Garis Panduan Tuntutan

The Claim Guideline

NON-MOTOR

"Non-Motor" refers to other Takaful products excluding Motor Takaful, as listed below.

To report, you need to follow these steps:

- 1. For claim assistance during Business hours, you may contact our Claim General Helplines. If the incident is claimable, you may proceed to lodge a report at our Claims Counters at Accident Care Centre (ACC), in Tungku Link or in Kuala Belait as soon as possible, during Business Hours.
- 2. For Kembara Takaful, you may call Aspire SOS 24-hour helpline for assistance. For Duyufur Rahman Takaful, you may call ST&T International for guidance and assistance.
- 3. Prior to lodging the claim report, please ensure you have prepared all relevant original documents mentioned below.
- 4. Relevant reports from the authority may also be required.

Aspire SOS 24-hour Helpline +6563360122

ST&T International Saudi Arabia:

Office: +966 567 326785

Singapore

Office: +65 6295 0012 Hotline: +65 9136 2973 After Office Hours: +65 9101 5110

KEMBARA TAKAFUL

To report, please submit the followings:

- ✓ Duly completed Kembara Takaful's Claim Form
- ✓ Original Kembara Takaful's Policy Certificate
- √ Valid Participant's Identity Card or Company Registration document
- ✓ Valid Participant's passport and air ticket
- ✓ Report from relevant agency/authority (Police for accident, theft, kidnapping, etc.; Medical Centre / Hospital – medical claim & receipt; Airline – for trip delay/misconnection / overbooked schedule / damaged, delayed or loss baggage / adverse weather condition / mechanical breakdown/air ticket cancellation

DUYUFUR RAHMAN TAKAFUL

To report, please submit the followings:

- ✓ Duly completed Duyufur Rahman Takaful's Claim Form
- ✓ Original Duyufur Rahman Takaful's Policy Certificate
- √ Valid Participant's Identity Card or Company Registration document
- ✓ Valid Participant's passport with umrah / haji visa and air ticket
- ✓ Report from relevant agency/authority (Police for accident, theft, kidnapping, etc.; Medical Centre / Hospital – medical claim & receipt; Airline – for trip delay/misconnection / overbooked schedule / damaged, delayed or loss baggage / adverse weather condition / mechanical breakdown/air ticket cancellation

HOME OWNER/ HOUSE HOLDER TAKAFUL

To report, please submit the followings:

- ✓ Duly completed Home Owner/ House Holder Takaful's Claim Form
- ✓ Original Home Owner/ House Holder Takaful's Policy Certificate
- √ Valid Participant's Identity Card
- ✓ Report from the relevant authority (Police accident involving injuries/death and theft; Fire & Rescue Department loss involving fire)

STUDENT TAKAFUL

To report, please submit the followings:

- ✓ Duly completed Student Takaful's Claim Form
- ✓ Original Student Takaful's Policy Certificate or Student Takaful's Card
- ✓ Valid Participant's Identity Card / Birth Certificate
- √ Valid Participant's passport and air ticket
- ✓ Report from relevant agency/authority (Police for accident, theft, etc.; Medical Centre / Hospital for death, hospitalization, medical claim & receipt; Airline for damaged, delayed or loss baggage/curtailment / trip cancellation