

Claims Process Flow – Complimentary* Takaful : Syarikat Takaful Malaysia Am Berhad

Claimant

- 1) To obtain the Claim Form from Public Mutual's branch.
- 2) To submit the Claim Form and other required documents directly to the nearest Syarikat Takaful Malaysia Am Berhad (STMAB) branch office or email to <u>csu@takaful-malaysia.com.my</u>.

Note: The claimant is advised to notify STMAB within 14 days from the date of the accident.

Insurance Company

- 1) Upon receipt of the claim documents, STMAB will process the claim accordingly.
- 2) Claimant to be notified of any additional documents required and a carbon copy of the letter will be sent to Public Mutual via email.

Claim Approved

STMAB will issue the offer letter and Discharge Voucher (DV) to the Claimant/Beneficiary and a carbon copy of the letter will be sent to Public Mutual via email.

Claim Rejected

STMAB will send a rejection letter to the Claimant/Beneficiary and a carbon copy of the letter will be sent to Public Mutual via email.

Claim Settlement

Upon receipt of the duly completed DV by the Claimant/Beneficiary, STMAB will release the claim payment via direct credit into the Claimant/Beneficiary's account.

*Subject to terms and conditions

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