

PROSEDUR MEMBUAT ADUAN

- Anda hendaklah mendapatkan penyelesaian aduan anda dengan syarikat insuran/takaful terbabit (yang merupakan ahli-ahli BPK) sebelum aduan ini dikemukakan kepada BPK.
- Aduan anda mestilah telah dipertimbangkan oleh pihak pengurusan atasan syarikat insuran/takaful terbabit dan perlu dikemukakan kepada BPK dalam tempoh 6 bulan dari tarikh surat keputusan muktamad syarikat insuran/takaful terbabit.
- Untuk mengetahui jenis aduan yang boleh dirujuk kepada BPK, anda boleh merujuk kepada laman sesawang BPK di www.fmb.org.my.
- Aduan mestilah dirujuk oleh pemegang polisi/peserta asal (atau pengganti hak milik selain dari nilai) yang lazimnya atau telah bermaustatin diMalaysia ketika polisi insuran/sijil takaful tersebut dikuatkuasakan. Ianya berkaitan dengan tuntutan di bawah polisi insuran/sijil takaful dan tidak berkaitan pengunderaitannya.
- Nilai maksima aduan anda adalah RM200,000 bagi polisi insuran/sijil takaful motor dan kebakaran, RM100,000 bagi lain-lain jenis polisi insuran/sijil takaful dan RM5,000 bagi tuntutan pihak ketiga.
- Aduan juga boleh dibuat oleh pihak ketiga tetapi hanya untuk kerosakan atau kerugian harta yang timbul dari polisi insurans/sijil takaful yang dikeluarkan dan tidak melebihi RM5,000.
- BPK **tidak** akan mengendalikan:
 - aduan yang pernah dirujukkan kepada BPK, melainkan jika ada bukti-bukti baru;
 - aduan yang telah difail dan/atau tertakluk kepada prosiding mana-mana Mahkamah, Tribunal Pengguna atau Timbangtara;
 - aduan yang tidak menyatakan nama pengadu, tidak ditandatangani, tidak jelas atau oleh pihak ketiga yang tidak dibenarkan;
 - aduan terhadap ejen dan/atau kakitangan syarikat insuran/takaful atau oleh ejen dan/atau kakitangan tersebut terhadap majikannya/prinsipalnya.
 - aduan mengenai kes penipuan yang melibatkan polisi insuran/sijil takaful atau tuntutan pihak ketiga untuk kecederaan diri;
 - aduan mengenai piawai, jadual dan prinsip aktuari yang digunakan syarikat-syarikat insuran/takaful bagi tujuan perniagaan insuran/takaful jangka panjang (termasuk cara pengiraan nilai penyerahan dan nilai polisi insuran/sijil takaful berbayar dan sistem bonus serta kadar bonus kepada polisi insuran/sijil takaful);
 - aduan melebihi 6 tahun dari tarikh kuasa tindakan bermula.

PROCEDURE ON LODGING COMPLAINT

- *You should have resolved your complaint with the relevant insurance/takaful company (who are members of FMB) before lodging your complaint with FMB.*
- *Your complaint must have considered by the senior management of the relevant insurance/takaful company and referred to FMB within 6 months from the date of the relevant insurance/takaful company's final decision letter.*
- *For more information on the type of complaints that can be referred to the FMB, you can refer to FMB's website at www.fmb.org.my.*
- *Complaints must be referred by the original policyholder/participant (or successors in title otherwise than for value) who are ordinarily or have been resident in Malaysia when the insurance policy/takaful certificate was affected.*
- *The maximum value of your complaint is RM200,000 for motor and fire insurance policy/takaful certificate, RM100,000 for other types of insurance policy/takaful certificate and RM5,000 for third party claims.*
- *Complaints may also be made by a third party but only for damage or loss to property arising from an insurance policy/takaful certificate and does not exceed RM5,000.*
- **FMB will not handle :**
 - *complaints which had been previously referred to FMB, unless new evidence is available;*
 - *complaints which has been filed and/or subject of proceedings in any Court, Consumer Tribunal or Arbitration;*
 - *complaints that do not disclose the name of complainant, without signature, ambiguous in nature or by unauthorized third party;*
 - *complaints against agents and/or staff of the insurance/takaful company or by the agents and/or staff against their employer/principal;*
 - *complaints concerning fraud cases involving insurance policy/takaful certificate or third party claims for personal injury;*
 - *complaints concerning the actuarial standards, tables and principles which the insurance/takaful company applies to its long term insurance/takaful business (including the method of calculation of surrender values and paid-up policy values and the bonus system as well as bonus rate applicable to the insurance policy/takaful certificate inn question);*
 - *complaints brought after 6 years from the date the cause of action accrued.*

