

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

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

This plan provides coverage for your property occupied solely used for residential purposes against loss or damage by fire, lightning and explosion caused by gas used for domestic purposes. This plan also provides payment of benefits in the event of your accidental death due to fire or theft or robbery with violent and forcible entry at your residence. This plan also compensates you with the emergency cash relief due to damage to the property.

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

The covers / benefits are summarised below:

Benefit Description	Benefit Amount in Ringgit Malaysia (RM)
Damage to house/house contents due to fire, lightning and domestic explosion <ul style="list-style-type: none"> <li>For house contents, benefit amount is limited to RM10,000.</li> <li>For platinum, gold and silver articles, jewellery and furs, benefit amount shall not exceed one-third (1/3) of the benefit amount on house contents.</li> </ul>	Up to 20,000
Compensation on your death or any one of your immediate family members who is your legal spouse, parents, parents-in-law or children due to fire or theft or robbery where there is violent and forcible entry to the house which results in death within 12 calendar months from the date of the event.  If the death happened to more than one person, only a pro-rata proportion of the benefit amount will be payable for each person. This benefit is payable only once.	2,500
Emergency cash relief due to property damage due to fire or flood or windstorm at the house. This benefit is payable only once.	1,500 for any one loss and in total

**Note:**

- Duration of cover is for one (1) year. You need to renew the insurance cover annually.
- Please refer to the policy contract for further details of the above benefits.
- 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](http://www.pidm.gov.my)).

**3. How much premium do I have to pay?**

The amount of insurance premium that you have to pay is RM 75.00 (exclusive of service tax and stamp duty).

All premiums (if applicable) will be subjected to relevant charges or taxes, as deemed necessary by the Malaysian 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
Service Tax	8% of the premium
Stamp Duty	RM10.00

**Note:** Stamp duty payment for annual premium not exceeding RM150 is exempted until 31/12/2025. However, RM10.00 stamp duty shall be payable starting from 1/1/2026.

**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.

**Cash Before Cover** – The premium due must be paid before the cover is effective.

**Free-look Period** – You may cancel your policy by advising us in writing within fifteen (15) days from the date of receipt of your policy to cancel it. The premium that has been paid will be refunded, provided that no claim has been made during this period.

**Claims** – You shall on the happening of any loss or damage to the property insured give immediate notice thereof in writing to us within thirty (30) days after the happening of such loss or damage with such detailed particulars and proof as may be reasonably required. You may also contact our Claims Careline at 1-300-88-1007 for assistance and guidance on the claim’s submission requirements.

**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:

- a. Loss by theft during or after the occurrence of a fire;
- b. Earthquake, volcanic eruption or other convulsion of nature;
- c. War, civil war and any act of terrorism;
- d. Pollution / Contamination;
- e. Loss or damage caused by ionizing radiations or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear;
- f. Loss or damage if the property is uninhabited for more than 90 days.

**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, we shall refund the premium based on pro-rata basis of the unexpired period of insurance 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 or personal 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 Fire insurance or if you have any enquiries, please contact us at:

**Etiqa General Insurance Berhad (190701000276)**

(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

Etiqa Online: 1300 13 8888

E-mail: info@etiqa.com.my

Homepage: www.etiqa.com.my

**10. Other types of Fire insurance cover available.**

Please refer to us for other similar types of cover available.

**IMPORTANT NOTE:**

**YOU MUST ENSURE THAT YOUR PROPERTY IS INSURED AT THE APPROPRIATE AMOUNT. WHERE APPLICABLE, YOU MUST NOMINATE A NOMINEE AND ENSURE THAT YOUR NOMINEE IS AWARE OF THE INSURANCE POLICY THAT YOU HAVE PURCHASED. YOU SHOULD READ AND UNDERSTAND THE POLICY CONTRACT AND CONTACT US DIRECTLY FOR MORE INFORMATION.**

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