



MOTOR CUSTOMER SERVICE CHARTER

At **Pacific & Orient Insurance Co. Berhad**, our customers are at the heart of all we do. Our objective is to be the preferred provider of insurance protection. We are guided by a set of principles to grow our business and achieve our mission. We believe in integrity which makes us remain ethical and professional in all of our dealings for the benefit of society at large.

We are committed to deliver value-added products and quality services through competent staff, effective distribution networks and efficient use of technology that supports sound business management and innovation in a creative, dynamic and aggressive environment. Business acquisition is driven by a clear understanding of market needs and orderly growth.

CONTACT US

We are also keen to hear if you feel we have exceeded your expectations. If you have been pleased with the service we have provided to you, we would very much welcome your kind comments. To provide us your feedback or to file a complaint, you can reach us by the following methods:

Website : www.poi2u.com
E-mail : poi2u@pacific-orient.com
Toll-Free : 1800 88 2121 (Tele Insurance / Claim Helpline)
Help Line : 1300-80-8800 (Accident & Breakdown Assist 24 hours)

At Pacific & Orient Insurance Co. Berhad, we strive to provide excellent service to our motor insurance customers. This charter outlines our promises, service levels, and standards for a seamless experience.

1. Our Commitment to Service Standards

We promise to:

- Provide transparent, efficient, and fair claims processing.
- Communicate clearly throughout the claims process.
- Offer customer-focused solutions to meet your needs.

Our team is here to assist you with claims, advice, or follow-ups.

2. Expected Turnaround Times

We aim to resolve claims promptly. Below are our service timelines:

- **Acknowledgement of Claims:** Within 3 working days of notification.
- **Appointment of Adjuster/Assessor:** Within 5 working days of receiving completed documents.
- **Reminder for Incomplete Information:** Within 7 working days.
- **Claims Assessment and Final Report:**
 - ❖ 10 working days from receipt of completed documents.
 - ❖ 45 working days for theft claims.
- **Supplementary Claims for Reinspection:** Within 5 working days of request.
- **Claims Approval/Offer/Reject Letter:**
 - ❖ 5 working days from final assessment or supplementary claim.
 - ❖ 60 working days for theft claims.
- **Commencement of Vehicle Repair:** Within 15 working days after approval.
- **Claim Payment:** Within 7 working days after acceptance or signed voucher.
- **Status Updates for Investigations:** Within 21 working days and at regular intervals.
- **Complaints and Feedback Acknowledgement:** Acknowledge within 1 working day and respond within 5 working days.

Note: Times may vary based on parts availability or claim complexity.

3. Expedited Claims Criteria

Certain claims can be expedited based on the following criteria:

- Low-value claims (below RM5,000).
- Clear liability cases.
- Emergency situations (e.g., essential vehicles or emergency services).

For expedited claims, we aim to process them within **5 working days** of receiving the required complete documentation.

4. Commitments to Repairers

We ensure the quality of your vehicle repairs by:

- Offering access to a trusted network of repairers.
- Allowing you the option to choose your repairer (subject to approval).
- Providing transparent cost breakdowns for repairs.
- Offering warranties for repairs done by approved repairers.

Contact Us

For any inquiries or assistance, we are here to help:

- **Contact Centre:** 1800-88-2121
- **Email:** poi2u@pacific-orient.com
- **Operating Hours:** Monday – Friday, 8:45 AM – 5:30 PM

Feel free to reach out to us, and we will be happy to assist you!

We are here to make your experience as smooth and efficient as possible. Thank you for choosing Pacific & Orient Insurance Co. Berhad as your trusted motor insurance provider.