BORANG ADUAN INSURAN & TAKAFUL
INSURANCE & TAKAFUL COMPLAINT FORM

1. MAKLUMAT PEMEGANG POLISI/PESERTA/Policyholder/Participant's Details	
Nama : <i>Name:</i>	No. K.P : <i>NRIC No.</i>
No. Tel. Rumah /House Tel. No : No. Tel. Bimbit / Mobile Tel. No. :	No. Tel. Pejabat : <i>Office Tel. No.</i>
Faks : <i>Fax</i>	E-Mel : <i>E-Mail:</i>
Alamat Surat Menyurat (sertakan poskod) : <i>Correspondence Address (include postcode)</i>	
2. MAKLUMAT PENGADU/ Complainant's Details (Jika bukan Pemegang Polisi/Peserta atau bagi pihak Pemegang Polisi/Peserta atau syarikat/perniagaan) (If not Policyholder/Participant or on behalf of Policyholder/Participant or company/business entity)	
Nama : <i>Name:</i>	No. K.P : <i>NRIC No.:</i>
Hubungan (jika bagi pihak individu) : <i>Relationship (if on behalf individual):</i>	Nama Jawatan (jika bagi pihak syarikat/perniagaan) : <i>Job Title (if on behalf of company/business entity):</i>
No. Tel. Rumah /House Tel. No : No. Tel. Bimbit / Mobile Tel. No. :	No. Tel. Pejabat : <i>Office Tel. No.</i>
Faks : <i>Fax:</i>	E-Mel : <i>E-Mail</i>
Alamat Surat Menyurat (sertakan poskod) : <i>Correspondence Address (include postcode):</i>	
3. MAKLUMAT ADUAN/Complaint Details	
Nama Syarikat Insuran/Takaful : <i>Name of Insurance/Takaful Company:</i>	
No. Polisi Insuran/Sijil Takaful : <i>Insurance Policy/Takaful Certificate No.:</i>	No. Rujukan : <i>Reference No.:</i>
Jumlah Diinsurankan/Dilindungi : <i>Amount Insured/Covered:</i>	Jumlah Dituntut : <i>Claim Amount:</i>
4. Jenis Aduan (sila tandakan (✓))/ Type of Complaint (please tick (✓))	
<input type="checkbox"/> Penolakan Tuntutan <i>Repudiation of Claim</i>	<input type="checkbox"/> Tidak Berpuashati dengan tawaran <i>Unsatisfactory Offer</i>
Sudahkah Anda Menerima Surat Keputusan Syarikat Insuran/Takaful, sila tandakan (✓) dan nyatakan tarikhnya, jika ada. <i>Have You Received the Insurance/Takaful Company's Decision Letter, please (✓) and state date, if yes.</i>	
<input type="checkbox"/> Ya / Yes Tarikh / Date : _____	
<input type="checkbox"/> Tidak / No	
5. Jenis Polisi Insuran/Sijil Takaful (sila tandakan (✓)) /Type of Insurance Policy/Takaful Certificate (please tick (✓))	
<input type="checkbox"/> Kecurian / Burglary	<input type="checkbox"/> Motor / Motor
<input type="checkbox"/> Kebakaran / Fire	<input type="checkbox"/> Gadai Janji / MRTA
<input type="checkbox"/> Perubatan & Kesihatan / Hospitalisation & Surgical	<input type="checkbox"/> Kemalangan Diri / Personal Accident
<input type="checkbox"/> Empunya Rumah/Isi Rumah / Houseowner/Householder	<input type="checkbox"/> Liabiliti Awam / Public Liability
<input type="checkbox"/> Hayat / Life	<input type="checkbox"/> Perjalanan / Travel

6. Salinan Dokumen Dilampirkan (sila tandakan (✓))/Copies of Documents Attached (please tick (✓))			
	Surat Keputusan Syarikat Insuran/Takaful (Wajib) <i>Insurance/Takaful Company's Decision Letter (Compulsory)</i>		Dokumen Polisi Insuran/Sijil Takaful <i>Insurance Policy/Takaful Certificate Document</i>
	Laporan polis / <i>Police report</i>		Laporan Perubatan / <i>Medical Report</i>
Lain-lain (sila nyatakan) / <i>Others (please specify)</i> :			
<p>Aduan Saya Adalah Seperti Berikut (Sila beri penerangan jelas mengenai aduan) :</p> <p><i>My Complaint Is As Follows (Please explain complaint clearly):</i></p>			

Tandatangan / *Signature* : Tarikh / *Date*:

Nama Pengadu / *Complainant's Name* :

Diuruskan Oleh / *Attended to by* : No. Ruj. / *Ref. No.:* FMB/.....

(Nama Kakitangan FMB/ *Name of FMB Staff*)