

FREQUENTLY ASKED QUESTIONS (FAQ) ON MMIP

1. Q : **What is Malaysian Motor Insurance Pool (MMIP)?**

A : MMIP is a special-purpose entity set up and owned collectively by all general insurance companies operating in Malaysia. This entity will insure motor vehicles that are unable to obtain motor insurance cover in the market.

Established in 1992, MMIP was formerly known as High Risk Motor Insurance Pool. Its main aim is to provide motor insurance coverage to vehicles which may be considered 'high risk' or risks which will not be underwritten by any single insurance company.

2. Q : **How do I apply for MMIP insurance cover?**

A : If you have tried and are unable to obtain motor insurance cover from other insurance companies, you may apply for MMIP policies from any of the two Servicing Insurers (Uni.Asia General Insurance Berhad and Multi-Purpose Insurance Berhad), as well as at any of the Pos Malaysia Berhad outlets nationwide. Please refer to the 'Attachment' for locations of these Servicing Insurers and Pos Malaysia Berhad outlets.

3. **Q : What type of motor insurance cover can I obtain from MMIP?**

A : MMIP provides comprehensive and third-party motor insurance cover. However, comprehensive cover is only available for vehicles with existing Hire Purchase Loans.

Servicing insurers will issue the motor insurance policy for all types of vehicles.

However, Pos Malaysia Berhad will only issue motor policy for the following types of vehicles:-

- Motor Cycle
- Private Car
- Town /Public Taxi
- Factory Bus
- Stage Bus
- School Bus

4. **Q : When and how do I pay for the Motor Policy?**

A : Payment must be made before a motor policy is effective. The available modes of settlement for MMIP policies at the Servicing Insurers are either by cash or cheque payments. However, only cash payments are accepted at Pos Malaysia Berhad. Credit card payments are currently not accepted.

5. Q : Will MMIP continue with my previous 'No Claims Discount' (NCD) entitlement?

A : Yes, MMIP will continue with your previous NCD entitlement, provided the following documentation is submitted upon signing up for the new Motor Policy:

- i) NCD confirmation from previous insurer, or
- ii) Renewal Notice from previous insurer, or
- iii) Existing Policy

6. Q : What are the requirements that must be fulfilled before I can purchase motor insurance cover from MMIP?

A : The requirements are as follows: -

i) **For commercial vehicles which involve fare collection (i.e. buses and taxis) and are above 5 years old**, a Puspakom Inspection report or alternatively, a report from any of the MMIP's panel adjusters' verifying the roadworthiness of the vehicle.

ii) **For non-commercial vehicles more than 10 years old**, a Puspakom Inspection report or alternatively a report from any of the MMIP's panel adjusters' verifying the roadworthiness of the vehicle.

Attached is a list of Puspakom branches as well as MMIP's Panel Adjusters.

However, in the event an applicant is unable to get access to Puspakom or any of MMIP's panel adjusters, then a report from the **nearest available licensed-insurance adjuster** can be used for purpose of vehicle inspection / verification.

- iii) **If an applicant is above 65 years of age**, then he/she must provide a medical report to confirm that he/she is fit to drive a motor vehicle.

7. Q : If my vehicle has a valid Puspakom report done earlier do I still have to go through another inspection to qualify for MMIP insurance cover?

A : A standard report from Puspakom is valid for only 6 months from date of issuance or until an unfortunate accident has taken place, whichever is earlier.














Once a Puspakom report expires, you will need to complete another inspection to obtain a new Puspakom report which proves the roadworthiness of the vehicle concerned.
















Notwithstanding this, MMIP reserves the right to reject any claim arising out of or due to mechanical default or wear & tear of the insured vehicle. You will be responsible for all claims arising from the accident.

8. Q : Do I have to pay for the Puspakom (or licensed-insurance adjuster) inspection to be done?

A : Yes, such inspection payment must be borne by the insured.

9. Q : What are the documents that I need to provide at the MMIP Counter before a policy is issued?

Non- Commercial Vehicle	Comprehensive Cover	Third Party Cover
Completed and signed Proposal Form		
Existing Policy		
If No Claims Discount is claimed, then Renewal Notice from previous insurer showing details of NCD confirmation		
RIMV Registration Card		
Existing Hire Purchase documentation		
Vehicle Inspection Report (for non-commercial vehicle more than 10 years old) Valid Puspakom Inspection Report or Panel adjuster's report indicating suitability for vehicle to be on the road.		
Medical Report If applicant is more then 65 years old to certify fitness to drive		

Commercial Vehicle	Comprehensive Cover	Third Party Cover
Completed and signed Proposal Form - affixed with company stamp		
Copy of permit		
Existing Policy		
If No Claims Discount is claimed, then Renewal Notice from previous Insurer showing details of NCD confirmation.		
RIMV Registration Card		
Existing Hire Purchase documentation		
Vehicle Inspection Report (for commercial vehicle more than 5 years old) Valid Puspakom Inspection Report or Panel adjuster's report indicating suitability for vehicle to be on the road. (Not necessary for buses and taxis less than or equal 5 years old)		
Medical Report If applicant is more than 65 years old to certify fitness to drive		

10. **Q : Must I fill the Proposal Form every time I renew my policy with MMIP?**

A : Yes, a completed Proposal Form is required for every new or renewal policy.

11. Q : **Why is MMIP's premium higher than the premium quoted by other insurers?**

A : MMIP functions as an insurer of last resort, which is geared to insure vehicles which are generally categorized as 'high risk'. MMIP extends insurance coverage to vehicles which have been rejected by individual insurance companies, hence it imposes higher loading to reflect the higher risk involved.

12. Q : **Can I get a discount on the premium charged by MMIP?**

A : No. All premiums quoted by MMIP are fixed.

13. Q : **What are the main exclusions under the MMIP motor insurance cover?**

A :
i) Vehicles on rails
ii) Vehicles not running solely on the road.
iii) Racing, speed-testing vehicles
iv) Liability for goods carried in vehicles

14 Q : **Where can I obtain further information on MMIP?**

A : You may contact the Admin. Manager of MMIP at the following address:-

MMIP Services Sdn Bhd
6th Floor, Bangunan Malaysian Re
No: 17, Lorong Dungun
Damansara Heights,
50490 Kuala Lumpur

Tel : 03- 2096 8006
Fax : 03-2096 7006
E-mail : mmip_support@malaysian-re.com.my

15. Q : **How do I make an insurance claim with MMIP?**

A : Submit all the documents or details to the respective Servicing Insurer (from where you purchased your policy).

For those who purchased the MMIP Motor Insurance cover from Pos Malaysia Berhad, please check for the address of the Servicing Insurer stated on the Policy Schedule issued to you and submit your documents to the said Servicing Insurer.

Alternatively, the documents or details can be submitted to the Admin. Manager.