

Dear Valued Policyholder,

Congratulations on becoming a member of the ***RHB Insurance Auto Assist Programme***.

As a comprehensive private motor insurance policyholder of RHB Insurance, you will automatically be enrolled as a member of abovementioned programme. You will be assured of hassle free service provided by our dedicated Auto Assist team.

The benefits of this programme are as follows:

- **24/7 Emergency Auto Assist**  
Call our **Helpline: 1300-880-881**
- **Free Towing Service**  
Free towing up to RM300 per breakdown.
- **3 Months Warranty**  
You can be assured of the quality of service provided by our panel repairers who will provide you up to 3 months warranty for all repairs carried out by them.
- **Nationwide Coverage**  
Up to 700 panel workshops nationwide to assist you in times of need. Check out the listing [here](#).
- **Breakdown Assistance**  
We provide breakdown assistance arising from accident or non-accident such as change of battery/tyre, fuel delivery, jump start and many other services.

In times of need, reliable help is just a call away at **1300-880-881**.

We've got you covered when you are insured with RHB Insurance. Make every journey a worry-free one with RHB Insurance Auto Assist Programme.

Drive safely!

Warmest Regards,

**For and on behalf of RHB Insurance Berhad**

**Description of Benefits:****1. Emergency Breakdown Assistance (not arising from an accident)**

If your vehicle is immobilized as a result of breakdown within Malaysia, we shall organize and provide minor roadside repair services. Cost of replacement parts and all others items shall be borne by the policyholder. If required, we will also help to arrange to tow your vehicle to the nearest RHB Insurance panel workshop and bear a maximum of RM 300 per breakdown, a cumulative claim up to RM300 each for every 2 weeks period.

**2. Emergency Breakdown Assistance (arising from an accident)**

If your vehicle is immobilized as a result of an accident, we shall organize to tow your vehicle the police station and subsequently to the nearest RHB Insurance panel workshop and bear a maximum of RM200 per accident if you proceed to make Own Damage claims. If the vehicle is towed to Franchise workshop, we will reimburse a maximum of RM200 per accident upon claim approval.

**3. Hotel Accommodation Assistance Referral**

In the event of a breakdown or accident, we shall upon the request of the policyholder, assist in providing information about hotel accommodation for the policyholder.

**4. Alternative Travel Assistance Referral**

If the policyholder is stranded because of the vehicle cannot be repaired on time, we shall upon request, assist the policyholder in organizing alternative means of transport for him/her to carry on the journey.

**5. Interpreter Services**

We may at the request of the policyholder provide interpreter services for medical reasons only.

**6. Medical Referral**

We shall upon the request of the policyholder, assist in providing information about any of our panel [clinics](#) or [hospitals](#).

**7. Chauffer Assistance Referral**

If the policyholder is unable to drive the vehicle home after the accident, we can arrange for a recognized chauffer service to send the policyholder home.

**8. Transmission of Information During Emergency**

In the event of emergency, we shall, upon request of the policyholder, undertake to relay all necessary information to the policyholder's immediate family members or employer. We shall not be liable if the recipient cannot be reached.

**Note: All expenses and related charges from benefit 3 to 8 shall be borne by policyholder.**

## WHAT TO DO AFTER AN ACCIDENT

- Immediately call our **24/7 Emergency Auto Assist Helpline: 1300-880-881**.
- Drive to the nearest Police Station if you are able to drive after the accident.
- We will arrange for a panel workshop, if necessary.
- Do not allow any tow truck operator to tow your vehicle or sign any authorization other than provided by our **24/7 Emergency Auto Assist Helpline**.
- Note down the following:
  - a) Registration number(s) of all vehicles involved in the accident.
  - b) Name of the Insurers (Insurance Company) and their policy number(s), if possible.
  - c) Name and address of the witness, if any.
  - d) Take a picture of the accident scene.
  - e) The extent of damages and/or injuries of parties involved.
- Do not admit liability or offer any settlement to any party involved as this will constitute a breach of the policy condition. You may direct the party concerned to contact us.
- You must lodge a police report within 24 hours of the accident.
- You must notify us by completing the Claim/Notification form immediately upon making the Police Report even if you **do not intend to make a claim** to protect both yourselves and us for any liability that may arise out of the accident.

