

PRODUCT DISCLOSURE SHEET	Etiqa General Insurance Berhad (“We/Us/Our”)
Read this Product Disclosure Sheet before you decide to take out the MaxiHome Contents . Be sure to also read the general terms and conditions.	MaxiHome Contents Date : <dd/mm/yyyy>

1. What is this product about?

This product is designed to protect household contents against possible loss from theft, fire, lightning, explosion, flood, windstorm, burst pipe, accidental damage or by any perils mentioned in the insurance policy.

2. What are the covers / benefits provided?

The coverage can be summarized as follows:

a. Theft

Loss of or damage to property including personal money kept at home caused by theft.

b. Natural Disasters

Loss of or damage to property as a result of:

- Lightning and thunderbolt
 - Hurricane, cyclone, typhoon and windstorm
 - Earthquake and volcanic eruption
 - Flood
 - Subsidence or landslip – in the event of loss or damage, the first 5% of sum insured, subject to a maximum of RM25,000 is not covered.
- } in the event of loss or damage, the first RM250 is not covered.

c. Loss or damage

Loss of or damage to property as a result of:

- Fire and explosion
 - Bursting or overflowing domestic water tanks, apparatus or pipes
 - Malicious persons and vandals
 - Falling aerial devices or aircraft
 - Impact by road vehicles – in the event of loss or damage, the first RM250 is not covered in respect of impact by road vehicle belonging to or under the control of the insured person.
 - Riot, strike and civil commotion
- } in the event of loss or damage, the first RM250 is not covered.

Accidental Damage to:

- Electrical and electronic appliances in your home
 - Mirrors, plate glass and fixed glass in furniture
- } in the event of loss or damage, the first RM200 is not covered.

d. Personal Liability

Indemnifies you against legal liabilities in the event you accidentally cause injury or property damage to others. Duration of cover is for one year. You need to renew your insurance policy annually.

Note:

1. The above terms and conditions are non-exhaustive. Please refer to the policy contract for more information.
2. The benefits payable under eligible product are protected by Perbadanan Insurans Deposit Malaysia (PIDM) up to limits. Please refer to PIDM's Takaful and Insurance Benefits Protection System (TIPS) Brochure or contact us or PIDM (visit www.pidm.gov.my).

3. How much premium do I have to pay?

Total Home Contents (RM)	Personal Money (RM)	Personal Liability (RM)	Annual Premium (RM)
30,000	750	250,000	230.00
40,000	1,000	250,000	302.00
50,000	1,500	250,000	374.00
60,000	1,500	250,000	446.00
70,000	1,750	250,000	518.00
80,000	1,750	250,000	590.00
90,000	2,000	250,000	662.00
100,000	2,000	250,000	734.00
110,000	2,000	250,000	806.00
120,000	2,000	250,000	878.00
130,000	2,000	250,000	950.00
140,000	2,000	250,000	1022.00
150,000	2,000	250,000	1094.00
160,000	2,000	250,000	1166.00
170,000	2,000	250,000	1238.00
180,000	2,000	250,000	1310.00
190,000	2,000	250,000	1382.00
200,000	2,000	250,000	1454.00

Total Home Contents (RM)	Personal Money (RM)	Personal Liability (RM)	Annual Premium (RM)
210,000	2,000	250,000	1526.00
220,000	2,000	250,000	1598.00
230,000	2,000	250,000	1670.00
240,000	2,000	250,000	1742.00
250,000	2,000	250,000	1814.00

- Premium can be automatically debited from your preferred account (current/savings/credit card).
- All premiums (if applicable) will be subjected to relevant charges or taxes, as deemed necessary by the Malaysia tax authorities. It is important to keep any receipt that you receive as proof of payment of premiums.

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

Type	Amount
Commission paid to the bank	15% of the premium
Services Tax	8% of the premium
Stamp Duty	RM10.00

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.

Home Contents – No one article (excluding furniture, piano, organ, household appliances, radios, television sets, video recorder sets, hi-fi equipment and the like) shall exceed ten percent (10%) of the total sum insured unless such article is specially declared as a separate item.

Limited Protection – The total value of platinum, gold and silver articles, precious metal and stones, jewellery, watches and furs shall be deemed not to exceed one-third (1/3) of the total sum insured on home contents.

Full Value of Home Contents – The total sum insured declared by you represents not less than the full value of the insured home contents and our total liability in respect of loss or damage thereto by all or any of the perils during any one period of insurance shall not exceed the amount stated against each item respectively or in the aggregate the total sum insured specified in the schedule, or such other sum or sums as may be substituted therefor by endorsement hereon or attached hereto signed by or on behalf of us.

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:

- Theft without any sign of break-in (forcible entry or exit);
- Theft by domestic servant;
- Your home if left vacant for more than ninety (90) days;
- War, terrorism, radioactive contamination and sonic boom; or
- The excess amount imposed in the policy.

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 to us. Upon cancellation, you are entitled to a partial refund on 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?

If you have any enquiries, please contact us at:

Etiqa General Insurance Berhad (197001000276)

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

Level 13, Tower B, Dataran Maybank

No. 1, Jalan Maarof

59000 Kuala Lumpur, Malaysia.

Telephone Number: +603 2297 3888

Facsimile Number: +603 2297 3800

E-mail: info@etiqa.com.my

Homepage: www.etiqa.com.my

Maybank Group Customer Care 1300 88 6688

10. Other types of Householder Insurance cover available

Please refer to our branches for other similar types of cover available.

IMPORTANT NOTE:
YOU MUST ENSURE THAT YOUR PROPERTY IS INSURED AT THE APPROPRIATE AMOUNT. YOU SHOULD READ AND UNDERSTAND THE INSURANCE POLICY AND CONTACT US DIRECTLY FOR MORE INFORMATION.

The information provided in this disclosure sheet is valid as at <dd/mm/yyyy>.