OD-KFK – HOW IT WORKS

(OD = Own Damage; KFK = Knock for Knock)

When OD-KFK is Apply

When your private vehicle (comprehensive policy) is damaged by another vehicle in an accident and you are **not at fault**:

- You claim the repair costs using your own insurer under the OD-KFK scheme.
- Your No-Claim Discount (NCD) is not affected.
- Your insurer handles the repair and subsequently recovers the cost from the other party's insurer at fault.
- The process is typically faster and more convenient, as you only deal with your own insurer.

When OD-KFK Does Not Apply

OD-KFK claims are not applicable if:

- There is third-party bodily injury, regardless of who is at fault.
- The other party's vehicle is a commercial vehicle (e.g., bus, taxi, limousine, hire-and-drive).
- The other vehicle is foreign-registered or insured by a non-Malaysian insurer.

Summary Table

Scenario & Policy Type	Application of OD-KFK?	NCD Impact
Not at fault, private car, comprehensive	Yes	No loss
Includes bodily injury	No	-
Other party is a commercial vehicle	No	-
Other party insured overseas	No	-

REAL CASE EXAMPLE:

One user described an incident where their private car was hit by a tour bus. The insurer told them that OD-KFK does not apply in such cases, because buses are excluded, even though the user was not at fault. As a result, they had to claim under Own Damage, which reset their NCD.

OD-KFK Claim Checklist

Policyholder Documents

No	Document	
1.	Completed Claim Form	✓
2.	Copy of NRIC (front & back)	✓
3.	Driving License (valid at accident time)	✓
4.	Insurance Policy/Schedule	✓
5.	Police Report (certified true-copy)	✓
6.	Accident Photos (scene & vehicle damage)	✓

Other Party's Documents (needed for OD-KFK validation)

No	Document	
1.	Police Report of the other driver (showing they were at fault)	✓
2.	Copy of driver NRIC (front & back)	✓
3.	Other Driver's Driving License (valid at accident time)	✓
4.	Other Driver's Insurance Policy/Schedule	✓

(Your insurer may request these from the police or the other insurer under the Knock-for-Knock agreement, but may ask for your help to provide them.)

Workshop Documents

No	Document	
1.	Estimate of Repair Costs (from panel workshop)	✓
2.	Photos of Damaged Vehicle Parts (before repair)	✓
3.	Repair Invoice, photos & Receipts (after repaired)	✓

Additional Documents

No	Document	
1.	Letter of Subrogation / Consent Letter (to let insurer recover from the other insurer)	✓
2.	Proof of No-Claim Discount (NCD) entitlement (to ensure NCD is preserved)	✓

Contact us now for a free consultation:

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