Insurance will save the day.

PETALING JAYA: *(An extract from Star-online dated 26 Dec 2021)*

A car owner was relieved he had purchased a Special Perils Insurance coverage for his vehicle as it was damaged in the recent floods that badly hit the Klang Valley.

Recently 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.

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 servicing agent for further advice and clarification.

To start off, you can consider to add in Special Perils coverage (e.g Flood) for your car insurance. The below are the reasons why you should do so:-

1. It only cost an additional **0.2% to 0.4%** of the total sum insured.

2. Special peril plans **not only covers flood**, it also cover for loses due to typhoon, storm, landslide, landslip and subsidence or sinking of soil.

3. The **cost of repairing** a flooded damaged car is **expensive** and a complete interior cleaning of the entire vehicle will also cost a fortune.

4. Many motorists **do not have adequate protection** against flood.

5. Majority people buy motor insurance **solely to renew road tax**.

In the unfortunate incident of suffering a flood loss, kindly refer to the **checklist** below to ensure that your servicing agent 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 immediately with details of the loss

Step 3: **Provide** complete information including all relevant supporting documentation to your agent 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

Contact us now for a free consultation on insurance related matters

1. Email your queries to insurance@edindings.com or

2. Call us at 012-2861817 (M), 03-21622515 (O)