

Date: 6 January 2022

Dear Policy Holders, Valued Business Partners & Associates,

PIAM FLOOD RELIEF CORPORATE SOCIAL RESPONSIBILITY (CSR) FUND

Please be informed that The Pacific Insurance Berhad is rising to the occasion and lending a helping hand by donating and contributing to the newly established **Flood Relief Fund @ Dec 2021** initiated by Persatuan Insurans Am Malaysia (PIAM) to assist policyholders whose vehicles were affected directly by the recent flood as a Corporate Social Responsibility (CSR).

The CSR assistance will initially be in the form of a subsidy towards a clean-up at workshops for vehicles directly affected by the floods (not repairs at this stage), capped at a one-off per vehicle subsidy of RM500.00 for cars or commercial vehicles and RM100.00 for motorbikes.

Claimants will need to produce requisite evidence of flood damage to their vehicles and proof of previous insurance cover. The said vehicle must be either currently insured (any type of Motor Policy with or without flood cover is eligible) or a vehicle that was last insured on 1 June 2021.

Eligible policyholders can proceed with the cleaning work and retain their receipts/cash bills and photographs and submit their claims online via the portal: [MyCSR-Flood.my](https://mycsr-flood.my) on or after **Saturday, 15 January 2022**.

Please take note that the Fund will be closed once the pledged amount of RM2.43 million has been exhausted.

Below is the Frequently Asked Questions (FAQs) for your reference.



**PIAM FLOOD RELIEF FUND @ DEC 2021
FREQUENTLY ASKED QUESTIONS (FAQ) / SOALAN-SOALAN LAZIM
PIAM FLOOD RELIEF FUND @ DEC 2021**

FREQUENTLY ASKED QUESTIONS (FAQ) (English)	SOALAN-SOALAN LAZIM (FAQ) (Bahasa Malaysia)
<p>(1) What is PIAM Flood Relief Fund @ Dec 2021 (the "CSR Fund")?</p> <ul style="list-style-type: none"> • PIAM Flood Relief Fund @ Dec 2021 (the "CSR Fund") is the Corporate Social Responsibility (CSR)'s initiative by Persatuan Insurans Am Malaysia (PIAM) to support eligible policyholders who were adversely affected by the recent flood during these difficult times, by providing a subsidy towards the mechanical clean-up work done at workshop for vehicles affected directly by the recent flood. • The CSR Fund is a newly established fund, with initial contribution from PIAM and its general insurance member companies. • At this stage, the CSR Fund will be closed once the pledged amount of RM2.43 Million has been fully utilised. 	<p>(1) Apakah itu Dana Bantuan Banjir PIAM @ Dis 2021 ("Dana CSR")?</p> <ul style="list-style-type: none"> • Dana Bantuan Banjir PIAM @ Dis 2021 ("Dana CSR") merupakan satu inisiatif tanggungjawab sosial korporat oleh Persatuan Insurans Am Malaysia (PIAM) untuk menyokong pemegang-pemegang polisi layak yang mengalami kesulitan akibat bencana banjir baru-baru ini, dengan memberi subsidi bagi kerja-kerja pembersihan mekanikal kenderaan yang terjejas secara langsung akibat bencana banjir yang baru berlaku. • Dana CSR ini adalah satu dana baru yang diwujudkan dengan sumbangan awal daripada PIAM and ahli-ahli syarikat insurans am PIAM. • Pada peringkat ini, Dana CSR tersebut akan ditutup apabila kesemua jumlah RM2.43 Juta telah habis dituntut.
<p>(2) Who is eligible to claim from the CSR Fund (eligibility criteria)?</p> <ul style="list-style-type: none"> • Subsidy is given on <u>per vehicle</u> basis that fulfils the following criteria: <ul style="list-style-type: none"> (a) Type of vehicle: <ul style="list-style-type: none"> ▪ motorcycle; ▪ private vehicle; and ▪ commercial vehicle, (b) Any type of motor policy, i.e.: <ul style="list-style-type: none"> ▪ Comprehensive Cover <u>with</u> Special Perils Extension; ▪ Comprehensive Cover <u>without</u> Special Perils Extension; ▪ Third Party Fire and Theft (TPFT) Cover; and ▪ Third Party Cover, (c) Motor policy status: <ul style="list-style-type: none"> ▪ valid motor insurance at the time the flood occurred; <u>or</u> 	<p>(2) Siapakah yang layak untuk membuat tuntutan daripada Dana CSR ini (syarat kelayakan)?</p> <ul style="list-style-type: none"> • Subsidi ini diberikan kepada <u>setiap kenderaan</u> yang memenuhi kriteria berikut: <ul style="list-style-type: none"> (a) Jenis kenderaan: <ul style="list-style-type: none"> ▪ motosikal; ▪ kenderaan persendirian; dan ▪ kenderaan komersial, (b) Semua jenis polisi motor, iaitu <ul style="list-style-type: none"> ▪ Perlindungan Komprehensif <u>dengan tambahan</u> Bencana Khas; ▪ Perlindungan Komprehensif <u>tanpa tambahan</u> Bencana Khas; ▪ Perlindungan Kebakaran dan Kecurian Pihak Ketiga (TPFT); dan ▪ Perlindungan Pihak Ketiga, (c) Status polisi motor: <ul style="list-style-type: none"> ▪ motor insurans yang sah ketika banjir berlaku; <u>atau</u>



