

Motor Takaful

Guideline



TBA

Takaful Operator



Your Motor Takaful certificate at a glance

Motor Takaful

Your Motor Takaful certificate helps ease your financial burden in the event of mishap due to road accidents.

As it is compulsory under the Motor Vehicles Insurance (Third Party Risks) Act (Cap. 90) and pursuant to the relevant laws under the Road Traffic Act (Cap. 68) for you to have a third party risk insurance/takaful cover for your motor vehicle, it is important that you are familiar with the scope of protection available to you.

Scope of Cover

TBA offers two (2) types of Motor Takaful coverage you can choose from:

1. Third Party Cover

Provides financial protection for:

- Third Party Bodily Injury or Death claim
- Third Party Property Damage claim

2. Comprehensive Cover

Provides financial protection for:

- Third Party Claims (as above); and
- Loss or damage to your car due to:
 - i. Accidental Collision
 - ii. Fire
 - iii. Theft
 - iv. Malicious Act
 - v. Accident Whilst In Transit





What is Excess?

Excess is the amount that you or your authorised driver has to bear in the event of a claim. There are five (5) types of excess:

1. Certificate holder (or Named Driver) Excess
2. Authorised Driver Excess
3. Young and Inexperienced Driver Excess
4. Territorial Limit Excess
5. Fire and Theft Excess

Example:

Cost of repair: B\$5,000.00

Excess payable by you: B\$500.00

You have to pay the excess of B\$500.00 to the authorised workshop and the remaining balance of B\$4,500.00 shall be borne by TBA.

EXCESS BUY BACK



**Let Us Take Care
Of Your Excess**

What is Excess Buy Back?

Excess Buy Back (EBB) is the waiver of the excess amount incurred in the event of a claim under your Comprehensive Motor Takaful Certificate. EBB only covers the following excess:

1. Certificate holder (or Named Driver) Excess
2. Authorised Driver Excess
3. Young and Inexperienced Driver Excess

EBB for Territorial Limit Excess is optional with additional contribution.

Additional Coverage for Comprehensive Motor Takaful

If your car's windshield is cracked and it shatters during a collision, you and any other occupants are at greater risk of sustaining injuries.

You can extend your cover with Additional Coverage for Comprehensive Motor Takaful with additional contributions and be protected from greater perils such

Windscreen Cover

Breakage of your car's windscreen or window*

**Your No Claim Bonus (NCB) will not be affected by such claim and any excess under the certificate will not apply.*



No Claim Bonus (NCB) Protection

Your No Claim Bonus shall not be affected in the event of a claim



Outside Territorial Limits Cover

Extend your Motor Takaful coverage beyond the territorial limit in your Motor Takaful Certificate

**The current territorial limits includes Brunei, Sabah and Sarawak only.*



Sea Route Transit Cover

Damage to your car whilst in transit by any sea route



Excess Buy Back

Cover against excess amount that you or your authorised driver has to bear in the event of a claim



Flood and Special Perils Cover

Damage to your car caused by Flood, Typhoon, Hurricane or Storm



Legal Liability for Passengers (Acts of Negligence)

