

<p style="text-align: justify;"><span style="font-size: 10pt; font-family: arial, helvetica, sans-serif;">December 13, 2021 @ 12:03am</span><br /><span style="font-size: 10pt; font-family: arial, helvetica, sans-serif;">LETTERS: The Federation of Malaysian Consumers Associations (Fomca) has received numerous calls about vehicular insurance.</span></p> <p style="text-align: justify;"><span style="font-size: 10pt; font-family: arial, helvetica, sans-serif;">One peculiar case is whenever an accident happens ♦ that is, when a victim's car is knocked by another driver ♦ by law, both parties must lodge police reports.</span></p> <p style="text-align: justify;"><span style="font-size: 10pt; font-family: arial, helvetica, sans-serif;">This will enable the victims to claim from the offenders' insurance in the event the offenders do not want to pay for the damage.</span></p> <p style="text-align: justify;"><span style="font-size: 10pt; font-family: arial, helvetica, sans-serif;">Unfortunately, some offenders do not lodge reports, making it difficult for victims to claim the insurance.</span><br /><span style="font-size: 10pt; font-family: arial, helvetica, sans-serif;">Until and unless the offenders make a report, only then can the victims claim from the offenders' insurance, or else they have to claim from their own insurance.</span></p> <p style="text-align: justify;"><span style="font-size: 10pt; font-family: arial, helvetica, sans-serif;"></span><span style="font-size: 10pt; font-family: arial, helvetica, sans-serif;">In this event, the victims will lose their No-Claim Discount, which is unfair.</span></p> <p style="text-align: justify;"><span style="font-size: 10pt; font-family: arial, helvetica, sans-serif;">Why do victims have to go through this agony for others' mistakes?</span></p> <p style="text-align: justify;"><span style="font-size: 10pt; font-family: arial, helvetica, sans-serif;">This was what consumers said of the dilemma they are facing as they are not protected by law.</span></p> <p style="text-align: justify;"><span style="font-size: 10pt; font-family: arial, helvetica, sans-serif;">Once reports are lodged, police must take action against perpetrators and release their names to the media.</span></p> <p style="text-align: justify;"><span style="font-size: 10pt; font-family: arial, helvetica, sans-serif;">If this is done, people will be afraid to face the law and vehicle owners will be protected.</span></p> <p style="text-align: justify;"><span style="font-size: 10pt; font-family: arial, helvetica, sans-serif;">Unfortunately, the police are overwhelmed as they receive hundreds of cases daily. They should create an agency to look into accidents.</span></p> <p style="text-align: justify;"><span style="font-size: 10pt; font-family: arial, helvetica, sans-serif;">A viral video clip recently showed a man grabbing a woman's handbag and telling her to follow him to a police station to make a report. This was after the woman had hit his car.</span></p> <p style="text-align: justify;"><span style="font-size: 10pt; font-family: arial, helvetica, sans-serif;">The act of the man grabbing or taking her handbag is wrong.</span></p> <p style="text-align: justify;"><span style="font-size: 10pt; font-family: arial, helvetica, sans-serif;">One consumer informed us that there was a possibility that the man could have experienced a similar situation before.</span></p> <p style="text-align: justify;"><span style="font-size: 10pt; font-family: arial, helvetica, sans-serif;">This issue need to be ironed out by the authorities, police and Road Transport Department (RTD).</span></p> <p style="text-align: justify;"><span style="font-size: 10pt; font-family: arial, helvetica, sans-serif;">Also, insurance companies must fulfil their obligation to consumers. Consumers need to be protected and not victimised.</span></p> <p style="text-align: justify;"><span style="font-size: 10pt; font-family: arial, helvetica,

sans-serif;">The second situation where consumers are victimised is when the offenders' car does not have insurance.

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