

What to do in case of Motorcar Accident?

- 1** You may call **Malayan Insurance Live Line (CAMILLE)**, a 24/7 Motorist Emergency Telephone Access with Operator Assistance, at **(02) 6878-525**.
OR
- 2** Call **Malayan Insurance Company, Inc. - Head Office** at **(02) 628-8618 to 20**, Mondays to Fridays (excluding holidays) 9am to 4pm (for Metro Manila only), or go to the nearest Malayan Insurance branch near you.
OR
- 3** You may bring your vehicle to the nearest authorized repair shop.

FOR OWN-DAMAGE CLAIMS

Bring your vehicle to any of Malayan's Authorized Repair Shops listed in this brochure and submit the following requirements:

Own Damage (OD) documents

1. Police Report or duly accomplished driver's statement of Claim Form or Affidavit of the accident. (Notarization is required in claims involving collision with Third-Party.)
2. Photocopy of Certificate of Registration and its Official Receipt.
3. Photocopy of Driver's License and its Official Receipt.
4. Repair Estimate

Our authorized shops and/or service representative will take the photos and stencils of the vehicle engine and chassis no. for you. They will also advise you of the scope, terms, and procedures for the repair of the insured vehicle.



FOR CLAIMS WITH LOSS OF USE COVER (LOU)

1. Secure LOU availment form either from Malayan's Claims Department or authorized repair shop.
2. Fill up and sign the LOU form.
3. Request shop to fill up and sign its portion of the LOU form.
4. Forward to Claims Department for claim processing.

FOR THIRD-PARTY VEHICLE DAMAGE CLAIMS

In addition to the foregoing Own-Damage documents, please submit to any Malayan office or branch the following:

1. Copy of TP vehicle Certificate of Registration and its Official Receipt.
2. Copy of TP Driver's License and its Official Receipt.
3. Original Certificate of No Claim from TP's vehicle insurer.
4. Photos of the damaged portion of the vehicles involved.
5. Stencils of Motor and Chassis Number of TP vehicle.
6. Original Repair estimate.



"Section 251 of the Insurance Code, as amended, imposes a fine not exceeding twice the amount claimed and/or imprisonment of two (2) years, or both, at the discretion of the court, to any person who presents or causes to be presented any fraudulent claim for the payment of a loss under a contract of insurance, and who fraudulently prepares, makes or subscribes any writing with intent to present or use the same, or to allow it to be presented in support of any claim."

FOR BODILY INJURY OR DEATH CLAIMS

In addition to the Own-Damage documents, please submit to any Malayan office or branch the following:

1. Medical or Death Certificate, as the case may be.
2. Official Receipts for funeral, burial and/or medical expenses.
3. Claimant's proof of status as legal beneficiary or guardian, if injured victim is a minor.
4. Birth Certificate of minor third party claimant.



Our claims adjuster/branch personnel will advise you of the arrangements and procedures for the settlement of the claim.

FOR CARNAPPED VEHICLES CLAIMS

1. Immediately report the theft to the nearest police station and secure a copy of the police report.
2. Within 24 hours, report the theft to the Traffic Management Group (TMG), at Camp Crame, Quezon City or any TMG Regional Office for a nationwide alarm for the carnapped vehicle and secure an Alarm Sheet.
3. In both instances, bring your vehicle's original CR and OR and a Special Power of Attorney if the person reporting the theft is not the registered owner of the carnapped vehicle.
4. Submit the Police Report and Alarm sheet together with the OD Documents to Malayan Insurance.
5. After the lapse of 90 days from date of alarm, secure a Certificate of Non-Recovery from the TMG Headquarters at Camp Crame, Q.C. and submit the same to Malayan Insurance for final processing of the claim.



IMPORTANT REMINDERS!

- For claims/repairs outside Metro Manila, please call our nearest Branch/Service Office for assistance and/or referral to an adjuster or accredited motor shop.
- All repairs shall be undertaken only by authorized and/or branch-accredited repair shops of Malayan Insurance.
- Additional documents may be required at the discretion of the Company.
- OD Claims will be denied should any form of amicable settlement be entered into with the Third Party at fault or the latter released from its liability.
- For Own Damage Claims involving Third Party at fault, TP Documents Nos. 1 & 2, TP's Tel. No. and your driver's affidavit of the accident are also required to be submitted.
- In case of accident, secure the vehicle to prevent further loss/damage.
- To avoid obstructing traffic, vehicles may be moved to the roadside provided a photo or sketch of their position at the time of the accident is made and signed by both drivers.
- Report the accident and file the claim with any Malayan office or branch as soon as possible to avoid complication & delay in processing.
- Beware of individual/s who may represent themselves as accredited motor shop of the company. Call "Camille" for inquiries.



