



SOMPO ESI-MOTOR CLAIMS TERMS AND CONDITIONS

Under the Sompo ESI-Motor Claims, the policyholder will receive a direct payment from Berjaya Sompo Insurance Berhad ("**Berjaya Sompo**") when he/she makes a claim for minor accident. The insured vehicle must be in driveable condition and repair cost should not be more than RM5,000.

1. Eligibility to claims

- 1.1. Coverage is strictly based on the terms and conditions of the comprehensive motor insurance ("**Policy**").
- 1.2. The policyholder is entitled to claim up to RM5,000.
- 1.3. All excesses and contributions shall apply accordingly as per the terms and conditions of the Policy.
- 1.4. Only applicable to all private car comprehensive motor insurance policyholders.
- 1.5. Only damages arising from the latest accident will be approved by Berjaya Sompo and Berjaya Sompo reserve the right to reject any old/ pre-existing damages.

2. Claims Procedures

- 2.1. The business hours for inspection at Berjaya Sompo offices are from 9.00 am to 4.00 pm, Monday to Friday (excluding public holidays).
- 2.2. The policyholder is required to lodge a police report at the nearest police station within 24 hours from the time of accident.
- 2.3. With the police report, the policyholder is required to drive the vehicle to the nearest Berjaya Sompo Branch (except Petaling Jaya) or Head Office within 24 hours for inspection /assessment by a Berjaya Sompo staff.
- 2.4. If the accident happened or police report was lodged on a Saturday, Sunday or Public Holiday, the policyholder is required to drive the vehicle to the nearest Berjaya Sompo Branch (except Petaling Jaya) or Head Office for inspection on the next working day.
- 2.5. In the event where the policyholder is unable to drive the vehicle for inspection, the policyholder is required to write a letter of authorisation to allow a representative to make a claim on his/her behalf. The letter of authorisation should include the following details; full name, NRIC number and handphone number.



- 2.6. Berjaya Sompo will process the approval of the claim within 1 hour after completion of inspection of the vehicle ("**Inspection**"). The approval time may vary depending on the completeness of the documents submitted by the policyholder or occurrence of any unforeseen circumstances such as natural disasters and technical difficulties.
- 2.7. After the Inspection, Berjaya Sompo will issue a letter to the policyholder which states the cost of repair approved by Berjaya Sompo as full and final settlement of the claim ("**Offer Letter**"). The policyholder can elect to collect the Offer Letter together with a discharge and indemnity to be signed by the policyholder ("**Discharge and Indemnity**") and an E-payment form to be signed by the policyholder ("**E-Payment Form**") by hand at the nearest Berjaya Sompo Branch (except Petaling Jaya) or the Head Office or request for the same to be emailed to him/her.
- 2.8. The policyholder is required to accept the Offer Letter by returning to Berjaya Sompo the duly signed Discharge and Indemnity and duly completed and signed E-payment Form to Berjaya Sompo ("**Policyholder's Acceptance of the Offer Letter**"). Upon receiving the Policyholder's Acceptance of the Offer Letter by Berjaya Sompo, from the policyholder Berjaya Sompo will proceed to make payment to the policyholder's account immediately.
- 2.9. The decision to approve or reject the claim is solely at Berjaya Sompo's discretion.
- 2.10. The policyholder is required to send the damaged vehicle for repairs, immediately. Berjaya Sompo shall reserve the right not to process any future claims should the vehicle is involved in another accident before repair work is done to the previous damages.

3. Documentation

- 3.1. The policyholder is required to bring along the following documents when making a claim:
 - Police report
 - Identity card of the policyholder
 - Identity card and driving license of the driver (insured)
- 3.2. If the accident was due to third-party driver's fault and the policyholder wishes 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 receiving the Offer Letter, the policyholder is required to provide the following documents for Berjaya Sompo to expedite the payment.
 - Duly signed Discharge and Indemnity ;and



- Duly completed and signed E- Payment Form with Bank account details

4. Payments

- 4.1. Berjaya Sompo will process the payment immediately upon receiving the Policyholder's Acceptance of the 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 Policyholder's Acceptance of the Offer is conveyed to and received by Berjaya Sompo
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 Policyholder's Acceptance of the Offer was conveyed to and received by Berjaya Sompo 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.



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6. Amendments to the Terms and Conditions

- 6.1. Berjaya Sompo reserves the right to change the Terms and Conditions at any time. For more information, please visit our website at <http://www.berjaysompo.com.my>.
- 6.2. Berjaya Sompo 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.

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