**NOTE: It is a condition of the policy of insurance afforded to you that all accidents be reported to the Insurance Company immediately upon occurrence. Failure to do so will constitute a breach of the policy condition and will entitle the Insurer to repudiate all liabilities that may arise out of the accident or recovery from you for any sum paid as a result.**

**APA YANG PERLU DIBUAT SELEPAS KEMALANGAN**

- Hubungi segera Talian Bantuan Kecemasan 24/7: 1-300-880-881.
- Pandu kereta anda ke Balai Polis yang berhampiran, sekiranya boleh.
- Bantuan Panel Workshop akan diatitkan, jika perlu.
- Jangan benarkan mana-mana operator trak tunda untuk menunda kereta anda melainkan yang di panggil oleh Talian Bantuan Kecemasan 24/7 kami.
- Catatkan maklumat berikut:
  - a) No. pendaftaran setiap kenderaan yang terlibat.
  - b) Nama syarikat insurans and no. polisi setiap kenderaan yang terlibat.
  - c) Nama dan alamat saksi, jika ada.
  - d) Ambil gambar kasar tempat kemalangan.
  - e) Tahap kerosakan dan kecederaan yang dialami.
- Jangan akui liabiliti atau membuat sebarang tawaran dengan mana-mana pihak yang terlibat kerana ianya bertentangan dengan syarat-syarat polisi. Anda boleh maklumkan kepada pihak yang berkenaan untuk menghubungi kami.
- Anda dimestikan membuat laporan polis dalam tempoh 24 jam selepas kemalangan.
- Anda mesti melaporkan kepada kami dengan mengisi segera Borang Tuntutan/Pemberitahuan selepas membuat laporan polis sekalipun anda tidak mahu mengemukakan sebarang tuntutan bagi melindungi pihak anda dan kami dari sebarang tuntutan yang mungkin timbul akibat dari kemalangan tersebut.

**NOTA: Adalah menjadi syarat di dalam polisi insurans yang dikeluarkan kepada anda bahawa setiap kemalangan hendaklah dilaporkan segera kepada syarikat insurans sebaik saja ianya berlaku. Sekiranya gagal berbuat demikian, anda adalah dianggap melanggar syarat-syarat polisi dan ini akan membolehkan syarikat insurans menolak sebarang tuntutan yang mungkin timbul dari kemalangan tersebut atau anda akan dikehendaki membayar balik sebarang gantirugi atau kos yang telah dibayar bersabit kemalangan tersebut.**

## 车祸后该怎么办

- 请马上拨打本公司的 24 小时免费紧急服务热线 1300-880-881。
- 车祸后，若您还可以驾驶，请把汽车驾到邻近的警察局。
- 若有需要，我们将安排适当的伙伴修车厂。
- 请拒绝其他拖车公司把您的汽车拖走或签下任何授权书，除非是由本公司的 24 小时免费紧急服务员所提供的。
- 请记录以下资料：
  - a) 所牵连的汽车号码。
  - b) 若情况允许，请抄下对方的保险公司及保单号码。
  - c) 目击证人的名字地址（如有）。
  - d) 拍下车祸发生的现场。
  - e) 仔细记录汽车的损害程度或被受牵连者的伤势。
- 不要承认任何责任或提出任何解决方案，因为这将会违反保单条例，本公司联络。
- 必须在 24 小时内向警方报案。
- 向警方报案后，请马上通知本公司。与此同时，您必须填妥索偿/通知表格，不管您是否有意向我们索偿。这可保障您及本公司在车祸后可能所需承担的责任。

**注意：**根据本公司所发给您的保单条例，您必须在车祸发生后马上通知本公司。若您不依照这项指示，您将被视为违反保单条例。在这情形之下本公司有权拒绝任何由车祸发生后所引起的追究与索偿或您必须独自承担所有的费用。