



Property

A woman with short dark hair, wearing a light pink cardigan and white pants, stands in a modern kitchen. She is smiling and holding a white coffee cup and saucer. The kitchen features white cabinetry, a black countertop, and a window looking out onto a cityscape. A large red diagonal graphic element is overlaid on the image.

# Safeguard your home and valuable contents

**SmartHome Optimum (Enhanced)**  
Insure both your home and its contents with  
one easy plan



With *SmartHome Optimum (Enhanced)*, you have the choice to protect your home and precious personal and household belongings according to your needs. It also provides 24-hour worldwide cover for your personal belongings.

## ■ Flexible coverage

*SmartHome Optimum (Enhanced)* allows you to select the type of protection to suit your needs. You may select **Section A** Houseowner insurance to cover the building and/or **Section B** Home Contents All Risks insurance to cover the contents. You also have the option to select one or more of the additional Riders.

## ■ Comprehensive coverage

### **Section A:** Houseowner

Your Home (Building) is covered against loss or damage caused by fire, lightning, explosion, aircraft damage, impact damage, bursting or overflowing of water tanks or pipes, hurricane, cyclone, typhoon, windstorm, earthquake, volcanic eruption, flood and housebreaking or theft by forcible entry, plus also covers loss of rent or cost of temporary accommodation and owners liability.

### **Section B:** Home Contents All Risks

Your Home Contents is covered on 'All Risks' basis, which means it covers all the perils (coverages) as per the Houseowner cover, and includes riot, strike and malicious damage, accidental damage and 'Full Theft' (burglary or theft without signs of forcible entry).

### **'New for Old' cover for Home Contents**

We will pay the value of a 'New' item in replacement of the loss or damaged 'Old' item in the event of a claim (excluding jewellery). To enjoy this benefit, please insure at the value of the new items.

## ■ Additional Riders

You may select one or more of the additional Riders if you have purchased either **Section A** and/or **Section B**.

### **Section C:** Worldwide Personal All Risks

Cover your personal effects (Personal items regularly worn or carried) such as watches, jewellery, handbags and even cameras, mobile phones or tablets for up to RM10,000 per item.

### **Section D:** Worldwide Family Liability

Cover yourself and your family against third party's (other person) claim for accidental bodily injury or property damage through negligence caused by you, your immediate family members or your domestic helper.

## ■ Table of benefits

### Section A: Houseowner

Description	Building - The private dwelling including all domestic offices, stables, garages and outbuildings on the same premises, renovations, fixtures & fittings, walls, gates and fences around the premises.							
Houseowner	Plan 1 (RM)	Plan 2 (RM)	Plan 3 (RM)	Plan 4 (RM)	Plan 5 (RM)	Flexi Plan		
Sum Insured (RM)	100,000	200,000	300,000	400,000	500,000	100,000 to 200,000	200,001 to 500,000	500,001 and above
Premium / Rate (Landed Property)	85	170	240	320	400	0.085%	0.080%	0.074%
Premium / Rate (Flat & Apartment)	87	174	246	328	410	0.087%	0.082%	0.076%
<b>Complimentary Benefits</b>								
1. Loss of rent/Costs of temporary accommodation:				10% of Building Sum Insured				
2. Owner's / Tenant's Liability:				RM50,000				
3. Removal of Debris:				10% of Building Sum Insured (max RM2,000,000)				
4. Architect, Surveyor & Consultant's fees:				included as part of Building Sum Insured				

