

 Do you have any questions about Car? Check here for more info about the product.

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Q1: Who is Kaotim?

Kaotim is a brand managed by Takaful Malaysia.

About This Product

Q2: What is Kaotim Car?

Kaotim Car is a Comprehensive Motor Takaful that provides cover to your car in the event of losses damages due to accident, fire or theft as well as liability to third party for death or bodily injury and property losses or damages.

Q3: Is this product protected under PIDM?

The benefit(s) payable under eligible product is protected by Perbadanan Insurans Deposit Malaysia (PIDM) up to limits. Please refer to PIDM's Takaful and Insurance Benefits Protection System ([TIPS](#)) Brochure or contact Takaful Malaysia or PIDM (visit www.pidm.gov.my/en).

Q4: Does this product provide motor coverage outside Malaysia?

Yes, this product does provide motor coverage in respect of claims arising whilst your car was being used or driven in the Republic of Singapore and Negara Brunei Darussalam. The extension of coverage for the Republic of Singapore and Negara Brunei Darussalam is automatic under Kaotim Car.

Q5: What is the coverage period for this product?

This product provides one (1) year coverage for your car. You need to renew your car certificate annually.

Benefits and Limits

Q6: Can I extend this product to cover windscreen, strike/riot and others?

Yes, you can include the following additional cover under this product:

- Cover for Windscreen, Windows & Sunroof;
- Motor PA Plus;
- Inclusion of Special Perils;
- Towing and Cleaning due to Water Damage;
- Compensation for Assessed Repair Time (CART);
- Key Replacement;
- Legal Liability to Passengers;
- Legal Liability of Passengers for Negligence Acts;
- Strike, Riot and Civil Commotion;
- Waiver of Betterment;
- Agreed Value.

You can refer to the Product Disclosure Sheet for more details.

Q7: What is the difference between Agreed Value and Market Value?

Agreed Value is the amount of sum covered that we will reimburse you in the event of total loss or theft. Whereas if you have selected Market Value under sum covered, we will reimburse you with the market value of your car at the time of total loss/theft or the sum covered as shown in the e-Schedule, whichever sum is lesser.

Q8: What is the difference between Minimum Sum Covered and Recommended Sum Covered for windscreen?

The Recommended Sum Covered for windscreen is the windscreen value based on the estimated replacement cost of windscreen from your car manufacturer whereas the Minimum Sum Covered for windscreen is based on the estimated replacement cost of windscreen by any windscreen suppliers other than your car manufacturer.

Please be advised that your car's warranty may be affected if you replace your windscreen from any windscreen suppliers other than your car manufacturer.

Q9: Can I include additional drivers under my certificate? Is there an extra charge?

All your authorised drivers are automatically covered at no extra costs and you do not need to provide their details too as long as they hold a valid driving license of the relevant type and is not disqualified to drive by law or for any other reason.

Q10: What is payable under the complimentary personal accident coverage?

Each eligible driver and passenger will be entitled to a sum covered of RM15,000 per person life in the event of accidental death or permanent disablement within 12 months from the date of accident while he/she is travelling in or alighting from the covered car.

Q11: Will my passengers and I be covered for complimentary personal accident (PA) coverage if my car met with an accident when it is used for carrying passengers or as a hire car such as e-hailing service?

No, the complimentary PA cover will not be provided if you use your car as a private taxi by charging fares to carry passengers or as a hire car by charging rental for its use.

Q12: How do I increase my personal accident coverage?

You can include Motor PA Plus which provides an additional cover for the driver and passengers travelling in your car against death or permanent disablement due to a road accident. It also comes with breakdown towing up to a maximum limit as selected by you. These benefits are payable on top of the complimentary personal accident of RM15,000 for each person covered and 50km breakdown towing.

There are four (4) plans to choose from. You can refer to the Product Disclosure Sheet for more details.

Q13: How do I qualify for the cash back?

You will be entitled for the cash back as long as your certificate remains claims-free during the coverage period and you have provided your bank account details for us to make the payment via the e-Payment facility.

Q14: Is the cash back guaranteed?

