



BERJAYA SOMPO
INSURANCE

HOME CARE

Comprehensive Home Insurance



WHAT IS THE PRODUCT ABOUT?

This policy is designed to provide you with peace of mind especially when you are away from home. Covering your home, contents, personal effects and family liability in a single policy is one of the unique features of the policy. You can also choose the type of coverage according to your actual requirements.

WHAT ARE THE COVERS / BENEFITS PROVIDED?

Mandatory Covers (Please select Section 1 and / or Section 2)

Optional Covers (Please select Section 3 and / or Section 4)

Section	Covers / Benefits	Sum Insured / Limit of Liability	Premium Rate
1	<p>Houseowner Insurance</p> <p>a) Building including permanent fixtures and fittings but excluding land (occupied solely for residential purpose only)</p> <p>b) Rent</p> <p>c) Owner's Liability</p>	<p>Full value to be declared by Insured</p> <p>up to 10% of building insured</p> <p>RM50,000</p>	<p>Landed property - 0.106%</p> <p>Flats & Apartments - 0.109%</p> <p>included</p> <p>included</p> <p>(subject to minimum premium : RM60)</p>
2	<p>Home Contents All Risks Insurance</p> <p>a) Loss or damage to household contents caused by fire & selected perils, theft, armed robbery and accidental damage not specifically excluded.</p> <p>Additional benefits for Section 2</p> <p>a) Loss or damage to contents during temporary removal</p> <p>b) Breakage to Mirrors</p> <p>c) Compensation for Death</p> <p>d) Servant's Property</p> <p>e) Loss of money due to theft at home</p> <p>f) Cost of repairing / replacing locks and key due to break-in</p>	<p>Full value to be declared by Insured</p> <p>up to 15% of total sum insured</p> <p>up to RM500</p> <p>up to RM10,000</p> <p>up to RM500</p> <p>up to RM1,000</p> <p>up to RM500</p>	<p>0.75%</p> <p>included</p> <p>included</p> <p>included</p> <p>included</p> <p>included</p> <p>included</p>

Section	Covers / Benefits	Sum Insured / Limit of Liability	Premium Rate
	g) Cost of replacing Title Deeds and Legal Documents h) Loss or damage to water filter i) Loss of money caused by snatched theft j) Cost of replacing food spoilt in refrigerator due to change in temperature Deductible: RM200 each and every loss	up to RM1,000 up to RM1,000 up to RM1,000 up to RM500	included included included included (subject to minimum premium : RM75)
3	Worldwide Personal All Risks Insurance Personal Effects e.g. watches, cameras, laptops, mobile phones etc. Deductible : RM100 each and every loss	up to RM3,000 per item	1.50% (subject to minimum premium : RM75)
4	Worldwide Family Liability Insurance Legal Liability against accidental bodily injury to third party and accidental damage to third party property	RM300,000	RM25

Note : Premium / Rate stated above is exclusive of 0% GST

FREQUENTLY ASKED QUESTIONS

1.Does the above premium apply to all types of houses ?

The above premium is only applicable if your house is constructed of brick/concrete walls, reinforced concrete floor and roofed with tiles/concrete/asbestos and is solely used for private residential purpose.

For other types of buildings construction, please refer to your agent or our Customer Service Centre at **03-2170 7300**.

2.What are the standard perils insured by Houseowner Insurance ?

The standard perils insured are fire, lightning, explosion, aircraft or impact damage, bursting of pipes, theft, windstorm, earthquake and flood. You may extend to include other perils by paying additional premium.

3.What does "All Risks" cover ?

All Risks include cover for perils under Houseowner section, accidental damage and other perils not specifically excluded. For more details on this, please refer to our policy wording.

4. What do I need to note if I want to cover my home contents and personal effects ?

Home Contents All Risks Insurance

Items such as platinum, gold, silver articles, jewellery and furs are limited to one third of the sum insured for home contents.

Please ensure that you insure your property and its contents for the full value to avoid being underinsured in the event of claim.

Worldwide Personal All Risks Insurance

We will insure your personal effects up to RM3,000 for each item/pair and set.

5. Must I declare all my household contents to be insured?

You are only required to declare those items which have greater value than 5% of the total sum insured on the household contents (except furniture, pianos, organs, household appliances, radios, television sets, video recorders, hi-fi equipment and the like).

6. What is Worldwide Family Liability Insurance?

It covers third party claims (including legal costs and expenses) for accidental bodily injury or property damage arising from negligence caused by you, your immediate family members or your domestic helper.

GENERAL EXCLUSIONS APPLICABLE TO ALL SECTIONS

This policy does not cover loss or damage directly or indirectly caused by the following:

- War, invasion, act of foreign enemy, hostilities or warlike operations (whether war be declared or not), civil war.
- Mutiny, riot, military or popular rising, insurrection, rebellion, revolution, or military or usurped power, martial law or state of siege, or any of the events or causes which determine the proclamation or maintenance of martial law or state of siege.
- Any act of terrorism.
- Nuclear weapons materials, ionizing radiations or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel.
- Cessation of work, confiscation, destruction to the property by local authority of the country.
- Own fermentation, natural heating, spontaneous combustion or undergoing any heating or drying process.
- Consequential loss or damage of any kind whatsoever.
- Criminal Breach of Trust and / or Theft by Deception.

This brochure is not a contract of insurance. For full details on the policy terms and conditions, please refer to the actual insurance policy. In the event of differences arising between the English and Bahasa Malaysia versions, the English version shall prevail.

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