**EXCLUSIVE TO MALAYAN
MOTORCAR-INSURED CUSTOMERS!**

*Ready to rescue and
assist you!*



24/7 Emergency Road Side Assistance

CAMILLE

CALL MALAYAN INSURANCE LIVE LINE

02-8687-8525

By:

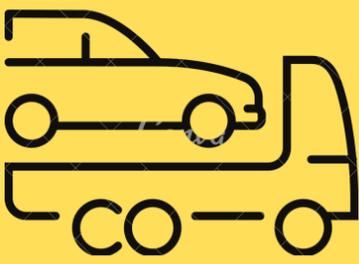


#InsureToBeSure

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FREE! NATIONWIDE 24/7 ROADSIDE ASSISTANCE TO MALAYAN'S COMPREHENSIVE MOTORCAR POLICYHOLDERS



1 TOWING ASSISTANCE

Arrange the towing of your vehicle to the nearest garage or authorized repair shop breaks down or is involved in a car accident and immobilized while on the road and need immediate repair. Up to PhP 4,000 limit.



2 MINOR ROADSIDE REPAIR

If in case the vehicle breaks down and requires immediate minor repair such as changing of tires, boosting of battery, jump starting of vehicle, unlocking of vehicle, or if oil or fuel delivery. Up to PhP 2,000 limit.



3 REMOVAL OF VEHICLE

Arrange to removed the vehicle in case of vehicular accident where the vehicle is completely immobilized and has fallen into a ravine. Up to PhP 8,000 limit.



4 TRAVEL ASSISTANCE

Alternative transport to continue your journey provided that the vehicle cannot be repaired within reasonable time, and urgently needs to reach the destination. Up to PhP 1,000 imit.



5 HOTEL ACCOMMODATION

Arrangement for hotel accommodation in the event that vehicle breaks down and cannot be repaired within 24 hours, while on an out of town trip. Up to PhP 1,000 per night, maximum of 2 nights.

OTHER MEDICAL AND ROADSIDE SERVICES:

- Telephone Medical Advice
- Repatriation of Mortal Remains
- Emergency Message Transmission
- Emergency Hospital Admission
- Alternatiive Travel Cost
- Referral to Discounted Auto Shops
- Emergency Medical Transport
- Legal Referral
- General Claims Assistance

By:





Terms to Remember When Making a Claim

Participation Fee

Participation fee is your share or out-of-pocket expense when making a claim. It consists of deductibles and depreciation fees for units older than 3 years.



Deductible Fee

Deductible fee is the amount you need to pay for every filed **incident**. It usually depends on the following factors:

Type of Vehicle



Fair Market Value of the Vehicle



Insurance Provider Rate



Some insurers waive this fee so it's important to review your policy.

Depreciation Fee

Depreciation fee refers to the amount you need to pay when replacing a vehicle part. The amount varies and only applies to vehicles older than 3 years. Review your policy jacket to know more about this.

Cars Older than **3** YEARS



Accident

An accident refers to an event caused by error or by chance. It is typically unintentional, and may result to damage or injury. A collision between two vehicles is an example of an accident.

Incident

An incident may also be unintentional and is typically a result of an accident. An example of multiple incidents is being involved in a multiple car collision.





Step by Step Guideline for Claims Processing:

1. The Assured must immediately notify MoneyMax.ph for proper handling and opening of a claims file with the concerned provider. Notification can be made through phone call **(028 236-6481)** or via email at claims@moneymax.ph.
 - a. You will be receiving a list of accredited shop with the list of requirements for claims processing as a confirmation of your claims notification.
 - b. MoneyMax.ph will notify your provider as soon as possible. Please be advised that **no claims will be entertain if the policy has not been fully paid.**
 - c. The Assured must prepare and submit the required claims documents to MoneyMax.ph through email. Maximum of 30 calendar days will be given to complete the documents or it will be considered as inactive claim wherein the provider might require an explanation letter for not complying with the documents requested on time.
 - d. The provider's claims division will verify, review and evaluate the submitted documents. An inspection will be scheduled with the assured if needed. Additional documents may be requested for submission by the provider.
 - e. The provider's claims division will issue an electronic copy of Letter of Authority (LOA) / Evaluation Letter Offer (EL) / Denial to MoneyMax.ph, whichever is applicable. Issuance TAT (Turn Around Time) would vary depending on the amount of the claim. Provider will give it to MoneyMax.ph and will be forwarded to the assured.

2. LOA/EL will be provided to the assured. Please be guided with the following:
 - a. Letter of Authority (LOA) - The Assured must print the LOA and bring the unit to the chosen repair shop to start the car repair. Participation indicated on the LOA should be settled upon completion of the car repair. Participation consist of deductible and depreciation (for units older than 3yrs).
 - b. Evaluation Letter (EL) - The Assured must review and confirm if the said evaluation offer is acceptable. The letter must be printed and signed if accepted.
 - i. If accepted and signed:
 - Apart from sending an email copy of the signed evaluation to MoneyMax.ph, the assured should send the original signed hardcopy of the evaluation letter to MoneyMax.ph or to their chosen provider.
 - The provider will issue a cheque settlement and request the assured to sign a Release of Claim document. This will be required before cheque release.
 - Cheque preparation usually takes 7-10 working days.
 - Cheque release maybe:
 - a. Pick-up from the nearest insurance provider's branch office
 - b. Deposit to assured's bank account (account must accept cheque deposits)



