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LETTERS: The Federation of Malaysian Consumers Associations (Fomca) has received numerous calls about vehicular insurance. One peculiar case is whenever an accident happens &#65533; that is, when a victim's car is knocked by another driver &#65533; by law, both parties must lodge police reports. This will enable the victims to claim from the offenders' insurance in the event the offenders do not want to pay for the damage. Unfortunately, some offenders do not lodge reports, making it difficult for victims to claim the insurance.
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. In this event, the victims will lose their No-Claim Discount, which is unfair. Why do victims have to go through this agony for others' mistakes? This was what consumers said of the dilemma they are facing as they are not protected by law. Once reports are lodged, police must take action against perpetrators and release their names to the media. If this is done, people will be afraid to face the law and vehicle owners will be protected. Unfortunately, the police are overwhelmed as they receive hundreds of cases daily. They should create an agency to look into accidents. 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. The act of the man grabbing or taking her handbag is wrong. One consumer informed us that there was a possibility that the man could have experienced a similar situation before. This issue need to be ironed out by the authorities, police and Road Transport Department (RTD). Also, insurance companies must fulfil their obligation to consumers. Consumers need to be protected and not victimised. <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. The victims tried to claim from the offenders' insurance, but to no avail. The offenders eventually renewed their vehicular insurance after the accident and got off scot-free. This is not right. Road users need to be protected from these offenders, who should be penalised and brought to justice. Bank Negara, as the regulator of insurance, should work with the General Insurance Association of Malaysia, police and RTD to form a taskforce to eradicate this menace. Offenders need to be punished and victims need to be protected by providing them insurance coverage without losing their NCD. Vehicle owners must renew their road tax before year end. Similarly, if the insurance has expired, the onus is on you to renew it. Dr Saravanan Thambirajah Chief executive officer, Fomca/National Consumer Complaints Centre &#65533; Source: https://www.nst.com.my/opinion/letters/2021/12/753720/dent-vehicular-insurance