<ul style="list-style-type: none"> expired motor insurance at the time of the flood occurred but the vehicle was last insured on or after 1 June 2021. 	<ul style="list-style-type: none"> motor insurans yang telah tamat tempoh (luput) ketika banjir berlaku, pada atau selepas 1 Jun 2021.
<p>(3) What are the reliefs that can be claimed from the CSR Fund?</p>	<p>(3) Apakah bantuan yang boleh dituntut daripada Dana CSR ini?</p>
<ul style="list-style-type: none"> The CSR Fund provides a subsidy towards mechanical clean-up works done at workshop for vehicles directly affected by the recent flood. The subsidy is capped as one-off per vehicle as below: <ol style="list-style-type: none"> up to RM100 for motorcycle; up to RM500 for private vehicle; and up to RM500 for commercial vehicle. The subsidy is based on actual clean-up cost incurred subject to the prescribed limits according to type of vehicle above. For example: If the actual cleaning cost for your vehicle is RM200 (inclusive of SST) then only RM200 will be payable. However, if the cleaning cost is RM600, then you are only entitled to RM500. 	<ul style="list-style-type: none"> Dana CSR ini menyediakan subsidi bagi kerja-kerja pembersihan mekanikal di bengkel untuk kenderaan-kenderaan yang terjejas akibat bencana banjir yang baru berlaku. Subsidi dihadkan dengan sekali bayaran sahaja bagi setiap kenderaan berikut: <ol style="list-style-type: none"> sehingga RM100 bagi motosikal; sehingga RM500 bagi kenderaan persendirian; dan sehingga RM500 bagi kenderaan komersial. Subsidi yang diberikan bergantung kepada kos pembersihan sebenar dan tertakluk kepada had yang telah ditetapkan mengikut jenis kenderaan di atas. Sebagai contoh: Sekiranya kos pembersihan kenderaan anda adalah sebanyak RM200 (termasuk SST), maka subsidi yang akan dibayar kepada anda adalah sebanyak RM200. Walaubagaimana pun, sekiranya kos pembersihan kenderaan anda adalah sebanyak RM600, maka subsidi yang layak dibayar adalah sebanyak RM500 sahaja.
<p>(4) How do I claim from the CSR Fund?</p>	<p>(4) Bagaimana saya boleh menuntut daripada Dana CSR?</p>
<ul style="list-style-type: none"> You can submit your claim online via the portal: MyCSR-Flood.my effective from <u>15 Jan 2022</u> You are only required to provide essential information such as: <ol style="list-style-type: none"> policyholder name; contact number; email address (if available); NRIC number / passport number/ business registration number; vehicle number; banking details for claim payout purpose; vehicle type; date of loss; and amount of claim, by completing the mandatory information fields in the portal. 	<ul style="list-style-type: none"> Anda boleh kemukakan tuntutan anda melalui portal: MyCSR-Flood.my bermula dari <u>15 Jan 2022</u>. Anda hanya perlu mengemukakan maklumat-maklumat penting seperti: <ol style="list-style-type: none"> nama pemegang polisi; nombor telefon; alamat emel (sekiranya ada); nombor kad pengenalan / nombor passport/ nombor pendaftaran perniagaan; nombor kenderaan; maklumat perbankan bagi tujuan pembayaran tuntutan; jenis kenderaan; tarikh kerugian/ kerosakan; dan jumlah yang dituntut,