Legal liability from acts of negligence brought against your passengers



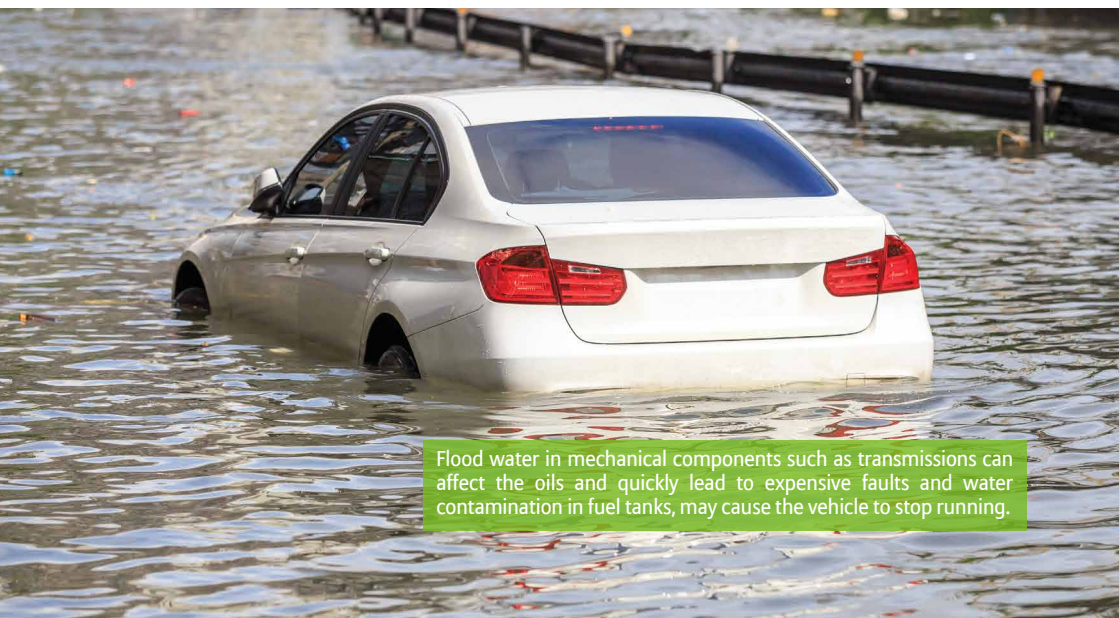
Legal Liability to Passengers Cover

Legal Liability brought against you by any of your passengers



Strike, Riot and Civil Commotion Cover

Loss or damage to your car caused by strike, riot or civil commotion



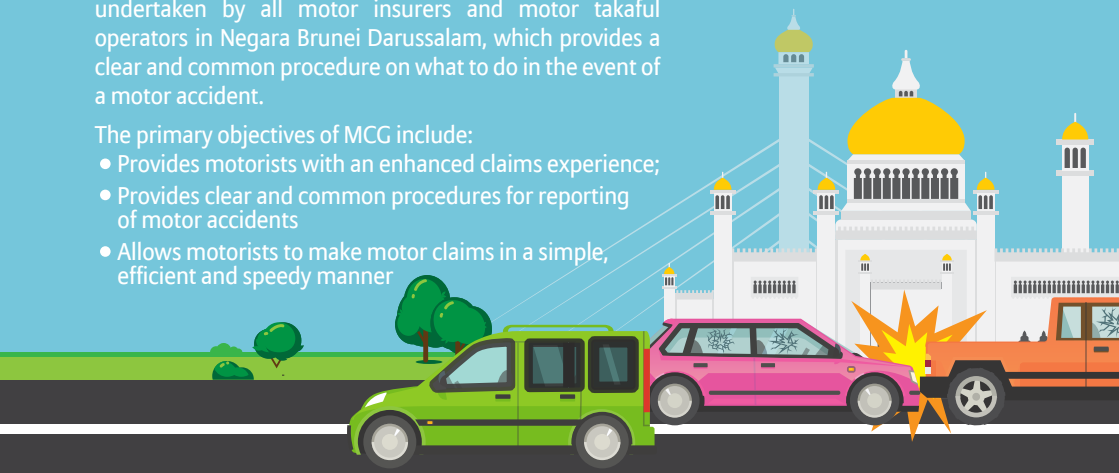
Flood water in mechanical components such as transmissions can affect the oils and quickly lead to expensive faults and water contamination in fuel tanks, may cause the vehicle to stop running.

Motor Claims Guidelines (MCG)

The Motor Claims Guidelines (MCG) is a best practice undertaken by all motor insurers and motor takaful operators in Negara Brunei Darussalam, which provides a clear and common procedure on what to do in the event of a motor accident.

The primary objectives of MCG include:

- Provides motorists with an enhanced claims experience;
- Provides clear and common procedures for reporting of motor accidents
- Allows motorists to make motor claims in a simple, efficient and speedy manner



Step 1

CALL

**TBA Accident Hotline
244 4442 / 718 4000**

and/or

**Police
993**

MCG

- Accident with **NO** Injuries or Fatalities
- Accident **NOT** involving Government of Brunei Darussalam's property

**Not required to make a
Traffic Police Report.**

Proceed to Step 2

Non-MCG

- Accident involved Injuries or Fatalities
- Accident involved Brunei Government Property
- Intoxicated Drivers
- Hit-and-Run of Pedestrians
- Pedestrians or Cyclist
- Exempted Special Registered Vehicles
- Foreign Registered Vehicles

Make a Traffic Police Report.

