

FAQ – RESIDENTIAL FLOOD EASY CLAIM

1. What are the residential takaful protection plans that cover damage caused by flood?

- Home and Household protection plan and Home Protect Takaful are the protection plans that cover damage to the property and household of participant caused by flood.

2. How to submit a claim for damage caused by flood?

- Participant may contact Takaful IKHLAS through following channels:
 - o Tel. no. 03-27239696.
 - o E-mail ikhlascare@takaful-ikhlas.com.my
 - o Make an appointment at nearest branches to get more information on flood claims.

3. What are the claim processes for this protection?

- Takaful IKHLAS will appoint a Loss Adjuster who will assess the flood claims at the residence or premises.
- Subject to the terms and conditions of protection, approval for damage claims with an amount not exceeding RM10,000 will be made on the same day by the appointed Loss Adjuster.
- Once the participant agrees to the claim offer, the claim amount will be credited directly to the participant's bank account within three (3) working days after the participant signs the Discharge Voucher of acceptance of the claim offer and the "IBG" form.

4. How long will the coordinator evaluation take?

- After the claim is received, the Loss Adjuster will continue to contact the participant within 48 hours.
- Next, the Loss Adjuster will assess the damage at the scene whereby participant experienced loss due to flood.

5. What are the documents required for this claim?

- Participant are only required to complete the claim form which will be provided by the Loss Adjuster.
- For a claim amount of less than RM10,000, the Loss Adjuster will make an immediate offer and participant will be given a Discharge Voucher to be signed as an agreement to the offer.

6. What if the amount of claim assessed is more than RM10,000?

- Once the claim form is completed by the participant, the Loss Adjuster will submit the form to the claims department for Company's consideration.
- The claim approval process is within 14 days from the date of claim assessment by the Loss Adjuster.

7. When will the claim benefits be credited to the participant's account?

- Payment of benefits will be credited into the Participant's bank account within three (3) working days.

8. Is there a need for flood takaful protection if my place of residence is never flooded?

- Home Protect Takaful Coverage is a comprehensive coverage for homes and households. It does not only provide protection from damage due to floods, but it also offers protection of property due to the occurrence of broken water channels which can result in water flooding in houses, fire, explosion and so on.
- Please provide your email address for us to attach the benefits of the protection plan.
- For more information, please visit our website at www.takaful-ikhlas.com.my