

PRODUCT DISCLOSURE SHEET	Etiqa General Insurance Berhad ("We/Us/Our")
Read this Product Disclosure Sheet before you decide to take up the Long Term Fire Insurance . Be sure to also read the general terms and conditions.	Long Term Fire Insurance Date : DD/MM/YYYY

1. What is this product about?

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

2. What are the covers/benefits provided?

The Basic Fire policy covers loss or damage against:

- Fire
- Lightning
- Explosion caused by gas used for domestic purposes

Flood cover is also extended under the basic fire policy.

In addition, you may extend to cover loss or damage caused by the following perils by paying additional premium:

- Bursting or overflowing of water tanks apparatus or pipes;
- Storm & tempest,
- Earthquake and volcanic eruption;
- Subsidence and landslip;
- Damage by falling trees or branches and objects.

The period of insurance is based on the financing period as agreed between you and the financier, i.e. Lembaga Pembiayaan Perumahan Sektor Awam (LPPSA). Please refer to Etiqa Government Business Unit for more information.

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?

The insurance premium that you have to pay is based on your sum insured or any additional perils required.

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 received as proof of payment of premiums.

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

Type	Amount
Service Tax	8% of the premium

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

Importance of Disclosure

- a. 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.
- b. 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.
- c. The above duty of disclosure shall continue until the time your contract of insurance is entered into, varied or renewed with us.
- d. 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.
- 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 Form (or when you applied for this insurance) is inaccurate or has changed.

Market Value

- a. 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.
- b. To assist you in determining the sum insured, you may use the estimated building cost calculator provided by Persatuan Insurans Am Malaysia (PIAM) via the following link: <http://www.piam.org.my/consumer/industry/building-cost-calculator-bcc/>. Please note that you are advised to seek independent professional advice if the property had been extensively renovated and/or have unique/non-standard design.

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

Note: This list is non-exhaustive. Please refer to the policy contract for more details.

6. What are the major exclusions under this policy?

This 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;
- h. Radioactivity contamination, nuclear radiation or similar risks.

Note: This list is non-exhaustive. Please refer to the policy contract for more details.

7. Can I cancel my policy?

You may cancel your policy by giving a written notice to your housing loan financier. Upon confirmation by the housing loan financier you are entitled to a refund premium based on the unexpired period of insurance.

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

It is important that you inform your housing loan financier or 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 Government Business Unit

No.15 & 15A
Jalan P8G1, Presint 8
62000 Putrajaya
Wilayah Persekutuan
Telephone Number: +603 8861 6862 / 6772 / 6362 / 6172
Facsimile Number: +603 8861 6782
Email: ft.businessmgmt@etiqa.com.my

Or you can contact:

Etiqa General Insurance Berhad (197001000276)

(Licensed under Financial Services Act 2013 and regulated by Bank Negara Malaysia)
Level 7, Tower B, Dataran Maybank
No. 1, Jalan Maarof
59000 Kuala Lumpur, Malaysia
Telephone Number: +603 2297 3888
Facsimile Number: +603 2297 3800
Etiqa Online: 1300 13 8888
E-mail: info@etiqa.com.my
Homepage: www.etiqa.com.my

10. Other types of similar insurance cover available

Houseowner 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 YOUR HOUSING LOAN FINANCIER OR CONTACT US DIRECTLY FOR MORE INFORMATION.

The information provided in this disclosure sheet is valid as at DD/MM/YYYY .

Declarations

1. I have read and understand the contents of the application, including all notices therein.
2. I understand that the purchase of any extended cover (as identified in this application) is not compulsory and is at my sole discretion.
3. I understand and agree the contract of insurance that I have applied for shall, after assessment by Etiqa General Insurance, only be valid when:
 - i) the full premium has been paid and successfully received by Etiqa General Insurance; and
 - ii) when the policy of insurance is issued by Etiqa General Insurance.

I understand that the commencement of the policy is as stated in the policy issued to me by Etiqa General Insurance.

4. I understand that failure to take reasonable care in answering the questions may result in avoidance of my contract of insurance, refusal or reduction of my claim(s), change of terms or termination of my contract of insurance.
5. I understand that the above duty of disclosure shall continue until the time my contract of insurance is entered into, varied or renewed with Etiqa General Insurance.
6. I understand that I have a duty to tell Etiqa General Insurance immediately that this contract of insurance has been entered into, varied or renewed, whether any of the information given in this application is inaccurate or has changed.
7. I confirm that I have fully read the Product Disclosure Sheet and contract of insurance for this product.
8. I agree that any payment by Etiqa General Insurance to the account details provided by me in this application, will be deemed as full payment and Etiqa General Insurance shall be released and fully discharged from further liability and demand in relation to the payment. I confirm that the bank account details provided is active and maintained in Malaysia.
9. I understand that this application is in respect of a building occupied solely for residential purposes or residential and domestic office purposes. No manufacturing or deposit or storage of merchandise may be allowed in any portion of the building.
10. I confirm that the total sums insured provided is not less than the current market value of the building.
11. I understand that premiums will be subjected to relevant charges or taxes, as deemed necessary by the Malaysian tax authorities.

12. Personal Data Protection Act 2010 (PDPA)

I agree, consent and allow Etiqa General Insurance to process my personal data including sensitive personal data, with the intention of entering into a contract of Insurance, in compliance with the provisions of the Personal Data Protection Act 2010 (PDPA).

I understand and agree that any personal data collected or held by Etiqa General Insurance, whether contained in this application or subsequently obtained, may be held, used, processed and disclosed by Etiqa General Insurance to individuals and/or organizations related to and associated with Etiqa General Insurance or selected third parties (within or outside Malaysia, including medical institutions, reinsurers, claim adjusters, claim investigators, solicitors, industry associations, regulators, statutory bodies and government authorities), for the purpose of processing this application, providing subsequent service related to it, communicate with me for such purposes and any purpose required by law or regulations.

I understand that I have a right to obtain access to, and to request correction of any personal data held by Etiqa General Insurance concerning me. Such request can be made by completing the Access Request Form available at all Etiqa General Insurance branches or contact Etiqa General Insurance via email at PDPA@etiqa.com.my. I understand that in accordance with the provisions of the PDPA, I may contact the Customer Service Centre at Etiqa Online 1 300 13 8888 for the details of my Personal Data. Such information shall only be granted upon verification of my identification.