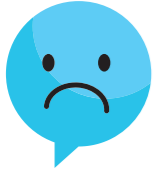


LET'S EXPLORE HOW INSURANCE COVERAGE CAN SHAPE OUTCOMES WHEN UNEXPECTED EVENTS ARISE.



01 Scenario 1: During rush hour in KL, an unexpected flash flood hits, leaving roads submerged and cars stranded.

▶ Without flood insurance

▶ With flood insurance

Victim A

Faces heavy repair costs or the potential loss of the vehicle entirely.

Victim B

The stranded car is towed and repaired, minimizing disruption.

02 Scenario 2: Despite having flood defenses and barriers installed, monsoon rainfall still occurs regularly in X town, causing inevitable damage to homes and vehicles.

▶ Without home insurance

▶ With home insurance

Victim A

Must pay out of pocket for extensive repairs and replacement of lost items.

Victim B

The flood damage is covered, allowing for quick repairs and replacement of belongings.

03 Scenario 3: Yesterday's sunny weather had businesses bustling, but today a sudden heavy downpour has caused the floodwaters to rise rapidly, submerging shops & offices.

▶ Without business insurance

▶ With business insurance

Victim A

Suffers big losses, risking the closure of the business.

Victim B

Receives compensation for damages and inventory loss, enabling a swift recovery.



Ultimately, these scenarios demonstrate how insurance serves as a vital safety net during times of crisis.

IT IS EVERYONE'S RESPONSIBILITY TO PROTECT WHAT MATTERS MOST FROM THE RISKS OF FLOODING.

Having the right insurance can help us build resilience and smoothly recover from potential flood incidents



PROTECT YOUR CAR!

Do you know about the special perils coverage?

1. Flood is covered under 'Special perils'.
2. It is an add-on to motor insurance that covers vehicles against floods and other natural disasters such as landslides, sinkholes earthquakes, and more.
3. Comprehensive coverage does not include damage caused by flood.
4. Special Perils only cover convulsions of nature; therefore, events like strikes, riots, and civil commotion are not included.



PROTECT YOUR HOME!

Is your house uninsured or underinsured?

Protecting your home from floods and natural disasters is crucial. If your house is uninsured or underinsured, it could have serious financial consequences, leaving you vulnerable to significant repair costs or even total loss without sufficient coverage.

Consult with the nearest insurance agent or branches to fully understand flood risks and coverage needs. They can assist you in making the right choice!



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FLOODS IN MALAYSIA: TURNING THE TIDES



FLOODS RESULTED IN LOSSES OF RM800 MILLION.

Malaysia is no stranger to floods, as they are a recurring challenge, especially during the monsoon season. But have you noticed that flood events are occurring more frequently in Malaysia? Let's explore the recent flood incidents and the damage they have caused.



NEW STRAITS TIMES BUSINESS TIMES

Floods caused RM800 million in losses last year

By Bernama - March 11, 2024 @ 7:40pm

NEWS

[PHOTOS] Heavy Rain In KL Causes Flash Floods In City Centre & Traffic Congestion

Motorists are facing hazardous conditions, with many roads almost impossible to navigate.

The Star 3d

Health experts warn of dengue risk post floods

KUANTAN: Health experts are warning of an upward trend in dengue cases which often occurs after floodwaters recede, and are...



THE STRAITSTIMES
Experts expect rise in anxiety, PTSD due to floods in Malaysia

malaymail

After floods, Air Selangor announces water cuts in 472 areas across Klang Valley, no timeline on when supply will resume



In 2023 alone, floods resulted in RM800 million in losses. This adds up to a staggering RM3 billion in flood-related claims managed by the general insurance industry in recent years. (Source: PIAM). These figures reflect the lives disrupted as Malaysians face the financial toll of these disasters.

Floods not only cause direct damage to properties and assets but also lead to indirect consequences that disrupt daily life. These include unscheduled water and electricity cuts, heightened public health risks such as mosquito-borne diseases, and even mental health strains on the affected communities.