<ul style="list-style-type: none"> No claim form is required. <p>Supporting Document:</p> <ul style="list-style-type: none"> The industry has agreed to simplify the claims process and you are only required to upload minimal documentations as follows: <ol style="list-style-type: none"> pre and post clean-up photographs that clearly identify the vehicle; and receipts / cash bills issued by the workshop. 	<p>sepertimana yang diperlukan dalam portal.</p> <ul style="list-style-type: none"> Borang tuntutan tidak diperlukan. <p>Dokumen Sokongan:</p> <ul style="list-style-type: none"> Industri juga bersetuju untuk memudahkan proses tuntutan di mana anda hanya perlu memuat naik dokumen seperti berikut: <ol style="list-style-type: none"> gambar kenderaan yang jelas sebelum dan selepas pembersihan; dan resit/ bil tunai yang dikeluarkan oleh bengkel kenderaan.
<p>(5) Am I eligible to claim from the CSR Fund if I currently have a valid car insurance with Special Perils extension?</p>	<p>(5) Sekiranya saya mempunyai polisi insurans motor yang sah dengan tambahan perlindungan bencana khas, adakah saya layak untuk menuntut daripada Dana CSR ini?</p>
<ul style="list-style-type: none"> Yes 	<ul style="list-style-type: none"> Ya
<p>(6) If I have more than one vehicle registered under my name (registration as per JPJ record), am I entitled to claim for all vehicles registered under my name?</p>	<p>(6) Sekiranya saya mempunyai lebih daripada satu kenderaan yang didaftarkan atas nama saya (pendaftaran adalah mengikut rekod JPJ), adakah saya layak menuntut bagi semua kenderaan tersebut?</p>
<ul style="list-style-type: none"> Yes, you will be entitled to claim for more than one vehicle registered in your name provided that each vehicle fulfils the eligibility criteria of the CSR Fund. 	<ul style="list-style-type: none"> Ya, anda layak menuntut untuk lebih daripada satu kenderaan yang didaftarkan atas nama anda dan setiap kenderaan adalah tertakluk kepada syarat-syarat kelayakan Dana CSR.
<p>(7) If I send my car for normal car body clean-up, am I eligible to claim under the CSR Fund?</p>	<p>(7) Adakah saya layak menuntut di bawah Dana CSR sekiranya saya menghantar kenderaan saya untuk pembersihan biasa badan kereta?</p>
<ul style="list-style-type: none"> No. This subsidy is intended to aid motor policyholders with vehicles that suffered flood damage requiring specialised cleaning that include the engine components at competent workshops. 	<ul style="list-style-type: none"> Tidak. Subsidi ini bertujuan untuk membantu pemegang-pemegang polisi motor, yang mana kenderaan-kenderaan mereka telah mengalami kerosakan akibat bencana banjir, yang memerlukan pembersihan khusus termasuklah komponen-komponen enjin di bengkel-bengkel yang kompeten.
<p>(8) Must I send my vehicle to a PARS workshop or my insurers' panel/ authorized workshop for the clean-up works to be entitled to claim under the CSR Fund?</p>	<p>(8) Adakah saya perlu menghantar kenderaan saya bagi kerja pembersihan ke bengkel PARS atau bengkel panel/ dibenarkan (authorized) syarikat insurans saya bagi membolehkan saya layak menuntut Dana CSR ini?</p>



