

PRODUCT DISCLOSURE SHEET	Etiqua Insurance Berhad ("Us/Our")
Read this Product Disclosure Sheet before you decide to take out the Householder Insurance (Fixed Plan) . Be sure to also read the general terms and conditions.	Householder Insurance (Fixed Plan) Date : 01/08/2015

1. What is this product about?

This product provides you with coverage for specified household goods and personal effects kept inside your house.

2. What are the covers / benefits provided?

a) The policy main coverage:

- Loss of or damage to your contents due to fire, lightning, thunderbolt, subterranean fire, explosion;
- Loss or damage to your contents by aircraft damage, impact damage by road vehicles or animals, bursting or overflowing of water tanks or pipes, theft due to forcible entry or exit, hurricane/ cyclone / typhoon / windstorm, earthquake/ volcanic eruption and flood;

b) Other coverages/benefits:

- Property Temporarily Removed
- Damage to Mirrors
- Compensation for Death of the Insured caused by thieves or by fire
- Servants' Property (other than cash, currency notes, bank notes and stamps)
- Rent Insurance
- Legal Liability to the Public

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

Please refer to the policy contract for more information on the above benefits.

3. What are the items insured and their sum insured?

No.	Item Insured	Sum Insured (RM) Up to
1	TV	3,000
2	Hifi, VCD, DVD set (excluding disc and decoder)	3,000
3	Sofa set	3,000
4	Dining set	1,000
5	Air-conditioner	3,000
6	Refrigerator	2,000
7	Washing machine	3,000
8	Bed and mattresses	2,000
9	Desktop computers (excluding laptop, PDA)	2,000
	Total Sum Insured	22,000

No.	Other Benefits	Sum Insured (RM) Up to
1	Property Temporarily Removed	15% of the total sum insured
2	Damage to Mirrors	RM500 per piece any one incident
3	Compensation for Death of the Insured caused by thieves or by fire	50% of the total sum insured
4	Servants' Property (other than cash, currency notes, bank notes and stamps)	300
5	Rent Insurance	10% of the total sum insured
6	Legal Liability to the Public	RM50,000 any one incident

What will be the basis of sum insured?

The basis of sum insured is on Agreed Value. Insured is allowed to claim on specific item only and up to the maximum sum insured (as above) with no depreciation factor applicable on each of the insured item.

4. How much premium do I have to pay?

The total premium that you have to pay is as follows, and subject to 60 days Premium Warranty and Stamp Duty

Building Construction Class	Class 1A (inclusive of GST)	Class 1B (inclusive of GST)
Premium	93.00	143.00
Stamp Duty	10.00	10.00
Total Amount	103.00	153.00

- Any premium will be subjected to relevant charges or taxes, including Goods & Services Tax, as deemed necessary by the Malaysian tax authorities. It is important to keep any receipt that you receive as proof of payment of premium.

5. 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

6. 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.

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

7. What are the major exclusions under this policy?

This policy does not cover certain losses, such as:

- Loss or damage due to subsidence, landslip, riot, strike and malicious damage
- Loss or damage due to war or similar risks;
- Loss or damage due to radioactivity contamination, nuclear radiation or similar risks; or
- If your house left vacant for more than 90 days.

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

8. 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 partial refund of the premium provided you have not made a claim during the period of insurance.

9. 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.

10. Where can I get further information?

Should you require additional information about householder insurance, please refer to the insuranceinfo booklet available at all our branches or visit www.insuranceinfo.com.my

If you have any enquiries, please contact us at:

Etiqua Insurance Berhad (9557T)

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Homepage: www.etiqua.com.my

11. Other types of similar cover available

- Standard 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.