A submerged car is seen on Saturday amid floodwaters after days of heavy rain in Tumpat, Kelantan, Malaysia. Photo: AFP

"It's really sad to see our homes destroyed like this. We lived here for 15 years, everything was destroyed in 2 days," shared Mr Khamsani Yusof from Kampung Bukit Lanchong, Selangor. Having witnessed the mass destruction that landed his hometown, he felt a profound sense of loss as years of memories and cherished belongings were washed away in an instant. (Source: CNA)

Mr Yakob Karimun and his family were forced to evacuate from their home as a sudden flash flood swept through, submerging his neighbourhood in Kampung Mohd Amin, Johor. "Just from last night alone, I think we suffered more than RM10,000 losses," he shared with a heavy heart. "One car was damaged, and the fridge is gone." (Source: CNA)

Mr Muhamed Khairi, who has been running a tailor shop for over a decade in Taman Sri Muda, Shah Alam, faced devastating losses when severe flooding hit his area. His home was flooded, his car submerged, and his business was left in ruins. He estimated the damage to his shop alone to be around RM 15,000, a substantial amount that jeopardised his livelihood and years of hard work. (Source: CNA)



A man cleans a plastic board as the floodwaters begin to recede in Tumpat, Malaysia. Dec 2, 2024. (Photo: REUTERS/Hasnoor Hussain)

FLOOD FOR THOUGHT: IF A FLOOD HITS TOMORROW, ARE YOU PREPARED FOR IT?

Floods are now unpredictable and increasingly affecting areas that used to be safe. More communities across Malaysia now find themselves at risk, often with little warning of what is about to strike them.

There are two types of floods in Malaysia:

- 1. Monsoon flood** - Monsoon floods occur when a river or coast overflows due to prolonged rainfall. They typically happen in coastal areas such as Kelantan and Terengganu during the monsoon seasons.
- 2. Flash flood** - Flash floods are floods that occur in a short period of time due to uncontrollable rise in water levels. Urban areas like KL, without proper drainage systems, frequently fall victim to flash floods.

DID YOU KNOW?

While floods have always been a part of Malaysia's landscape, climate change is now intensifying these events, making them more severe and unpredictable.

Climate this, climate that - Do you really know what climate change is?

Climate change refers to shifts in global weather patterns, mainly due to human activities such as deforestation, burning fossil fuels and industrial processes. Since the 20th century, temperatures have risen by about 1.3oC, leading to more intense weather events.

In Malaysia, rising temperatures mean more frequent and severe floods, disrupting lives and damaging homes. As climate change worsens, more areas are becoming at risk. This is a growing crisis that could hit closer to home than you think.

DID YOU KNOW?



The reality is that no matter where you live, preparing for the unexpected is essential in today's climate. Think about the steps you could take now to protect your well-being and assets when a floods strike.

NEVER LET THE FLOODS CATCH YOU OFF GUARD!

In light of the climate emergency we face, it is more important than ever to be prepared for extreme weather.

We've developed a practical toolkit to help you stay informed and ready at every stage of a flood - before, during, and after.

Before a flood:



Stay informed through reliable websites or apps such as MyCuaca, RakanMet & InfoBanjir.



Keep important documents and valuables in a waterproof bag.



Prepare an emergency kit.



Identify the nearest flood evacuation centre.

During a flood:



Quickly switch off the main power supply.



Move to higher ground and evacuate immediately if possible.



Avoid walking, swimming or driving through floodwater.



Keep an eye on your children.

After a flood:



Be careful & wear shoes when entering home.



Stay away from exposed live wires.



Do not switch on the power or gas supply if they are wet.



Dispose food items that are contaminated with floodwater.

In addition to personal preparedness, we can also take collective action to help mitigate future flooding and its impacts:

OUR ACTION MATTERS



- 1. Conscious Consumption**
 - Buy green products.
 - Save on energy consumption.
 - Reduce food waste.



- 2. Sustainable Transportation**
 - Walk, cycle or use public transport.
 - Practice carpooling.
 - Consider electric vehicles (EV).



- 3. Green Engagement**
 - Actively participate in sustainable programs. (waste management, reforestation, mangrove cleaning).
 - Spread awareness to empower others.