<ul style="list-style-type: none"> No. 	<ul style="list-style-type: none"> Tidak.
<p>(9) Will this affect my NCD if I make a claim?</p>	<p>(9) Adakah ini akan memberi kesan kepada NCD jika saya membuat tuntutan?</p>
<ul style="list-style-type: none"> No, it will not affect your NCD as this is not a claim paid out under your purchased motor policy insurance, instead it is a CSR initiative by way of a subsidy by the general insurance industry to support the adversely affected motor policyholders by the recent flood incident. 	<ul style="list-style-type: none"> Tidak, NCD anda tidak akan terjejas. Ini kerana ianya bukanlah satu bayaran tuntutan atas insurans polisi motor yang anda beli, kerana ini merupakan satu inisiatif CSR dalam bentuk subsidi oleh industri insurans am bagi menyokong pemegang-pemegang polisi motor yang terjejas akibat bencana banjir yang baru berlaku.
<p>(10) How do I know that my claim is successful and who will notify me the status?</p>	<p>(10) Bagaimana boleh saya tahu jika tuntutan saya berjaya dan siapa yang akan memaklumkan saya tentang status permohonan?</p>
<ul style="list-style-type: none"> You can check your claim status within 14 working days after submission of your claim by contacting your insurance company. Your insurance company will also notify you on the status of your claim. 	<ul style="list-style-type: none"> Anda boleh membuat semakan status tuntutan dalam tempoh 14 hari bekerja dari tarikh tuntutan dikemukakan dengan menghubungi syarikat insurans anda. Syarikat insurans anda juga akan memaklumkan status tuntutan anda.
<p>(11) How long does it take for me to receive my claim money?</p>	<p>(11) Berapa lama untuk saya menerima wang tuntutan saya?</p>
<ul style="list-style-type: none"> If your claim is successful, you will receive the claim payout within 14 working days from the date of submission with complete documents. You may also check on the status of your application with your insurance company. 	<ul style="list-style-type: none"> Jika tuntutan anda berjaya, pembayaran akan dilakukan dalam tempoh 14 hari bekerja dari tarikh tuntutan dikemukakan bersama-sama dokumen yang lengkap. Anda juga boleh menyemak status permohonan tuntutan anda melalui syarikat insurans anda.
<p>(12) How will the claim money be paid to me?</p>	<p>(12) Bagaimanakah wang tuntutan akan dibayar kepada saya?</p>
<ul style="list-style-type: none"> Your claim payout will be credited directly to the bank account that you provided. If you have provided your e-mail address, you will be notified by email once the payment has been made. 	<ul style="list-style-type: none"> Pembayaran tuntutan anda akan dimasukkan terus ke dalam akaun bank anda seperti mana yang diberikan terdahulu. Sekiranya alamat emel diberikan, anda akan dimaklumkan juga melalui emel setelah bayaran dibuat.
<p>(13) How can I know if the fund is still available?</p>	<p>(13) Bagaimanakah untuk saya tahu jika dana ini masih lagi boleh menampung tuntutan?</p>
<ul style="list-style-type: none"> Official announcement will be made from time to time by the industry. 	<ul style="list-style-type: none"> Pengumuman akan dibuat dari semasa ke semasa oleh industri.



<p>(14) Can I make an appeal if my reimbursement claim is rejected?</p>	<p>(14) Bolehkah saya membuat rayuan sekiranya bayaran balik tuntutan saya ditolak?</p>
<ul style="list-style-type: none"> Your insurance company's decision is final in terms of the successful processing of your claim and no appeal will be entertained. Therefore, it is advisable you closely observe requirements and submit full evidence supporting your claim as advised under Question 4 of this FAQ in order to avoid delays and possible rejection of your claim. 	<ul style="list-style-type: none"> Keputusan syarikat insurans anda sama ada tuntutan anda berjaya adalah muktamad dan tiada rayuan akan dilayan. Oleh itu, anda dinasihatkan supaya mematuhi syarat-syarat yang ditetapkan mengemukakan bukti lengkap untuk menyokong tuntutan anda sepertimana dalam Soalan 4 FAQ ini bagi mengelakkan apa-apa kelewatan dan kemungkinan penolakan tuntutan anda.
<p>(15) Where can I get further information about the CSR Fund?</p>	<p>(15) Dimanakah boleh saya mendapatkan maklumat lanjut mengenai Dana CSR ini?</p>
<ul style="list-style-type: none"> Further information can be accessed through the portal at MyCSR-Flood.my and your insurance company which contact details are provided below: 	<ul style="list-style-type: none"> Anda boleh mendapatkan maklumat lanjut di portal MyCSR-Flood.my dan syarikat insurans anda. Maklumat syarikat insurans untuk dihubungi adalah seperti berikut:
<p>(16) If I do not remember my vehicle was insured with which insurance company, what can I do?</p>	<p>(16) Apakah yang boleh saya lakukan sekiranya saya tidak ingat kenderaan saya diinsuranskan dengan syarikat insurans yang mana satu?</p>
<ul style="list-style-type: none"> You are advised to contact your agent if there is any or alternatively contact Accident Assist Call Centre (AACC) at 15500 to obtain more details about your insurer. 	<ul style="list-style-type: none"> Anda dinasihatkan untuk menghubungi agen atau secara alternatif, anda boleh menghubungi Pusat Panggilan Bantuan Kemalangan (AACC) di talian 15500 untuk memperolehi maklumat lanjut tentang syarikat insurans anda.

Should you require further clarification, please feel free to contact our Customer Service at 1800-88-1629 or email us at customerservice@pacificinsurance.com.my.

Thank you.

Healthy Regards,

The Pacific Insurance Berhad

Note: The Pacific Insurance Berhad reserves the rights at any time to add, delete, alter, or modify any of the terms and conditions of this Circular.