### Section B: Home Contents All Risks

Description	Limit / Rate					
Home Contents All Risks	Plan 1 (RM)	Plan 2 (RM)	Plan 3 (RM)	Plan 4 (RM)	Plan 5 (RM)	Flexi Plan
- Cover personal and household belongings						
Sum Insured (RM)	50,000	100,000	150,000	200,000	250,000	30,000 and above
Limit Per Article	5,000	10,000	15,000	20,000	25,000	10% of Sum Insured
Premium / Rate (Jewellery 1/3 of Sum Insured)	300	600	900	1,200	1,500	0.60%
Premium / Rate (Jewellery 1/2 of Sum Insured)	360	720	1,080	1,440	1,800	0.72%
Jewellery, household appliances and items such as furniture, pianos, organs, radios, television sets, DVD players, Hi-Fi equipment and similar items	As per item loss, not subject to Limit Per Article					
<b>Complimentary Benefits</b>						
1. Loss of money due to theft:					up to RM1,000	
2. Cost of replacing locks/keys due to housebreaking:					up to RM500	
3. Deterioration of food in the freezer:					up to RM250	
4. Cost of replacing legal documents:					up to RM1,000	
5. Loss or damage to contents during temporary removal:					15% of total value of Contents	
6. Loss or damage to water filter outside building:					up to RM1,000	
7. Cost of repairing burst water pipe including hacking:					up to RM1,000	
8. Emergency Cash Allowance:					up to RM1,000	
9. Fraudulent Use of Credit/ATM card:					up to RM500	
10. Fraud or Dishonesty of Domestic Servant:					up to RM500	
11. Fire Extinguishment Expenses:					up to RM1,000	

## Riders - Optional

Description	Sum Insured (RM)	Premium (RM)/Rate
<b>Section C - Worldwide Personal All Risks</b> Cover loss or damage of personal effects e.g. jewellery, watches, cameras, etc.	Value of personal effect e.g. jewellery, watches, camera, etc Maximum per item: RM10,000 (Excess: RM150 each & every loss)	Rate: 1.50%
<b>Section D - Worldwide Family Liability</b> Indemnify against third party accidental bodily injury or accidental damage to property	200,000	25.00



### How to Calculate Flexi Plan Premium?

Assumption:



1. Rebuilding cost of landed property : RM250,000



2. Home Contents value with 1/3 Jewellery coverage : RM75,000

Cover	Sum Insured (RM)	Rate	Premium (RM)
Section A: Houseowner	250,000	0.080%	200.00
Section B: Home Contents All Risks	75,000	0.60%	450.00
Section C: Worldwide Personal All Risks	10,000	1.50%	150.00
Section D: Worldwide Family Liability	200,000	N/A	25.00

Total	825.00
GST 0%	0.00
Stamp Duty	10.00
<b>Amount Due</b>	<b>835.00</b>

## Frequent Questions and Answers

- **Is it necessary for my house be constructed of brick/concrete walls, reinforced concrete floor and roofed with tiles/concrete/asbestos to enjoy the above premium?**

Yes, and your house also must be solely used as a private dwelling.

- **How much should I insure my property?**

For Building, you should insure based on the cost of rebuilding the property, inclusive of all renovations, fixtures & fittings. TV Aerials and Autogates are deemed as part of the building as well.

For Home Contents, you should insure the total value of all your Home Contents, which means personal and household belongings of every description belonging to you and any member of your family residing with you.

- **Can I include other perils to my Houseowner insurance?**

Yes, you can do so by paying an additional premium.

- **Is there a limit to any item insured?**

Yes, there is a single article limit of 10% of your Home Contents total Sum Insured, except for jewellery, household appliances and items such as furniture, pianos, organs, radios, television sets, DVD players, Hi-Fi equipment and similar items, unless specially declared as a separate item.

- **Can I cover jewellery?**

Yes, you can. For platinum, gold, silver articles, jewellery and furs there is a maximum limit of 1/3 or 1/2 of total Sum Insured depending on the option that you select.

- **Are Astro satellite dish or air-conditioning compressor covered by this policy?**

Yes, it is covered as these items are considered as part of the Home Contents.

- **What is the limit for each item of my personal effects under the Worldwide Personal All Risks Insurance?**

You can insure your personal effects up to RM10,000 for each item.

- **Who is AXA Affin General Insurance Berhad?**

AXA Affin General Insurance Berhad is a licensed general insurer incorporated in 1975. We are a member of the AXA Group, one of the world's leading insurer. In Malaysia, we are a member of the Affin Group, a leader in financial services sector. We have expertise in personal, business and health insurances. Our product range includes Motor, Household, Health, Accidental and Travel Insurance for individual customers as well as comprehensive plans specially designed for SMEs and other businesses. In addition, we provide insurance services in specialist fields such as Marine and Trade Credit.

