGE police report



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