

<b>PRODUCT DISCLOSURE SHEET</b>	<b>Etiqa Insurance Berhad ("Us/Our")</b>
Read this Product Disclosure Sheet before you decide to participate in the <b>Houseowner/Householder Insurance</b> . Be sure to also read the general terms and conditions.	<b>Houseowner/Householder Insurance</b> <b>Date : 01/08/2015</b>

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

This product provides you with coverage for your building (private dwelling) and household contents as well as personal effects inside your house.

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

The coverages/benefit are summarized below:

Benefit Type	Houseowner (Buildings)	Householder (Contents)
Fire, Lightning, and Explosion caused by gas used for domestic purposes	√	√
Aircraft and aerial devices or articles dropped therefrom	√	√
Impact damage by road vehicles or animals	√	√
Bursting or overflowing of water tanks, apparatus or pipes	√	√
Theft by actual forcible and violent breaking into and out of the house	√	√
Hurricane, Cyclone, Typhoon, Windstorm	√	√
Earthquake or Volcanic Eruption	√	√
Flood	√	√
Loss of Rent - Limit 10% of Total Sum Insured	√	√
Liability to the third parties for accidents in your house – Limit of Liability up to RM50,000	√	√
Contents temporarily removed from the house – Limit 15% of total sum insured on contents	x	√
Damage to mirrors, other than hand mirrors – Limit RM500 per piece any one accident	x	√
Compensation on Death of the Insured; due to fire or robbery where there is violent and forcible entry to the house – Limit RM10,000 or one-half of the Sum Insured on contents whichever is lower	x	√
Domestic helper's property	x	√

You may further extend coverage by paying additional premium:

Benefit Type	Houseowner (Buildings)	Householder (Contents)
Riot, Strike and Malicious Damage	√	√
Increase Limit of Liability to the public up to a maximum limit of RM250,000	√	√
Increase limit for loss of rent	√	√
Unoccupancy in excess of ninety (90) days	x	√
Theft without actual forcible and violent breaking into and/or out excluding theft by domestic servants or member of family/household	x	√

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

**Note:** Please refer to the policy contract for further details of the above benefits.

**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 and selected additional perils, if any.

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.

**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 purpose 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 (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 (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.

e. 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 (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 and replacement of your property in the event of loss or damage.

**Average** - If your insured property hereby shall, at the time of loss, be of greater value than the sum insured, then you shall be considered as being insured on your own for any difference, and shall bear a rateable proportion of the loss accordingly.

**Excesses** – The amount of loss you have to bear and is applicable to certain perils, such as Overflowing of water tanks, apparatus or pipes, Hurricane, Cyclone, Typhoon, Windstorm, Earthquake, Volcanic Eruption, and Flood.

**Coverage under Householder**

If any of your household items is of greater than 5% of the total sum insured; you are advised to declare these items separately.

**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:

- a. Loss or damage due to subsidence, landslip, riot, strike and malicious damage;
- b. Loss or damage due to war, civil war and any act of terrorism;
- c. Loss or damage to building if left unattended for more than ninety (90) days (unless it is notified in writing to us and agreed by us by way of an endorsement issued);
- d. Loss or damage due to radioactive and nuclear energy 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 partial refund of the premium provided you have not made a claim during the period of insurance.

**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 Houseowner/Householder 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:

**Etiqua Insurance Berhad (9557T)**

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

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Etiqua Online: 1300 13 8888

E-mail: [info@etiqua.com.my](mailto:info@etiqua.com.my)

Homepage: [www.etiqua.com.my](http://www.etiqua.com.my)

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

Fire Insurance

**IMPORTANT NOTE:**

**YOU MUST ENSURE THAT YOUR PROPERTY IS INSURED AT THE APPROPRIATE AMOUNT. YOU SHOULD READ AND UNDERSTAND THE POLICY CONTRACT 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.