

SOMPO ESI-MOTOR CLAIMS (DURING AND AFTER MCO PERIOD UNTIL 31ST May 2020)

Terms and conditions:

Under the Sampo ESi-Motor Claims, the policyholder will receive a direct payment from Berjaya Sampo Insurance ("Berjaya Sampo") when he/she makes a claim for a minor accident. The insured car must be in driveable condition and repair cost should not be more than RM10,000.

1. Eligibility to claims

- 1.1. Coverage is strictly based on the terms and conditions of the comprehensive motor insurance.
- 1.2. The policyholder is entitled to claim up to RM10,000.
- 1.3. All excesses and contributions shall apply accordingly as per policy terms and conditions.
- 1.4. Only applicable to all private car comprehensive motor insurance policyholders.
- 1.5. Only Damages arising from the recent accident will be approved by Berjaya Sampo and Berjaya Sampo reserve the right to reject old/ pre-existing damages.

2. Claims Procedures

- 2.1. The policyholder is required to lodge a police report at the nearest police station within 24 hours from the time of the accident.
- 2.2. The policyholder is required to submit the photos of the damaged car and claims documents via email at mtrclaim@bsompo.com.my for claims assessment by a Berjaya Sampo staff.
- 2.3. Berjaya Sampo will approve the claim within 1 hour after the inspection. The approval time may vary depending on the completeness of the documents submitted or due to unforeseen circumstances such as natural disasters and technical difficulties.
- 2.4. The decision to approve the claim is solely at Berjaya Sampo's discretion.
- 2.5. An offer letter, which states the cost of repair approved by Berjaya Sampo will be sent to the policyholders via email.
- 2.6. Upon receiving the acceptance of offer from the policyholder with complete documents, Berjaya Sampo will proceed to make payment immediately.
- 2.7. The policyholder is required to send the damaged car for repairs as soon as possible. Berjaya Sampo shall reserve the right not to process any future claims should the car is involved in another accident before repair work is done to the previous damages.

3. Documentation

- 3.1. The policyholder is required to submit the following documents when making a claim:
 - Photos of all 4 angles of the damaged car (front, rear, left and right)
 - Close up photos of the damaged parts
 - Odometer reading
 - A copy of the insured/driver's IC and driving license

- A copy of the Police report
- A copy of the Vehicle registration card/Vehicle Ownership of Certificate

3.2. If the accident was due to third-party driver's fault and the policyholder wish to retain the No Claim Discount (NCD), the policyholder is required to provide the following documents within 14 days after the claim settlement or before the current motor policy expires, whichever is earlier.

- Outcome of the police investigation
- All third-party drivers' police reports
- JPJ search on third-party's insurer / third-party vehicle's motor insurance details

3.3. Upon acceptance of the offer, the policyholder is required to provide the following documents for payment.

- Duly signed discharge note or confirmation of acceptance of offer
- Bank account details

4. Payments

4.1. Berjaya Sompo will process the payment immediately upon receiving the acceptance of offer based on the following schedule:

Cut-off time for same day acceptance	Monies remit to policyholder
Before 4.00 pm of business / working day	Within 1 hour from the time the offer has been accepted
After 4.00 pm of business / working day	Before 10.00 am of next business / working day.

4.2. The turnaround time may vary depending on the time the offer was accepted or due to unforeseen circumstances such as natural disasters and technical difficulties.

4.3. The payment will be made via e-payment and monies will be remitted to the policyholder's bank account as per the details provided when submitting the claim.

4.4. The policyholder must ensure all the information provide for e-payment is accurate and Berjaya Sompo shall not be held responsible for any erroneous / mistaken on the payment information provided by the policyholder.

4.5. The payment remitted to the policyholders' bank account is considered as full and final settlement of the claim and no further claims shall arising from the same incident.

5. Recovery

5.1. Once the policyholder submits the SOMPO ESi-Motor claim application, the policyholder shall be deemed to have provided true and correct information to the best of the policyholder's knowledge. Providing false or misleading information knowingly is a criminal offence.

5.2. In the event of any discrepancies discovered after the approval/payment which render the claim non-payable, Berjaya Sompo reserves the right to retract the approval or to recover any payment directly from the policyholder.

6. Amendments to the Terms and Conditions

- 6.1. Berjaya Sampo reserves the right to change the Terms and Conditions at any time. For more information, please visit our website at <http://www.berjaysampo.com.my>.
- 6.2. Berjaya Sampo reserves the right to approve, reject, change, suspend or discontinue temporarily or permanently part or all of the service under this initiative at any time without prior notice.