

# Now you see it, Later you don't ...

## Things that thieves would look out for:

- Keys in ignition
- Opened windows
- Unlocked doors



## Precautions to Prevent Car Theft

1. **If possible, avoid using car jockey services.** You never know if your key is being duplicated (Same goes for car wash services in car parks too).
2. **Do not park at an empty car park.**
3. **Park in highly visible, well lit areas and high pedestrian traffic areas.**
4. **Do not leave your parking ticket in the car.**
5. **If you are unfamiliar with the parking lot, drive through it and check it first.** If you feel unsafe, drive elsewhere and wait for someone else to arrive first.
6. **Report suspicious people to security.** Provide as much information about the person, location and/or type of car involved as possible to the security.
7. **Do not leave any valuables or property visible inside the car.** Lock these items in the car boot.
8. **Avoid parking near shrubbery or at the side of vans that has the sliding open doors.**
9. **Sandblast all static glasses of your car with its registration number.** This is easier for the police to trace your car should your car be stolen and at the same time, the thief will find it hard to escape during a roadblock.
10. **Use visible anti car theft devices** such as steering and gear locks. It takes time to cut through such devices and this could deter thieves who are short of time.
11. **Get a tracking device and an alarm installed** to deter any possible car theft.



## Check List for Car Theft Claims

You will need to prepare the documents as below:-

### Part 1 – Notification of Theft

1. Duly completed Motor Claim Form
2. Original Police Report
3. Copy of Registration Card
4. Copy of Driving License of Driver
5. Copy of I/C (Driver & Insured)
6. Copy of Insurance Policy/e-cover note
7. Certified True Copy of Memorandum and Article of Association (applicable for Company Registered Vehicle)



### Part 2 – Offer/Acceptance of Theft Claim

1. Release Letter of Ownership from Hire Purchase Company (if financing is involved)
2. JPJ K3 Form (3 copies) and duly signed Lampiran A1 (1 copies) (forms provided by AmAssurance)
3. Original Registration Card duly signed by Insured
4. A Statement of Balance from your Hire Purchase Company and an Undertaking Letter to provide Release Letter upon settlement
5. Your loss vehicle's ignition keys (2 sets)
6. Akuan (TM-AB) and copy of your Identity Card certified by Commission of Oaths (TM-AB provided by AmAssurance)
7. Copy of Custom Permit (A/P) (applicable for imported new vehicle only)



### How Does The Insurer Determine Your Loss?

The insurer determines your loss based on the lower of the market value of your vehicle at the same time of loss or the sum insured. The insurer arrives at market value based on the following yardsticks:

- 1) The Franchise-holder will provide market value based on the cost of purchasing a replacement vehicle of the same make, model and age of your vehicle at the time of loss.
- 2) If no Franchise-holder is available for the make of your Vehicle, the market value would be determined by a Loss Adjuster licensed under Insurance Act 1996.

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