

General Insurance/Takaful

Traffic Accident - What to do Next?

- Be calm and do not panic.
- If there are injuries to any persons, call 999 for assistance.
- If there are no injuries, move your vehicle to a safe area away from traffic, where possible.
- Note the names and addresses of the other driver(s) involved.
- Note the model and vehicle registration number of the vehicle(s) involved.
- Note names and addresses 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).
- Exchange information on the names of your respective insurance companies/takaful operators.
- Do not discuss on whose fault it was. This may complicate handling of your claims.
- If your vehicle needs to be towed, ensure that the vehicle will be sent to the correct workshop. Call your insurance company/takaful operator or its accident hotline number for the appropriate workshop.
- Report the accident to the police promptly.
- Inform your insurance company/takaful operator promptly even if you do not intend to make a claim. The third party involved in the accident may make a claim against your insurance company/takaful operator which would cause you to lose your NCD.
- Complete the claims form in full and include any additional relevant information. If in doubt, ask your insurance company/takaful operator for advice.

How To Prevent Your Vehicle From Being Stolen

SECURE YOUR VEHICLE

- Lock your vehicle.
- Never leave the vehicle key inside the vehicle unattended.
- Never leave your vehicle's engine running, even if you will only be away for a minute. Vehicles are commonly stolen at convenience stores, petrol stations, ATMs and outside house compounds when owners leave the vehicle engine running to run errands or to unlock house gates.
- Ensure your vehicle windows are properly closed up.
- Do not leave valuables in your vehicle. However, if you have to, place valuables out of sight in the boot. Ensure that no one sees you placing valuables in the boot.

PARKING

- Park in well-lit areas - vehicle theft usually occur at night under the cover of darkness.
- Park in attended lots – vehicle thieves do not like witnesses and prefer unattended parking lots.
- Park your vehicle in the compound of your house rather than outside. Lock both your vehicle and the gate for improved security.

SECURITY

- Professional thieves are able to steal any vehicle. However, you can make it difficult for them to steal your vehicle. The more layers of protection on your vehicle, the more difficult it is to steal.
- Your budget and personal preferences should determine how many layers of protection and which anti-theft devices are best for you.
- Generally available anti-theft devices are:
 - Engine immobilizers
 - Better door and ignition locks
 - Security patterned or coded keys
 - Radio/CD players with security code or removable face plates
 - Window etching
 - Car alarm
 - Steering wheel/gear/brake pedal locks
 - Tracking devices