No, it is not guaranteed. The historical cash back amount over the years is not an indication of future payouts and it may vary in the future depending on the future claims and investment performance of our takaful risk fund.

Fees and Charges

Q15: Is Service Tax applicable for this product?

Yes, this product is subject to eight percent (8%) Service Tax.

Q16: Do I need to pay the stamp duty?

Yes, you will need to pay Ringgit Malaysia Ten (RM10) only for stamp duty under this product.

Q17: What are the payment methods allowed for this Kaotim Car cover?

You can make the contribution payment via the following options:

- Credit / debit card (including instalment plan options for credit card)
- Current / savings account via FPX
- e-Wallet*
 - Boost
 - GrabPay
 - Maybank QRPay
 - Touch 'n Go e-Wallet

**Subject to the minimum and maximum spending limit as imposed by the respective e-Wallet providers.*

Q18: What are the instalment plan options offered?

We offer two (2) types of instalment plan options:

- Maybank EzyPay Instalment Plan (EPP) to Maybank Individual Visa/ Master Card cardholders; and
- CIMB Instalment Payment Plan (IPP) to CIMB individual Visa/MasterCard cardholders.

Q19: What is the available instalment payment period?

At the moment, we only offer instalment payment period of six (6) months at zero percent (0%) interest for both Maybank and CIMB individual cardholders.

Q20: How do I qualify for the instalment plan offered?

You can choose to pay your car contribution with the zero percent (0%) instalment plan if your total amount payable is above Ringgit Malaysia Five Hundred (RM500) only for Maybank instalment plan or Ringgit Malaysia Six Hundred (RM600) only for CIMB instalment plan. The amount shall include the stamp duty and service tax.

Q21: Is there any additional fee for the instalment plan options?

There is no additional fee charged by Takaful Malaysia for the zero percent (0%) interest instalment plan offered. However, we suggest you to check with the respective issuing bank for the full terms and conditions of the instalment plan.

Tele Bantuan

Q22: What is Tele Bantuan?

Tele Bantuan is our 24/7 emergency car assistance program, provided to our Kaotim Car participants.

Q23: What is covered under the Tele Bantuan?

Under the Tele Bantuan program, we provide free labour costs for minor roadside repair up to two (2) hours if your car experiences a breakdown. If your car cannot be repaired on the spot, we will provide free towing service up to fifty (50) km per event from the breakdown scene to our nearest panel workshop. For any additional distance exceeding fifty (50) km, there is an additional cost at of Ringgit Malaysia Two (RM2) only per km that you are required to pay.

If your car meets with an accident, we will provide free towing service up to a maximum of Ringgit Malaysia Two Hundred (RM200) only to our nearest panel workshop.

Q24: If I need a minor roadside repair such as minor wiring work, how much do I need to pay?

We will cover the labour costs up to a maximum two (2) hours for minor roadside assistance. It will cost you nothing if the repair takes less than two (2) hours. However, any spare parts cost other than the labour cost will be borne by you.

Q25: Can I increase my towing limit?

Yes, you can include Motor PA Plus coverage which provides an additional breakdown towing up to a maximum limit as selected by you. This is on top of the complimentary fifty (50) km breakdown towing.

There are four (4) plans to choose from. You can refer to the Product Disclosure Sheet for more details.

Q26: My car breakdowns sixty (60) km from the nearest approved repairer, can I still request for the towing service?

Yes, you can, and we will cover your towing fee up to fifty (50) km.

If you have the Motor PA Plus coverage, you will be covered automatically for the additional distance up to the maximum limit as selected by you.

If you do not have the Motor PA Plus coverage, you will need to pay for the additional distance at the rate of Ringgit Malaysia Two (RM2) per km. In this case, you will need to bear the cost for ten (10) km, which is Ringgit Malaysia Twenty (RM20) (10km x RM2.00).

Q27: If I am involved in an accident, can I request for a towing service?

Yes, of course. We provide free towing service to our approved repairer up to Ringgit Malaysia Two Hundred (RM200).

Q28: Who should I contact for the Tele Bantuan assistance services?

