

Long Term Fire Insurance

The home insurance plan for public servants



The benefit(s) payable under eligible product is(are) protected by PIDM up to limits. Please refer to PIDM's TIPS Brochure or contact Etiqa General Insurance Berhad or PIDM (visit www.pidm.gov.my). | Member of PIDM

Secure and protect your home for your loved ones

Long Term Fire Insurance is a plan to cover your home in the event of a loss or damage caused by fire, lightning, explosion and flood.

Key Features

Key benefits to cover loss or damage caused by the following events:

- a) Fire
- b) Lightning
- c) Explosion caused by gas used for domestic purposes
- d) Flood coverage **NEW**

Optional add-on coverage:

- a) Bursting or overflowing of water tanks, apparatus or pipes
 - b) Storm and tempest
 - c) Earthquake and volcanic eruption
 - d) Subsidence and landslip
 - e) Damage by falling trees or branches and objects
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Note:

- 1) Total duration of cover is linked to your house financing tenure.
- 2) Please contact us for more details on benefits, terms and conditions.
- 3) Only eligible for Government Housing Financing Scheme (LPPSA) applicants.

Long Term Fire Insurance Exclusions

The policy does not cover certain losses, such as:

- a. Bursting or overflowing of water tanks, apparatus or pipes;
- b. Typhoon, hurricane, tornado, cyclone or other atmospheric disturbance;
- c. Earthquake and volcanic eruption;
- d. Subsidence and landslip;
- e. Burning of property by order of any Public Authority;
- f. War, civil war or similar risks;
- g. Any act of terrorism; or
- h. Radioactivity contamination, nuclear radiation or similar risks.

Note:

Please contact us for more details on benefits, terms and conditions.

Long Term Fire Insurance Important Notes

Please make sure that the Total Sum Insured of the building reflects the true current value so that you will be adequately compensated when you have to make a claim.

A grace period of 60 days shall be given from the effective date of cover for the payment of premium.

This brochure is intended for reference only and shall not constitute as a contract.

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

All Premiums, other charges and fees (if applicable) will be subjected to relevant charges or taxes as deemed necessary by the Malaysia tax authorities. It is important to retain any receipt that you receive as proof of premium.

Etiqua Oneline 1300 13 8888
www.etiqua.com.my



Etiqua General Insurance Berhad (197001000276)

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