In addition, if your vehicle is stolen, you are required to lodge a report to Crime Investigation Department of Royal Brunei Police Force within 24 hours and to TBA Claims Department within 24 hours or the next working day.

MCG does not apply to accidents outside of Negara Brunei Darussalam.

If there's an accident? **STOP IMMEDIATELY!**



Photograph of The Accident:



Scene

Take photos of the accident scene capturing the accident vehicles, surrounding areas and skidmarks.



Own Vehicle

Take photos of the damages to your own vehicle capturing your license plate.



Other Vehicles and/or Property Damages

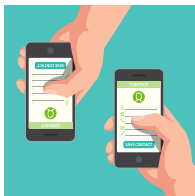
Take photos of the damages to all other vehicles involved in the accident capturing license plates.

Send via Whatsapp to
TBA Accident Hotline 718 4000

Step 2

EXCHANGE your particulars of all parties involved:

- 📌 Name;
- 📌 I.C. No;
- 📌 Driving License No;
- 📌 Telephone No;
- 📌 Address;
- 📌 Insurance/ Takaful Details



Take note of the **vehicle license plates, weather and road conditions** and take photos of the accident (refer above)



Step 3

REPORT and bring your vehicle



No matter how minor your accident or vehicle damage is, you must report within 24 hours or the next working day to TBA Claims Department .

Bring your car to TBA Accident Reporting Centre



Have your car brought for Inspection and Survey



Fill in your Accident Reporting Statement (Claim Form) and submit pictures to TBA Claims Department





MCG | FREQUENTLY ASKED QUESTIONS

1 How will motorists benefit from the MCG?

Under the MCG, insurers/takaful operators will assist policyholders/ participants in handling repairs to their damaged vehicles.

Insurers/takaful operators will provide a comprehensive service through their authorised accident reporting centre (ARC) or authorised workshops.

All the motorists are required to report to their insurer/takaful operators within 24 hours or the next working day and to bring their accident vehicle to their insurer/takaful operator ARC or authorised workshop.

2 Will the MCG apply to all motor insurers/takaful operators?

Yes, the MCG applies to all motor insurers/takaful operators. It will be a policy condition which all motor insurers/takaful operators will enforce.

3 Do I have to inform my insurer/takaful operator even though there is no damage to my vehicle?

Yes, you must always report all accidents to your insurer/takaful operator no matter how minor the accident may be, even if there is no visible damage, or even if you have made a private settlement with the other driver.

You must do this as you cannot be fully certain that the other party will not file a claim against you later.

4 What happens if I choose not to report the accident to my insurer/takaful operator?

Failure to report within 24 hours or the next working day will affect your No Claim Bonus (NCB) upon renewal of your motor insurance/takaful certificate.

5 Will the new measures that insurers/takaful operators are promising add to cost? Will this translate to higher premium/contribution?

The driving force behind the MCG is the enhancement of customer experience with a comprehensive service. At the same time, it will help contain cost of claims for insurers/takaful operators.

Generally premiums/contributions will not rise if the cost of claims are contained.

6 What about people who want to send their cars back to their dealership or favourite mechanic?

Each insurance company/takaful operator offers different types of motor insurance policies/takaful certificates. Certain types of policies/ takaful certificates allow the policyholders/ participants to use any workshop. Please check with your motor insurance/takaful certificate policy or with your motor insurer/takaful operator.

7 If I bring my accident vehicle to ARC or authorised workshop, how much do I have to pay for the inspection, survey, accident filing process?

There are no fees or charges involved in the reporting process.

8 Are all motor insurers/takaful operators in Brunei part of the MCG?

Yes, the MCG is an industry initiative and all motor insurers/takaful operators in Brunei support the MCG.

9 Will each insurer/takaful operator has a hotline to provide advice and assistance in view of the new MCG?

Some insurers/takaful operators will have an accident hotline. While others will use an elected towing company as their accident hotline.

10 Does the MCG still apply if I get into an accident while traveling in Sabah or Sarawak, for example?

The MCG will not apply in territories outside of Brunei. You may follow the normal procedures and contact the appropriate local authorities.



MAKING A MOTOR TAKAFUL CLAIM

Step 1

Notify our Claims Department within 24 hours or the next working day and obtain our Claims Form. Our Claims Form is also available on our website.