- **Enrol for SmartHome Optimum (Enhanced) today!**

For more information:



Call your agent or

AXA Customer Service Hotline: **(603) 2170 8282**

*Operating Hours: 8.30am to 5.30pm (Monday to Friday excluding public holidays)*

For enquiries:

### AXA Affin General Insurance Berhad (23820-W)

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# SmartHome Optimum (Enhanced) insurance checklist

## Home Buildings

### Your house

Construction (incl. fittings)	RM	<input type="text"/>
Debris removal	RM	<input type="text"/>
Architect/engineer fees	RM	<input type="text"/>
External fixtures	RM	<input type="text"/>
SUBTOTAL:	RM	<input type="text"/>

### Other structures

Garage/sheds	RM	<input type="text"/>
Fences/gates	RM	<input type="text"/>
Paths	RM	<input type="text"/>
Driveway	RM	<input type="text"/>
Swimming pool	RM	<input type="text"/>

Solar Panel/Water Filter	RM	<input type="text"/>
External blinds/awnings	RM	<input type="text"/>
SUBTOTAL:	RM	<input type="text"/>
<b>BUILDINGS TOTAL:</b>	<b>RM</b>	<input type="text"/>

## Home Contents

### Living room

Furniture/mirror	RM	<input type="text"/>
TV/DVD/VCD player	RM	<input type="text"/>
Musical/Stereo Instruments	RM	<input type="text"/>
CDs/records	RM	<input type="text"/>
Other items	RM	<input type="text"/>
SUBTOTAL:	RM	<input type="text"/>

### Dining room

Furniture/mirror	RM	<input type="text"/>
Crockery/glassware/cutlery	RM	<input type="text"/>
Ornaments	RM	<input type="text"/>
Other items	RM	<input type="text"/>
SUBTOTAL:	RM	<input type="text"/>

### Garage/shed/storeroom

Lawnmower	RM	<input type="text"/>
Garden/building tools	RM	<input type="text"/>
Ladders	RM	<input type="text"/>
Other items	RM	<input type="text"/>
SUBTOTAL:	RM	<input type="text"/>

### Bedrooms

Furniture/mirror	RM	<input type="text"/>
Electrical items	RM	<input type="text"/>
Pillows/mattresses	RM	<input type="text"/>
Personal computers	RM	<input type="text"/>
Other items	RM	<input type="text"/>
SUBTOTAL:	RM	<input type="text"/>

### Kitchen

Furniture	RM	<input type="text"/>
Electrical appliances	RM	<input type="text"/>
Crockery/glassware/cutlery	RM	<input type="text"/>
Other items	RM	<input type="text"/>
SUBTOTAL:	RM	<input type="text"/>

### General

Clothing/shoes/towels	RM	<input type="text"/>
Linen	RM	<input type="text"/>
Carpets/rugs	RM	<input type="text"/>
Curtains/blinds	RM	<input type="text"/>
Shelves/bookcases	RM	<input type="text"/>
Portable appliances	RM	<input type="text"/>
Telephones/fax machines	RM	<input type="text"/>
Artworks/collections	RM	<input type="text"/>
Wine/beer/liquor	RM	<input type="text"/>
Sporting equipment	RM	<input type="text"/>
Other items	RM	<input type="text"/>
SUBTOTAL:	RM	<input type="text"/>

### Study/Spare room

Personal computer/printer	RM	<input type="text"/>
Furniture	RM	<input type="text"/>
Books	RM	<input type="text"/>
Toys/games	RM	<input type="text"/>
Other items	RM	<input type="text"/>
SUBTOTAL:	RM	<input type="text"/>

### Bathrooms

Portable appliances	RM	<input type="text"/>
Cosmetics/perfume/toiletries	RM	<input type="text"/>
Other items	RM	<input type="text"/>
SUBTOTAL:	RM	<input type="text"/>

### Laundry

Washing machine/dryer	RM	<input type="text"/>
Iron/ironing board	RM	<input type="text"/>
Other items	RM	<input type="text"/>
SUBTOTAL:	RM	<input type="text"/>

<b>CONTENTS TOTAL:</b>	<b>RM</b>	<input type="text"/>
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Please note that this checklist:

- is designed to assist you in valuing your home and contents, but because of the wide variation between the value of each person's home and contents (and what each person owns) it is only a basic guide. If you have any doubts, we suggest you seek the advice of a professional valuer.
- is neither a policy wording nor an application form.