You can submit your assistance request via our mobile application under the Tele Bantuan for an immediate response. Otherwise, you may contact our 24 hours Tele Bantuan helpline at 1800-888-788.

Q29: What is not covered under Tele Bantuan?

We do not cover the following events under the Tele Bantuan:

- Services which are not organized or pre-approved directly by our Tele Bantuan service provider;
- Any costs or expenses not expressly covered under the program;
- Cost of services which are claimable under Kaotim Car certificate;
- If the covered car is or has been modified for participation in rally and racing or modified against government regulations;
- Any private car used for commercial or business purposes or registered other than private motor car (excluding motorcycle);
- When the car keys are not available, damaged or locked inside the covered car;
- Towing of a covered car for the purpose of disposing the car;
- Towing of a covered car for the purpose of transferring the car from one workshop to another;
- If the covered car suffers a breakdown and is immobilized on an unpaved road surface or on a non-gazetted road in Malaysia.

Certificate Endorsement and Servicing

Q30: How do I renew my Kaotim Car cover?

You can renew your Kaotim Car cover online. If you have applied for this product before, we will send the Notice of Expiry (NOE) to you within thirty (30) days before your coverage expired and you can renew by clicking on the link provided in the NOE.

Q31: Can I increase/decrease the sum covered for my car anytime during the cover period?

If Yes, what is the procedure?

The adequacy of sum covered is based on the ISM Automotive Business Intelligence System market value at the time of renewal of your Kaotim Car cover.

For any request of a revision in sum covered, you are required to submit the endorsement form to any of our Takaful myCare Centres, subject to approval by Takaful Malaysia.

Q32: Can I include any additional coverage after the commencement of the certificate? If yes, what is the procedure?

Yes, inclusion of any additional coverage after the commencement of the certificate is allowed except for:

- a. Motor PA Plus;
- b. Inclusion of Special Perils;
- c. Towing and Cleaning due to Water Damage;
- d. Compensation for Assessed Repair Time (CART);
- e. Key Replacement;
- f. Agreed Value;
- g. Waiver of Betterment.

For request to include any additional coverage other than those listed above, you are required to submit the endorsement form to any of our Takaful myCare Centres, subject to approval by Takaful Malaysia.

Q33: How do I get the list of Takaful myCare Centres?

You can get the list of Takaful myCare Centres via our corporate website at <https://www.takaful-malaysia.com.my/en/contact-us/>.

Q34: Can I change my plan from Plan 1 to Plan 2 for Motor PA Plus cover or other add-on cover?

Yes, change of plan for Motor PA Plus cover or other add-on cover is only allowed upon renewal. Cancellation of such add-on cover within the period of coverage is not allowed.

Q35: I have sold my car to another person. Can I transfer the Kaotim Car cover to the new owner?

No, you are not allowed to transfer the Kaotim Car coverage to another person. You are advised to cancel your Kaotim Car coverage and the new owner must apply for a new motor coverage.

Q36: I would like to transfer the No Claim Discount (NCD) from Kaotim Car to another motor certificate/policy, what is the procedure for the NCD withdrawal?

For such request, you may request the No Claim Discount (NCD) withdrawal endorsement via [myTakaful Customer](#) portal or submit the endorsement form to any of our Takaful myCare Centres, subject to approval by Takaful Malaysia.

Q37: Will I get a refund if I cancel my certificate?

Yes, you are entitled to a pro-rate refund provided there is no claim has been made under your certificate, including no claims made on additional coverage.

Q38: How do I submit my request for a cancellation or termination?

For any cancellation or termination request, you are required to submit the endorsement form to any of our Takaful myCare Centres, subject to approval by Takaful Malaysia.

Q39: Where can I get the endorsement form?

Please download the endorsement form [here](#).

Alternatively, you can visit our website and follow these steps:

1. Visit [Takaful Malaysia](#) website.
2. Click on the 'Help & Support' tab.
3. Choose the Form Download.
4. Click on the General Products under the Servicing Request.
5. Download the Endorsement Form.

