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Smarter protection, greater confidence with Allianz General's Smart Home Cover

Kuala Lumpur, 27 November 2025 – Allianz General Insurance Company (Malaysia) Berhad (Allianz General) continues to empower Malaysians with smarter, more flexible protection through its Smart Home Cover – a comprehensive home insurance solution that delivers lasting peace of mind and greater value for homeowners, tenants and landlords alike.

With rising property values and the increasing risk of unexpected events such as floods and fire, protecting your home has never been more important. Smart Home Cover offers a hassle-free way to stay protected, offering flexible protection that is tailored to your needs and goes beyond the basics, with the added convenience and savings of a multi-year plan.

“Allianz General’s Smart Home Cover offers an all-in-one solution to safeguard both your residential building and its contents, eliminating the need for multiple separate policies. More than just Fire insurance, Smart Home Cover provides protection and convenience across multiple aspects of home ownership or tenancy,” said Sean Wang, Chief Executive Officer of Allianz General.

For further savings, Smart Home Cover is also available in a Multi-Year Plan, which ensures three years of uninterrupted coverage with a single premium payment, free from the hassle of annual renewals.

“Allianz General’s Smart Home Cover provides flexibility, depth of coverage and long-term value that extend beyond what’s usually available in basic home insurance plans,” said Sean. “With the Multi-Year Plan, customers can enjoy lasting protection and peace of mind.”

Smart Home Cover’s all-in-one home protection includes five customisable components:

- HouseOwner (Building) – Protects your home’s structure, fixtures, fittings, garages, walls, gates and fences from fire, floods, burst pipes, lightning, earthquakes and other insured events.
- HouseHolder (Contents) – Protects your household contents and personal effects against loss or damage caused by fire, burglary, floods, explosions and more.

- Mortgage Loan Installment Protection – Covers your monthly loan repayments if your home becomes uninhabitable due to insured events or local evacuation, or in the event of accidental death or total permanent disablement.
- HomeFix – Covers reimbursement for home repairs, maintenance and sanitisation.
- Landlord Insurance – Offers protection against malicious damage by tenants and covers legal fees for letters of demand for rent past due.

The recent occurrence of earthquakes in southern Malaysia also underscores the importance of safeguarding one's home against unforeseen events, even natural disasters that historically do not often occur in the country. Under Smart Home Cover, HouseOwners and/or HouseHolders will automatically be protected against unexpected events ranging from natural disasters like earthquakes to incidents such as theft, without the need for further add-ons.

Homeowners are typically required by banks to obtain either Mortgage Reducing Term Assurance (MRTA) or Mortgage Level Term Assurance (MLTA) insurance as part of their loan agreement, as a safeguard in the event of death or total and permanent disability of the borrower by helping to settle the outstanding loan balance.

However, MRTA and MLTA only cover the individual – not the property itself, and only while the housing loan is still being paid off. Further, even if these policies are in place, home insurance is still essential as it provides protection for the physical structure of the house and depending on the policy, the contents too.

To ensure adequate protection, homeowners should always maintain a dedicated home insurance policy regardless of their mortgage status. As homes age, they may become more susceptible to issues such as burst water pipes, which are covered under Smart Home Cover.

With Smart Home Cover, Allianz General makes it easy for homeowners, tenants and landlords to take control of their coverage and ensure their homes are well protected today and for years to come. For more information on Smart Home Cover, please visit <https://www.allianz.com.my/personal/home-motor-and-travel/home/smart-home-cover.html>.

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About Allianz in Malaysia

Allianz Malaysia Berhad (“Allianz Malaysia”), an investment holding company and a subsidiary of Allianz SE, operates through two insurance subsidiaries: Allianz General Insurance Company (Malaysia) Berhad (“Allianz General”) and Allianz Life Insurance Malaysia Berhad (“Allianz Life”). Allianz General is one of the leading general insurers in Malaysia, offering a broad range of services across personal lines, small to medium enterprises, and large industrial risks. For the 2024 financial year, Allianz General’s Gross Written Premiums (GWP) reached RM3.42 billion. Allianz Life offers a comprehensive range of life and health insurance products, as well as investment-linked products. For the 2024 financial year, Allianz Life recorded a GWP of RM3.83 billion, making it one of the fastest-growing life insurers in Malaysia. Allianz Malaysia operates 30 branches nationwide. In 2024, Allianz Malaysia Berhad was named Best Digital Insurer by InsuranceAsia News in the Country Awards for Excellence 2024. Allianz General received the award for General Insurer of the Year by InsuranceAsia News in 2024.

To learn more about Allianz Malaysia, visit allianz.com.my

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About Allianz

The Allianz Group is one of the world's leading insurers and asset managers serving private and corporate customers in nearly 70 countries. Allianz customers benefit from a broad range of personal and corporate insurance services, ranging from property, life and health insurance to assistance services to credit insurance and global business insurance. Allianz is one of the world’s largest investors, managing around 761 billion euros* on behalf of its insurance customers. Furthermore, our asset managers PIMCO and Allianz Global Investors manage about 1.9 trillion euros* of third-party assets. Thanks to our systematic integration of ecological and social criteria in our business processes and investment decisions, we are among the leaders in the insurance industry in the Dow Jones Sustainability Index. In 2024, over 156,000 employees achieved total business volume of 179.8 billion euros and an operating profit of 16.0 billion euros for the Group.

* As of September 30, 2025.

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