Step 2

Submit the following documents to enable TBA to expedite your claim:

DOCUMENTATION	TYPES OF CLAIM	
	MCG	NON-MCG
Original / Copy Takaful Certificate	✓	✓
Original Police 252 or 33		✓
Copy of Police Statement 22		✓
Copy of I.C. and Driving License of Participant (Passport for Foreigners)	✓	✓
Copy of Vehicle Registration (Blue Card)	✓	✓
Fire Brigade Report (for burnt vehicle)	✓	✓
Photographs of Damage(s) / Loss	✓	✓

How To Make a Claim Involving Third Party

Step 1

Take the following actions:

- Note if there are injuries involved either on third party driver or passengers.
- Note the names, addresses and contact number of the driver(s) and passengers involved.
- Note the model and vehicle registration number of the vehicle(s) involved.
- Note the names, addresses and contact number of witnesses (if any).
- Sketch a simple diagram of the accident scene and the position of each vehicle right before and after the accident.
(Photos of the accident scene, if available can be very helpful).

vi. Don't move your vehicle until the police have done their investigation (for Non-MCG).

vii. Exchange insurance/ takaful information with third party driver.

Step 2

You must report to our TBA Claims Department within 24 hours or the next working day.

Step 3

Submit the following documents to enable TBA to expedite your claim:

- 📎 Fill up our Third Party Claim Form
- 📎 Copy of Police 252 or 33
- 📎 Copy of Police Statement 22
- 📎 Copy of Magistrate's Note (if any)

- 📎 Copy of Claimant/ Driver's IC and Driving License
- 📎 Copy of Takaful Certificate/Insurance Policy during date of incident
- 📎 Confirmation from Claimant / Takaful Provider (Claims Form)
- 📎 Proof of Loss i.e. Original Invoice or Payment Receipt from Supplier
- 📎 Photos of damaged vehicle, affected parts or damaged property (if any)

Step 4

Notify and submit to TBA Claims Department of any writs, summons or any letter pursuant to legal proceeding receipt immediately.



TBA CALL CENTRE 224 4000

**FREE
DELIVERY**

When you participate
TBA Personal Products

CALL CENTRE OPERATING HOURS

Monday to Thursday: 8.00am to 7.00pm

Friday: 8.00am to 11.30am
2.30pm to 7.00pm

Saturday: 8.00am to 5.00pm

**Sunday/
Public Holidays:** Closed



**EMERGENCY ROADSIDE
ASSISTANCE SERVICES**

244 4442

Call **244 4442** for **Towing Assistance**
We can offer roadside assistance to help you with:



**Accidents or
breakdowns**



Flat Tires



Flat Battery



**Lost keys or
locked out keys**



**Emergency
Petrol**



**Alternative
Transportation**

Please refer to your towing service agreement for more details.

Notes

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Takaful Brunei Am Directory

Head Office

Unit 9 & 10, Simpang 493, Kg. Beribi
Jalan Gadong BE1118
Tel: +673 244 2222

Sumbangsih

Unit 2, Sumbangsih Bahagia
Beribi Industrial Area I/II, Gadong BE1118
Tel: +673 245 3927

Delima

Unit A1, Bangunan Desa Delima
Simpang 44, Kg. Pancha Delima
Jalan Muara BB4513
Tel: +673 233 1654

Land Transport Department

Ministry of Communications
Jalan Beribi, Bandar Seri Begawan BE1110
Tel: +673 245 1936

Labour Department

Ground Floor, Labour Department,
Ministry of Home Affairs, Jalan Dewan Majlis,
Bandar Seri Begawan BB2910
Tel: +673 2381461

Tutong

Unit 16 & 17, 1st Floor, OG Complex
Kg. Petani, Tutong TA1411
Tel: +673 426 1205

Seria

Pejabat Pos Seria
Seria KB2733
Tel: +673 322 8452/322 0111

Kuala Belait

Ground Floor, Plaza Sutera Biru
Jalan Sungai, Kuala Belait KA2331
Tel: +673 334 1083

Temburong

Pejabat Pos Pekan Bangar
Pekan Bangar, Temburong PA1351
Tel: +673 522 2176

TBA Claims Department

Unit 9, Level 2, Simpang 493, Kg Beribi
Jalan Gadong BE1118
Tel: +673 245 1803

TBA Call Centre

+673 224 4000

TBA Accident Hotline

+673 718 4000

TBA Authorised Towing Services

+673 244 4442