Q40: What do I need to do if there are changes to my contact details?

You can update your contact details via [myTakaful Customer](#) portal.

Claims Procedures and Exclusions

Q41: In the case of a total loss or theft, what is the total value of the compensation that I am eligible for if I selected the sum covered based on a market value during renewal?

We will reimburse you with the market value of your car at the time of loss based on the ISM Automotive Business Intelligence System or the sum covered as shown in the e-Schedule, whichever sum is lesser.

Q42: What should I do if I am involved in an accident?

You can call our 24 hours Tele Bantuan helpline at 1800-888-788. Alternatively, you may also request accident towing using our Tele Bantuan mobile app.

For details, please refer to the Claims Guide for Motor Accidents [here](#). Alternatively, you can visit our website and follow these steps:

1. Visit [Takaful Malaysia](#) website.
2. Click on the 'Claims' tab.
3. Choose Motor and refer to the Claim Guide provided.

Q43: What are the claim options available in case of an accident?

There are 3 options for you to claim:

- Option 1 (Own Damage): You claim against your own certificate. Impact: You will lose your No Claim Discount (NCD).
- Option 2 (Own Damage - Knock for Knock): You make a claim against your own takaful operator in the event that you are not at fault due to the accident and third party has been summoned by the authority; we will communicate with the third party takaful operator / insurance company to notify them on the claim. Impact: Your No Claim Discount (NCD) will not be affected.
- Option 3 (Third Party Claim): You make a claim against a third party takaful operator / insurance company. Impact: Your No Claim Discount (NCD) will not be affected. Eligibility: If you are not at fault due to the accident and the third party has been summoned by the authority.

Q44: How do I get the list of approved repairer in my area?

Please click [here](#) for the list of approved repairers. List of approved repairers are available on our website. Please refer to the following steps:

1. Visit [Takaful Malaysia](#) website.
2. Click on the Help & Support menu.
3. Choose the Service Panel Providers.
4. Click on the panel workshops.
5. Select the vehicle type, state and area nearest to you.

Q45: Can I choose my own repairer when I make a claim?

No, you should choose any one of the approved repairer by Takaful Malaysia to facilitate faster claims processing and enjoy a six (6)-month warranty for workmanship repairs by our approved repairers.

Q46: How do I make a windscreen repair claim?

You just need to send your car to any of our windscreen panel workshops listed on the website and they will liaise with us on the claim. Please refer to the following steps:

1. Visit [Takaful Malaysia](#) website.
2. Click on the Help & Support menu.
3. Choose the Service Panel Providers.
4. Click on the Panel Windscreen.
5. Select the state and area nearest to you.

However, we will only be liable for the claims up to your selected windscreen sum covered.

Q47: Will my No Claim Discount (NCD) be affected if I make a windscreen claim?

Yes, it will be affected **but** if you have added Cover for Windscreen, Windows and Sunroof, the NCD will not be affected.

For more details, you can refer to the Product Disclosure Sheet in our website.

Q48: What if I lost my car key?

If you have included a key replacement cover to your certificate, you will need to submit duly filled and signed claim form, a copy of IC and driving license, a copy of the police report on the incident and original receipts for the cost of replacing the key to us. Upon receipt of such documents, we will reimburse you eighty percent (80%) of the cost to replace the key up to the sum covered as selected by you.

Q49: How do I claim for Towing and Cleaning due to Water Damage?

If you have included a Towing and Cleaning due to Water Damage cover to your certificate, in the event your car sustains water damage due to flooding, flash flood, overflowing of waterways, drains, rivers or mud slides which require towing and cleaning, you will need to submit duly filled and signed claim form, a copy of IC and driving license, a copy of police report, the original receipts for towing and cleaning as well as the photographs before and after cleaning works is done. Upon receipt of such documents, we will reimburse you up to the sum covered as selected by you.

Q50: Where can I refer to for the claims guide of this product?

You may refer to our Claim Guide Handbook available via our corporate website at <https://www.takaful-malaysia.com.my/en/claim-guide/>.

Alternatively, you may contact our Customer Service at 1-300-80-2525.