

FAQ: Flood Preparedness & Takaful Claims

How to stay safe during monsoon.

- Avoid beaches, riverbanks, and other flood-prone areas during the monsoon season.
- Do not park vehicles under trees or streetlamps due to strong winds.
- Monitor weather updates from MetMalaysia and the myCuaca app, or call the hotline: 1-300-22-1638.
- Prepare a monsoon emergency kit (medication, important documents, power banks, torchlights, food, and water).
- Avoid driving during heavy rain or strong wind gusts if possible.
- Follow all evacuation orders promptly and move to safer areas when instructed.

What should I do before the flood to protect my home and vehicle?

- Store important documents in waterproof bags.
- Move household appliances and valuable items to higher areas.
- Park your vehicle on higher ground or multi-level parking.
- Prepare essential items such as a torchlight, first-aid supplies, portable chargers, and drinking water.
- Take clear photos of your home and car as pre-loss condition evidence

Should I attempt to save my vehicle or belongings?

No. Your safety comes first. Avoid driving through floodwater and evacuate early if advised.

What should I do immediately after the flood?

- Ensure your surroundings are safe before returning home.
- Do not start your flooded car; it may cause further damage.
- Take photos and videos of all affected areas before cleaning or repairs.
- List down all damaged items (for household).

(Householder/Houseowner)

What types of damage are normally covered under Householder/Houseowner Takaful?

Coverage typically includes:

- Damage to household contents and building caused by floodwater.
- Furniture, appliances, electronics, and personal items.

What documents do I need for a Householder/Houseowner claim?

- Copy of Takaful certificate
- Photos/videos of damages
- List of damaged items with estimated value
- Original receipts (if available)
- Police report
- Cleaning/towing receipts
- Bank account details for payout

Motor Takaful

Does Motor Takaful cover flood damage?

Yes, **if you added Special Perils** (flood, storm, landslide) to your takaful certificate.

What types of vehicle flood damage are covered?

Covered damages (with Special Perils) include:

- Engine damage from floodwater
- Interior damage
- Electrical/electronic system damage
- Tow truck service
- Interior cleaning & restoration

Is cleaning service due to flood covered for motor vehicles?

YES, if your motor certificate includes Special Perils (Flood).

Flood-related cleaning such as:

- Mud removal
- Interior upholstery cleaning
- Disinfection
- Drying of carpets and seats

What should I do if my car was damaged by flood?

- Do **not** start the engine.
- Disconnect the car battery
- Take photos/videos.
- Contact takaful operator for assistance

What documents are required for a Motor flood claim?

- Photos/videos of flooded vehicle showing vehicle registration no at the flood scene
- Police report (some operators waive this, please contact your Takaful operators for details)
- Driver's NRIC & driving licence

Submitting a Flood Takaful Claim (Both Household & Motor)

How do I submit a claim to my Takaful Operator?

Takaful Ikhlas - <https://go.takaful-ikhlas.com.my/eclaim/general/>.

Etiqua General Takaful Berhad

through Etiqua+ apps and contact hotline no : 03-2296 8600

Zurich General Takaful Berhad

24-hour Roadside Assistance: 1-300-88-5566

☎ Insurance & Takaful support: 1-300-888-622 (Mon–Fri, 8:30am–5:15pm)

☎ Email: callcentre@zurich.com.my

Syarikat Takaful Am Malaysia Berhad

email csu@takaful-malaysia.com.my

☎ 24 jam Tele Bantuan :1800-888-788

Do Takaful Operators offer any special flood assistance

Takaful operators offer:

- Fast-track claim processing
- Designated panel adjuster
- Waiver of police report for motor claims (only for selected Takaful Operators)