



# HOME PROTECTOR ENHANCED

## Product Disclosure Sheet

### Important Note

1. Read this Product Disclosure Sheet before you decide to take out the Home Protector Enhanced Insurance Policy. Be sure to also read through the general terms and conditions.
2. 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.
3. 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.

### 1. What is this product about?

This policy provides you with coverage for your residential building and/or home contents contained therein against any loss or damage by fire, lightning, explosions or by any other perils mentioned in the policy wording. You have the option to only cover your building, or just your home contents. For a comprehensive cover, you may take up both building and home contents coverage.

### 2. What are the covers / benefits provided?

#### Section I: Building (Houseowner)

- This policy covers loss or damage to your building due to fire, lightning, thunderbolt, subterranean fire, explosion, aircraft and other aerial devices and/or articles dropped therefrom, impact damage (by road vehicles or animals not under your control), 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 such attempt, hurricane, cyclone, typhoon, windstorm, earthquake, volcanic eruption, flood; robbery and hold up in the premises.
- Additional Benefits:
  - Replacement of External Window / Door locks
  - Maintenance Fee Protection Benefit
  - Replacement of Burst Pipe
  - Terrorism Cover (material damage only)
  - Rent Insurance
  - Liability to the Public
  - Fire Brigade Report
  - Fire Extinguishment Expenses
  - Domestic Help Allowance
  - Emergency Allowance
  - Worldwide Personal Accident

#### Home Contents

For home contents, you may choose to cover your content with either Section II Home Contents-Householder or Section III Home Contents-All Risks:

## Section II – Home Contents-Householder

- Loss or damage to home contents due to fire, lightning, explosion, aircraft damage, impact damage (by road vehicles or animals not under your control), bursting or overflowing of domestic water tanks or pipes, theft (accompanied by actual forcible and violent breaking into or out), hurricane, cyclone, typhoon, windstorm, earthquake, volcanic eruption, flood and robbery.
- Additional Benefits
  - Contents Temporarily Removed
  - Breakage to Mirrors
  - Compensation for Death
  - Servants Property
  - Rent Insurance
  - Liability to the Public
  - Loss of Personal Money at Home
  - Cost of Replacing Lost Legal Documents
  - Fraudulent Use of Credit/ATM Card
  - Fire Brigade Report
  - Fire Extinguishment Expenses
  - Domestic Help Allowance
  - Emergency Allowance
  - Worldwide Personal Accident
  - Deterioration of food in the freezer
  - Fraud or Dishonesty of Domestic Servant

## Section III – Home Contents - All Risks

- Loss or damage to home contents due to all types of perils including riot, strike and malicious damage, accidental damage, and theft.
- Additional Benefits
  - Loss of Personal Money at Home
  - Replacement of Locks and Keys
  - Deterioration of food in the freezer
  - Cost of Replacing Lost Legal Documents
  - Contents Temporary Removed
  - Loss or damage to water tank/filter installed outside building
  - Replacement of Burst Pipe
  - Emergency Allowance
  - Fraudulent Use of Credit/ATM Card
  - Fraud or Dishonesty of Domestic Servant
  - Fire Brigade Report
  - Fire Extinguishment Expenses
  - Domestic Help Allowance

## Optional Covers with additional premium:

### Section IV - Worldwide Personal All Risks

- Cover loss or damage of personal effects

### Section V - Worldwide Family Liability

- Indemnify against third party accidental bodily injury or accidental damage to property.

You may extend your coverage for Section I & Section II for below perils by paying additional premium.

- Subsidence and landslip
- Riot, strike and malicious damage
- Landlord's Household Goods and Furnishings in blocks of flats/apartments
- Insurance of Plate Glass
- Extension to 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
- Merchandise Warranty Extension (Not exceeding 10% of total floor area)

Please refer to the policy wording for the full list of terms and conditions of the benefits.

The benefit (s) payable under eligible product is protected by PIDM up to limits. Please refer to PIDM's TIPS Brochure or contact Generali Insurance Malaysia Berhad or PIDM (visit [www.pidm.gov.my](http://www.pidm.gov.my)).

### 3. What is the period of cover and renewal option?

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

### 4. 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 premium for any extended coverage.

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

<u>What you have to pay in addition to the premium</u>	<u>Amount</u>
Service Tax	6%
Stamp duty	RM10.00
<u>What is included in the premium</u>	<u>Amount</u>
Commission paid to the insurance intermediaries (if any)	15% of premium

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

- You must ensure that your property is insured at the appropriate amount taking into account the renovations made to your property. You should monitor and review your policy regularly to make sure your sum insured is representing the full value of your property.
- If the amount insured in your policy is less than the actual value at the time of loss (e.g. under-insurance), you are deemed to be self-insuring the difference. This average condition will apply in the event of a claim.
- Excess is the amount you have to bear before we indemnify you. This is applicable for certain perils, such as overflowing of domestic water tanks, windstorm, and flood claims
- Premium Warranty - The premium due must be paid and received by us within sixty (60) days from the inception date of this policy/endorsement/renewal certificate. Failure to pay the premium within this period, the policy is automatically cancelled. We shall be entitled pro-rated premium for the sixty (60) days which we have provided the coverage.
- In event of loss or damage that arises to a claim, you must immediately notify us in writing of such event.

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

### 7. 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:

- i) 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.
- ii) 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 available on PIAM website <https://piam.org.my/building-cost-calculator-bcc/>.

### 8. What are the major exclusions under this policy?

This policy does not cover certain losses, such as:

- Consequential loss or damage of any kind
- The excess amount

- War, invasion, or civil war

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

**9. Can I cancel my policy?**

You may cancel your policy by giving us a written notice. Upon cancellation, you shall be entitled to a refund of premium after we have charged you based on our customary short-period rates or minimum premium payable under the policy, whichever is higher.

**10. 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 correspondence reach you in a timely manner. You may inform our Customer Service Centre or our branch office.

**11. 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 [generali.com.my](http://generali.com.my).

**Generali Insurance Malaysia Berhad**

(formerly known as AXA Affin General Insurance Berhad)

Reg No: 197501002042 (23820-W)

Registered Address: Ground Floor, Wisma Boustead,  
71 Jalan Raja Chulan, 50200 Kuala Lumpur, Malaysia.

T +603 2170 8282 F +603 2031 7282

E [customer.service.gi@generali.com.my](mailto:customer.service.gi@generali.com.my)

**[generali.com.my](http://generali.com.my)**

The information provided in this Product Disclosure Sheet is a summary for quick and easy reference. The exact terms and conditions that apply are stated in the policy contract.

Generali Insurance Malaysia Berhad is licensed under the Financial Services Act 2013 and regulated by Bank Negara Malaysia.

The information provided in this disclosure sheet is valid as at 01Sept2023.