

Etiqa Takaful Home Secure

# Comprehensive protection to make your house a home

More benefits,  
greater savings



Takaful





*Not just Takaful,  
Etiqa Takaful*




**eTiqa**  
General Takaful

Protect the sanctuary of your home with coverage for both the physical structure & its precious contents.

**Covers loss or damage to your building and/or contents caused by any of the following:**

Covered Event	Home Building	Home Contents
	Covers damage to the physical structure of your home	Covers loss or damage to what's inside your home
Fire, Lightning and Domestic Explosion	✓	✓
Damage caused by Aircraft or other Aerial Devices	✓	✓
Impact by Road Vehicles or Animals	✓	✓
Burst or Overflowing Domestic Water Tanks, Apparatus or Pipes	✓	✓
Theft by violent force during break-in or whilst breaking out of a building	✓	✓
Hurricane, Cyclone, Typhoon or Windstorm	✓	✓
Earthquake or Volcanic Eruption	✓	✓
Flood (excludes loss or damage caused by Subsidence or Landslip)	✓	✓
Loss of Rent (limit of 10% of total sum covered)	✓	✓
Liability to third parties for accidents in your house (limit of RM50,000)	✓	✓
Contents temporarily removed from the house (limit of 15% of total sum covered)	Not Applicable	✓
Damage to mirrors (limit of RM500 per piece)	Not Applicable	✓
Compensation on death of the covered due to fire or robbery (limit of RM10,000 or 1/2 of the sum covered, whichever is lower)	Not Applicable	✓
Domestic helper's property	Not Applicable	✓

Covered Event	Home Building	Home Contents
	Covers damage to the physical structure of your home	Covers loss or damage to what's inside your home
<b>COMPLIMENTARY: NEW Value Added Benefits provided with no additional contribution</b>		
 <b>Inconvenience Cash Assistance</b> Payouts of up to RM1,000 for the purchase of essential items if your home becomes uninhabitable for at least 3 days due to fire.	✓	✓
 <b>Cash Advancement</b> In the event of an unexpected covered incident, 20% of the total loss amount will be paid in advance.	✓	Not Applicable
 <b>Damage to Water Tanks, Apparatus or Pipes</b> Payouts of up to RM500 for repair costs.	✓	Not Applicable
 <b>Damage to locks and keys due to theft/house breaking</b> Payouts of up to RM500 for repair, replacement or installation costs.	✓	Not Applicable
<b>OPTIONAL : NEW Add-On Benefits with additional contribution</b>		
 <b>Riot, Strike and Malicious Damage</b>	✓	✓
 <b>Increased limit of liability to the public (limit of RM250,000)</b>	✓	✓
 <b>Increased limit for loss of rent</b>	✓	✓
 <b>Unoccupancy in excess of 90 days</b>	Not Applicable	✓

Covered Event	Home Building	Home Contents
	Covers damage to the physical structure of your home	Covers loss or damage to what's inside your home
<b>OPTIONAL : NEW Add-On Benefits with additional contribution</b>		
 <p>Theft without actual forcible and violent breaking into and/or out (excluding theft by domestic servants or members of the family/household)</p>	Not Applicable	✓
 <p><b>Family Accidental Death Coverage</b> Covers compensation for death resulting from an injury occurring in the premises due to violent theft or fire, if the death occurs within 3 months of such injury. Payouts of RM10,000 per person (up to 5 Family members) who are residing with the Participant.</p>	Not Applicable	✓
 <p><b>Extended Rent Cover/ Landlord Cover</b> <b>Damage by Tenant</b> Covers the loss or damage to the premises caused by malicious acts of the tenant, up to an amount of RM2,000. <b>Runaway Tenant</b> Lump sum payout amount of RM1,500 to cover for the loss of rent in the event the tenant runs away. Limited to 2 incidents a year. <b>Legal fees for letter of demand</b> Payout of RM50 to cover the cost of issuing a letter of demand on the Participant's behalf to the tenant to demand for rent past due as per the tenancy agreement. Limited to 2 times a year.</p>	✓	Not Applicable

✓ - Covered

**Note:** The benefits above are subject to terms and conditions.

For more details, please contact your **Etiqa General Takaful Agent** today.



**Etiqa Oneline 1300 13 8888**  
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**Etiqa General Takaful Berhad** (201701025031)  
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regulated by Bank Negara Malaysia)

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