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| <b>PRODUCT DISCLOSURE SHEET</b>   | <b>Etiqa Insurance Berhad (“Us/Our”)</b>          |
| Read this Product Disclosure Sheet before you decide to take out the <b>Fire Insurance</b> . Be sure to also read the general terms and conditions. | <b>Fire Insurance</b><br><b>Date : 01/08/2015</b> |

**1. What is this product about?**

This product provides you with coverage for your property against loss or damage by fire, lightning and explosion caused by gas used for domestic purposes.

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

The policy covers:

- Loss of or damage to your property due to fire, lightning and explosion caused by gas used for domestic purposes.

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

- Aircraft damage and other aerial devices and/or articles dropped therefrom;
- Storm, tempest, flood, earthquake, volcanic eruption, subsidence and landslip;
- Explosion;
- Bursting or overflowing of water tanks or pipes, sprinkler leakage;
- Impact damage by road vehicles or animals;
- Bush/lalang fire, spontaneous combustion, damage by falling trees or branches and object;
- Riot, strike and malicious damage.

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

**Note:** Please refer to the sample policy contract for more details.

**3. How much premium do I have to pay?**

The insurance premium that you have to pay annually is calculated based on your sum insured, selected additional perils (if any) and our underwriting requirements. Please discuss with your agent or contact us directly for more information.

All premiums (if applicable) will be subjected to relevant charges or taxes including Goods & Services Tax as deemed necessary by the Malaysia tax authorities. It is important to keep any receipt that you receive as proof of payment of premium.

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

| Type                                   | Amount (RM)        |
|--|--------------------|
| Commission paid to the insurance agent | 15% of the premium |
| Goods and Services Tax (GST)           | 6% of the premium  |
| Stamp duty                             | 10.00              |

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

**Importance 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 Application 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 Application 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 Application Form (or when you applied for this Insurance) is inaccurate or has changed.

**Market Value** - You must make sure that your property is adequately insured at all times, taking into account the renovations and enhancements made to your property. The sum insured should cover the cost of rebuilding your property in the event of loss/ damage.

**Average** - If your insured property shall, at the time of loss, be of greater value than the sum insured, then you shall be considered as self-insuring the difference, and shall bear a rateable proportion of the loss accordingly.

**Premium warranty** - The premium due must be paid and received by us within sixty (60) days from the inception date of the cover. Failing which, policy is automatically cancelled and we shall be entitled to the pro rata premium for the period we have been on risk.

**Note:** This list is non-exhaustive. Please refer to the policy contract for the full list of terms and conditions.

**6. What are the major exclusions under this policy?**

This policy does not cover certain losses, such as:

- Theft during or after the occurrence of a fire;
- Goods held in trust or on commission;
- Securities, obligations, or documents of any kind, stamps, coins or paper money, cheques, books of account or other business books or computer systems records;

- d. Explosives;
- e. Burning of property by order of any Public Authority;
- f. Pollution and contamination;
- g. Loss or damage due to war or similar risks;
- h. Loss or damage due to radioactivity contamination, nuclear radiation or similar risks.

**Note:** This list is non-exhaustive. Please refer to the policy contract for the full list of exclusions.

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

You may cancel your policy by giving a written notice and return your original policy of insurance to us. Upon cancellation, you are entitled to a refund of the premium based on the unexpired period of insurance subject to the terms and conditions of the policy and minimum premium to be retained by us.

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

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

**9. Where can I get further information?**

Should you require additional information about fire insurance, please refer to the insuranceinfo booklet available at all our branches or visit [www.insuranceinfo.com.my](http://www.insuranceinfo.com.my)

If you have any enquiries, please contact us at:

**Etika Insurance Berhad (9557T)**

(Licensed under Financial Services Act 2013 and Regulated by Bank Negara Malaysia)

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**10. Other types of similar cover available**

- a. All Risk Insurance, Houseowner Insurance & Householder Insurance.

**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 US DIRECTLY FOR MORE INFORMATION.**

The information provided in this disclosure sheet is valid as at 01/08/2015.