

PRESS RELEASE

For Immediate Release



INSURANCE AND TAKAFUL COVERAGE AGAINST FLOOD AND EXPEDITING CLAIMS SETTLEMENT FOR POLICYHOLDERS AND TAKAFUL PARTICIPANTS AFFECTED BY FLOODS

Kuala Lumpur, Sunday, 19 December 2021 – Persatuan Insurans Am Malaysia (PIAM) and Malaysian Takaful Association (MTA) urge the public to be extra careful during the current rainy season with flash floods reported in various parts of the country. Based on recent press reports, the Government has mobilized the Armed Forces and police to assist with flood evacuation as more than 34,000 people have been displaced following severe flooding in at least seven states including Selangor. A total of 5,731 relief centers are being set up nationwide to accommodate up to 1.63 million flood evacuees if necessary for the monsoon season which started in October and is expected to end in March next year¹. The public is advised to remain vigilant, avoid taking unnecessary risks and to protect lives, assets and properties.

As flood is an optional cover under the standard fire and motor policies certificates, all policy / certificate holders are advised to review their policy coverage to ensure that their properties are insured against flood. If necessary, policy / certificate holders are advised to contact their respective intermediaries and/or insurers or takaful operators for further advice and clarification.

PIAM and MTA wish to assure all policy / certificate holders that their members stand ready to render assistance to all policy / certificate holders affected by flood in

¹ Hassan, H. (2021, December 20). *Peninsular Malaysia hit by “1-in-100-year” rainfall, govt says amid severe flooding*. The Straits Times. Retrieved December 20, 2021, from <https://www.straitstimes.com/asia/se-asia/malaysia-pm-ismail-mobilises-armed-forces-to-assist-with-flooding-more-rains-expected>

minimizing the financial impact through expedited claims process and special considerations on a case to case basis. Policy / certificate holders are advised to contact their insurers or takaful operators for further advice as the scope of cover, terms and conditions including relief measures accorded by one insurer or takaful operator may differ with another.

In the unfortunate incident of suffering a flood loss, kindly refer to the checklist below to ensure that your insurer / takaful operator could assist to provide for an expedited claims process: -

Step 1: Check to ensure that your policy / certificate is extended to cover flood

Step 2: Notify your agent /intermediary with details of the loss

Step 3: Provide complete information including all relevant supporting documentation to your insurer takaful operator including photograph if any

Step 4: Depending on the severity of loss, your insurer / takaful operator may appoint an independent loss adjuster to assist you in filing your claim

PIAM and MTA would like to remind policy / certificate holders who are not impacted by these unfortunate flood events to take time to review their coverage to ensure that their interests are adequately protected for natural calamities like flood which is occurring on more frequent basis due to the effects and fallout from the global climate crisis.

General Insurer Companies Customer Hotline Numbers

No.	Insurers	Customer Hotlines
1.	AIG Insurance Malaysia Berhad	General Hotline: 1800-88-8811 or 603-21180188
2.	AIA General Berhad	General hotline: 1300-88-1899
3.	Allianz General Insurance Company (M) Berhad	Allianz Road Rangers (24-hours Accident/Roadside Assistance): 1-800-22-5542
4.	AmGeneral Insurance Berhad	General hotline: <ul style="list-style-type: none"> • Kurnia: 1800-88-3833 • Amassurance: 1800-88-6333
5.	AXA Affin General Insurance Berhad	Flood Claims 24/7 Hotline: 03-7989 0310
6.	Berjaya Sampo Insurance	Catastrophe Loss Management Hotline 24-hours and 7 days a week: <ul style="list-style-type: none"> • Non-motor: 1800-18-8010 • Motor: 1800-18-8033
7.	Chubb Insurance Malaysia Berhad	General Hotline: 03-20583000 / 1-800-88-3226
8.	Etiqa General Insurance Berhad	Flood Claims Careline: <ul style="list-style-type: none"> • 03-26928188 for Kuala Lumpur, Selangor, Perak, Kedah, Penang, and Perlis • 03-42707735/5068 for Kelantan, Terengganu, Pahang, Johor, Melaka, Negeri Sembilan, Sabah and Sarawak.
9.	Great Eastern General Insurance (Malaysia) Berhad	General Claims Hotline: 1300-13-1088
10.	Liberty Insurance Berhad	General Hotline:1300-88-8990
11.	Lonpac Insurance Berhad	General Hotline: 03-22628666
12.	MPI Generali Insurans Bhd	General Hotline- 03-20349888
13.	MSIG Insurance (Malaysia) Bhd	MSIG 24 Hour Home Assist Line: 1-300-88-0863
14.	Pacific & Orient Insurance Company Bhd	General Hotline- 1800-88-2121
15.	Progressive Insurance Bhd	General Hotline- 1800-88-8458
16.	QBE Insurance (M) Berhad	General Hotline: 1-300-88-4847
17.	RHB Insurance Berhad	24/7 Hotline: 1300-88-0881 or WhatsApp: 012-6031978
18.	The Pacific Insurance Berhad	General Hotline- 1800-88-1629
19.	Tokio Marine Insurans (M) Berhad	Catastrophe Claims Handling Process- Whatsapp: 03-20278488
20.	Tune Insurance Malaysia Berhad (Tune Protect Malaysia)	<ul style="list-style-type: none"> • Available 24/7 Flood Claims for motor vehicle: 1800-22-8863 • Available 24/7 Flood Claims for your Residential / Commercial Property: 03-79890310
21.	Zurich General Insurance Malaysia Berhad	General Hotline: 1-300-888-622

Takaful Operator Companies Customer Hotline Numbers

No.	Takaful Operators	Customer Hotline/ Help Support
1.	Etiqa General Takaful Berhad	24 Hours WhatsApp Auto assist: 1-800-88- 6491 Flood Claims Careline at 03-2692 8188 (Kuala Lumpur, Selangor, Perak, Kedah, Penang, and Perlis) 03-4270 7735/5068 (Kelantan, Terengganu, Pahang, Johor, Melaka, Negeri Sembilan, Sabah and Sarawak)
2.	Syarikat Takaful Malaysia Am Berhad	Tel: 1-300-88-252 385
3.	Takaful Ikhlas General Berhad	Tel: 03 2723 9696
4.	Zurich General Takaful Malaysia Berhad	Tel: 24 Hours Zurich Flood Hotline +603-4270 0024 Mobile: +6017-304 6288

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Issued by: PIAM and MTA

Media Contact:

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ABOUT PERSATUAN INSURANS AM MALAYSIA (PIAM)

PIAM is the national trade association of all licensed direct and reinsurance companies for general insurance in Malaysia. Currently, PIAM has 25 member companies. More information on PIAM can be obtained from its website: www.piam.org.my

ABOUT MALAYSIAN TAKAFUL ASSOCIATION (MTA)

Malaysian Takaful Association (MTA) was established on November 2002 under the Societies Act 1966. It is a trade association representing all 18 licensed Takaful and Retakaful operators in the country. The objectives and the powers of MTA are to promote the interests of its members and to inculcate the implementation of self-regulation within the Takaful industry. More information on MTA can be obtained from its website: www.malaysiantakaful.com.my