



SOMPO ESI-MOTOR CLAIMS

TERMS AND CONDITIONS:

Under this SOMPO ESi-Motor Claims, in the event of the insured vehicle involved in a minor accident, is in drivable condition and repair cost does not exceed RM5,000, the policyholders will receive a direct payment from Berjaya Sompo Insurance (Berjaya Sompo).

1. Eligibility to claims

- 1.1. Only applicable to all private car comprehensive motor insurance policyholders.
- 1.2. Policyholders are entitled to claim up to RM 5,000.
- 1.3. Coverage is purely based on the platform of its own motor policy
- 1.4. All excesses and contributions shall be applied accordingly whenever deemed necessary
- 1.5. Berjaya Sompo approves claims only for damages arising from the most recent accident and reserves the right to reject old/ pre-existed damages.

2. Claims Procedures

- 2.1. Policyholders are 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 notify Berjaya Sompo of the claim within 24 hours after lodging the police report though:

2.2.1. Video Call

Call Berjaya Sompo office at 1800 88 9933 (Monday to Friday from 8.30 am - 5.00 pm). Berjaya Sompo will call the policyholder within 30 minutes to conduct an inspection of his/her vehicle through a video call. Policyholder submits the claims documents via email at MTRClaim@bsompo.com.my; or

2.2.2. Drive-In

Drive the vehicle to the nearest Berjaya Sompo Branch (except Petaling Jaya) / Head office to be inspected by a Berjaya Sompo Insurance staff (Monday to Friday from 8.30 am - 5.00 pm, except public holidays).

The business operation hours for inspection is from 9.00 am to 4.00 pm, Monday to Friday (excluding public holidays).

In the event where the policyholder is unable to send the vehicle for inspection, Berjaya Sompo requires a letter of authorisation from the policyholder including the details of the authorised driver i.e. name, NRIC number and handphone number.



- 2.3. Berjaya Sompo will approve the claims within 1 hour after the inspection. The turnaround time may vary depending on the completeness of the documents submitted and unforeseen circumstances such as natural disaster and technical difficulties.
- 2.4. The decision to approve the claims is solely on Berjaya Sompo's discretion.
- 2.5. An offer letter which states the cost of repair approved by Berjaya Sompo will be sent to the policyholders via email or the policyholders can opt to collect the offer letter by hand at the nearest Berjaya Sompo Branch (except Petaling Jaya) / Head office.
- 2.6. Upon receiving the acceptance of offer from the policyholders with complete documents, Berjaya Sompo will proceed to make payment immediately.
- 2.7. Upon receiving the payment, the policyholders are required to immediately send the damaged vehicles for repairs. Berjaya Sompo shall reserve the right not to pay for any further damages should the vehicle met with another accident before repairs done on the previous damages.

3. Documentation

- 3.1. The policyholders are required to bring along the following documents for inspection:
 - Police report
 - Identity card & driving license of Driver
 - Identity card of the policyholder
- 3.2. In the event of the accident was due to the third party driver's fault and the policyholders would like to retain the No Claim Discount (NCD) arising from the current accident damage claim, the policyholders are required to provide the following documents within 14 days after the claim settlement or before the expiry of the current motor policy whichever is earlier.
 - Police investigation outcome
 - All third party drivers' police reports
 - JPJ search to third party's insurer / third party vehicle's motor insurance details
- 3.3. Upon acceptance of offer, the policyholders are 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 prepare payment immediately upon receiving the acceptance of offer based on the following timelines :

Time receiving offer acceptance	Time receiving payment
Before 4.00 pm of business / working day	Within 1 hour from time receiving offer acceptance
After 4.00pm 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 and unforeseen circumstances such as natural disaster and technical difficulties.
- 4.3. The payment will be made vide e-payment and monies will be remitted to the policyholder's bank account as per details provided.
- 4.4. The policyholders must ensure all the information given for e- payment is accurate and Berjaya Sompo shall not be held responsible for any erroneous/ mistaken payment information.
- 4.5. The payment remitted to the policyholders' bank account is considered as full and final settlement of the claim and no further claims are allowed arising from the same incident is allowed.

5. Recovery

- 5.1. Once the policyholders submit the SOMPO ESi-Motor claim application, the policyholders shall deemed to have provided true and correct information to the best of the policyholders' 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 policyholders.

6. Amendments to Terms

- 6.1. Berjaya Sompo can change the Terms and Conditions at any time by posting on our website at <http://www.berjaysompo.com.my> or in any other means deem fit.



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- 6.2. Berjaya Sompo reserves the right to approve, reject, change, suspend or discontinue temporarily or permanently some of all of the service under this initiative at any time without notice.