

PRODUCT DISCLOSURE SHEET

Read this Product Disclosure Sheet before you decide to take up Home Protector Insurance. Be sure to also read the general terms and conditions.

Home Protector Insurance

1. What is this product about?

This policy provides you with coverage for your residential building and/or contents contained therein against any loss or damage by fire, lightning, explosions or by any perils mentioned in the insurance policy.

2. What are the covers / benefits provided?

This policy covers Loss or damage to your building and/or contents due to :

- Fire, lightning, thunderbolt, subterranean fire
- Explosion caused by gas used for domestic purposes
- Aircraft and other aerial devices and/or articles dropped therefrom
- Impact with any buildings by road vehicles or animals
- Bursting or overflowing of water tanks, apparatus or pipes
- Theft but only if accompanied by actual forcible and violent breaking into or out of a building or any attempt thereat
- Hurricane, cyclone, typhoon, windstorm
- Earthquake, volcanic eruption
- Flood
- Robbery and hold up in the premises

Additional Benefits (non-tariff) Included :

Applicable for Contents	Applicable for Buildings	Applicable for Buildings and / or Contents
<ul style="list-style-type: none"> • Loss of Personal Money at Home 	<ul style="list-style-type: none"> • Replacement of Window / Door / External locks 	<ul style="list-style-type: none"> • Fire Brigade Report
<ul style="list-style-type: none"> • Cost of Replacing Lost Legal Documents 	<ul style="list-style-type: none"> • Maintenance Fee Protection Benefit 	<ul style="list-style-type: none"> • Fire Brigade Charges
		<ul style="list-style-type: none"> • Domestic Help Allowance

You may extend coverage to the following risks by paying additional premium :

- Subsidence and landslip
- Riot, strike and malicious damage
- Cover on Landlord's Household Goods and Furnishings in blocks of flats/apartments
- Insurance of Plate Glass
- Cover against loss or damage by hurricane, cyclone, typhoon or windstorm to metal smoke stacks, awnings, blinds, signs and other outdoor fixtures and fittings including gates and fences
- Cover alterations, repairs and additions (but not appreciation in value in excess of the sum insured)
- Extended theft cover but excluding theft by domestic servants or any member of Your family or Household
- Extended theft cover including theft by domestic servants
- Increase of Indemnity limits under Additional Benefit – Rent Insurance
- Increase of Indemnity limits under the Additional Benefit - Liability to the Public

The insurance cover is for one year. You need to renew your insurance policy annually.

3. How much premium do I have to pay?

The total premium that you have to pay may vary depending on the underwriting requirements :

- Standard cover : RMxx premiums for sums insured of RMxx
- Additional cover : RMxx

The estimated total premium that you have to pay is : Standard cover premium + Additional cover premium

4. What are the fees and charges I have to pay?

In addition to the premium, you have to pay:	Amount
a. Goods and Services Tax	0% of premium
b. Stamp duty	RM 10.00
c. Commissions paid to the insurance agent (if applicable)	15% of premium

5. What are some of the key terms and conditions that I should be aware of?

- **Duty of Disclosure :**

Pursuant to Paragraph 5 of Schedule 9 of the Financial Services Act 2013, if you are applying for this Insurance wholly for purposes unrelated to your trade, business or profession, you have a duty to take reasonable care not to make a misrepresentation in answering the questions in the Proposal Form (or when you apply for this insurance). You must answer the questions fully and accurately.

Failure to take reasonable care in answering the questions may result in avoidance of your contract of insurance, refusal or reduction of your claim(s), change of terms or termination of your contract of insurance.

The above duty of disclosure shall continue until the time your contract of insurance is entered into, varied or renewed with us.

In addition to answering the questions in the Proposal Form (or when you apply for this insurance), you are required to disclose any other matter that you know to be relevant to our decision in accepting the risks and determining the rates and terms to be applied.

You also have a duty to tell us immediately if at any time after your contract of insurance has been entered into, varied or renewed with us any of the information given in the Proposal Form (or when you applied for this insurance) is inaccurate or has changed.

- You must ensure that your property is insured at the appropriate amount taking into account the renovations made to your property.

NOTE: This list is not exhaustive. Please refer to the policy contract for the full list of terms and conditions under this policy

6. Is there any guide in determining the estimated sum insured to be insured on building?

There is a Building cost calculator (BCC) that can assist you in determining the estimated sums to be insured for residential properties and is not a substitute for professional advice to be obtained.

Before using the calculator, kindly note the following:

1. if any renovations have been made to your property, you are advised to indicate the amount (cost of renovation) in the box provided in the BCC.
2. if your property has unique or special design features and/or have extensive renovations and/or have complex structures affixed, you are advised to obtain professional advice for a more accurate assessment of your property.

The BCC is operational on the PIAM website <http://www.piam.org.my/consumer/industry/building-cost-calculator-bcc/> and at our Company website mpigenerali.com (under **INSIGHTS AND TIPS > BUILDING COST CALCULATOR**)

7. What are the major exclusions under this policy?

This policy does not cover certain losses, such as:

- Consequential loss of any kind
- The excess amount
- War and Terrorism

NOTE: This list is not exhaustive. Please refer to the policy contract for the full list of terms and conditions under this policy

8. Can I cancel my policy?

You may cancel your policy by giving written notice to the insurance company. Upon cancellation, you are entitled to a partial refund of the premium provided you have not made a claim.

9. What do I need to do if there are changes to my contact details?

It is important that you inform us of any change in your contact details to ensure that all correspondences reach you in a timely manner.

10. Where can I get further information?

Should you require additional information about this insurance or any other types of insurance product, you can contact us or your insurance intermediary or visit our website www.mpigenerali.com

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IMPORTANT NOTE:

YOU MUST ENSURE THAT YOUR PROPERTY IS INSURED AT THE APPROPRIATE AMOUNT. YOU SHOULD READ AND UNDERSTAND THE INSURANCE POLICY AND DISCUSS WITH THE AGENT OR CONTACT THE INSURANCE COMPANY DIRECTLY FOR MORE INFORMATION

The information provided in this disclosure sheet is valid as at 01/06/2018.