- ii. If not accepted:
 - The Assured must inform MoneyMax.ph through email of the reason for not accepting.
 - MoneyMax.ph will coordinate with the provider regarding the declined Evaluation Letter
3. Check upon Release - Some providers have a cheque upon release agreement with the repair shops. This arrangement causes the repaired unit to be released only after a cheque payment is issued/deposited by the provider in favour of the named repair shop.
 - a. Repair shop / Assured must email a copy of the shop's advance billing to MoneyMax.ph 7 days before completion of the car repair.
 - b. Cheque release maybe:
 - i. Pick-up from the nearest insurance provider's branch office
 - ii. Deposit to repair shops bank account (account must accept cheque deposits)

Types of Motor Car Claims

1. **Own Damage / Theft of Parts** - This applies to instances where there is a damage to your car through an accident. While not all cases are covered, in most accident scenarios your policy will cover the damage done to your car, even if yours is a total loss.
 - Full Payment of the Premium
 - Police Report / Notarized Affidavit of loss / Notarized Incident report
 - Clear copy of Official Receipt and Certificate of Registration
 - Clear copy of Driver's License with OR
 - Clear copy of Repair Estimate from provider's accredited shop
 - Photographs of the damaged portion and full view of vehicle showing plate number
 - Contact Name and Number for unit inspection
2. **Personal or Passenger Injury or Death / Personal Accident & Passenger Accident** - Some policies include personal accident and passenger accident covers. These reimburse you and/or the passengers for medical expenses caused by injuries from an accident while driving or riding the insured vehicle.
 - Full Payment of the Premium
 - Police Report / Notarized Affidavit of loss / Notarized Incident report



- Clear copy of Official Receipt and Certificate of Registration
 - Clear copy of Driver's License with OR
 - Medical certificates and receipts
 - Photographs supporting the incident
 - Contact Name and Number
3. **Third Party Bodily Injury / Death** - A third party is anyone not riding the insured vehicle and is not related to the insured up to the second degree of consanguinity. He or she may not also be an employee of the insured. If a third party is injured by the insured car, this part of the policy will cover the expenses up to your coverage limit.
- Full Payment of the Premium
 - Police Report / Notarized Affidavit of loss / Notarized Incident report
 - Clear copy of Official Receipt and Certificate of Registration
 - Clear copy of Driver's License with OR
 - Medical certificate and receipts
 - Photographs supporting the incident
 - Contact Name and Number of third party/authorized representative
4. **Third Party Property Damage** - This covers your costs in case of damage on another car/property.
- Full Payment of the Premium
 - Police Report / Notarized Affidavit of loss / Notarized Incident report
 - Clear copy of Official Receipt and Certificate of Registration
 - Clear copy of Driver's License with OR
 - Clear copy of Repair Estimate (preferably from assured provider's accredited shop)
 - Photographs of the damaged property / portion and full view of vehicle showing plate number, if applicable
 - Contact Name and Number of third party
5. **Acts of Nature** - This is especially important in the Philippines. When a big typhoon wrecks/havoc and your car gets damaged, your acts of nature cover kicks in and can save you a lot of repair costs. Be careful though because some policies require you to get an addon for floor damages.
- Full Payment of the Premium
 - Police Report / Notarized Affidavit of loss / Notarized Incident report
 - Clear copy of Official Receipt and Certificate of Registration
 - Clear copy of Driver's License with OR
 - Clear copy of Repair Estimate from provider's accredited shop
 - Photographs of the damaged portion and full view of vehicle showing plate number
 - Contact Name and Number for unit inspection



6. **Lost or Stolen Vehicle** - Getting your car stolen is certainly an upsetting experience. Fortunately, your comprehensive car insurance policy may reimburse you for your loss. Just make sure you properly report your lost car to the police so you have proof of the theft.
 - Full Payment of the Premium
 - Original car registration and & official receipt
 - Statement of Outstanding Loan Balance from the bank (if mortgaged)
 - Vehicle sales invoice & delivery receipt
 - Full set of keys to vehicle
 - Vehicle Manual & warranty booklet
 - Alarm Sheet (original or certified true copy)

7. **Claim as Third Party (to the bumping party insurance)** - If the bumping / third party accepts responsibility / fault to an accident, you can claim for the damages with the Insurance provider of the bumping / third party. With this, the named third party insurance provider will ask you to submit a Certificate of No Claims from your own insurance provider.
 - Police Report / Incident report / Notarized Affidavit
 - Clear copy of OR and CR

Motor Car Claims Process may be DELAYED or DENIED due to following reasons:

1. **Unpaid Premium** – As an industry standard, all claims process will commence upon completion of payment of policy premium.
2. **Incomplete Required Claims Documents** – All required basic claims documents must be submitted to commence claims process. Additional documents may be requested, if necessary.
3. **Unauthorized Repair** – The Insurance Claims Providers must be notified and approved before start of repair.
4. **Fraudulent Claims** – Factual information should be given. All claims are subject to inspection/investigation as deemed by the insurance claims provider.