

PRODUCT DISCLOSURE SHEET

Dear Customer,

This Product Disclosure Sheet (PDS) is designed to provide you with some key information on your home insurance.

Other customers have read this PDS and found it helpful; **you should read it too.**

1 What is Homeguard?

This Homeguard policy provides you with coverage for your household contents and personal effects. It covers damage caused by fire, lightning, explosion, aircraft damage, impact damage, bursting or overflowing of water tanks or pipes and other perils stated in the policy.

2 Know Your Coverage

As an illustration, for RM496.00 annually, you will receive the following **coverage** with a sum insured of RM70,000 for a floor area of 1,001 to 2,500 sq ft:

This policy covers:	This policy excludes:
<ul style="list-style-type: none"> • Contents <ul style="list-style-type: none"> ○ Loss or Damage to Contents due to <ul style="list-style-type: none"> ▪ Full Theft ▪ Riot, strike and malicious damage ▪ Subsidence and landslip ○ Damage to mirrors (up to) : RM500 ○ Fire brigade charges (up to) : RM 500 ○ Loss of cash (up to) : RM 500 ○ Replacement of external locks (up to) : RM 500 ○ Frozen food (up to) : RM 500 ○ Servant and guest personal effects (up to) : RM 250 ○ Removal of debris : 5% of Sum Insured • Other Contingencies <ul style="list-style-type: none"> ○ Liability to the public : RM 300,000 ○ Personal Accident Coverage (up to) : RM25,000 	<ul style="list-style-type: none"> • Loss, damage or other contingencies due to: <ul style="list-style-type: none"> ○ War, mutiny, military or popular rising; ○ Any act of terrorism; ○ Nuclear weapons material; or ○ Consequential loss or damage of any kind. • In respect of the Personal Accident coverage, death or permanent disablement caused by: <ul style="list-style-type: none"> ○ Operating or riding a two-wheeled motor vehicle; ○ Insanity, suicide, or intentional self-inflicted injuries; ○ Disease, infection or parasite; or ○ Childbirth, miscarriage, or any complications to a pregnancy, unless caused solely and directly by an accident;
By paying an additional premium, you can expand the coverage to include the following Optional Benefit: <ul style="list-style-type: none"> • Domestic Medical Assistance Program (DMA) 	
This is not a complete list. You should refer to the policy wording for the full details on what is covered and what is not.	
The duration of coverage is one (1) year. You need to renew your policy annually.	

If you have any questions or require assistance on our insurance, you can:



Call us at
1 300 22 5542



Visit us at
allianz.com.my/homeguard-insurance



Email us at
customer.service@allianz.com.my



Scan the QR
code above

3 Know Your Obligations

For this insurance, you must pay a premium of:

Standard Cover	RM496.00 annually
Additional Cover – Domestic Medical Assistance Program	RM1.20

Total premium you must pay is RM497.20	
Where this is inclusive of:	
Commission	20% of premium or RM99.44
The master policyholder has to pay the following fees and charges:	
Stamp Duty	RM10.00
Service Tax	8% of premium or RM39.77
Note: The Service Tax ("ST") amount herein may be subject to change as the ST rate applied shall be based on the prevailing rate(s) in accordance with the laws of Malaysia.	

4 Important Information You Should Know

- You must provide complete and accurate information in the application form.
- Pre-Contractual Duty of Disclosure (pursuant to Schedule 9 of the Financial Services Act 2013):
 - If applying for insurance related to your trade, business or profession, you must disclose any matter that you know is relevant to our decision in accepting the risks and determining the applicable rates and terms and any matter you could be reasonably expected to know to be relevant.
 - If applying for insurance for purposes unrelated to your trade, business or profession, you must take reasonable care not to make a misrepresentation in answering our questions and to disclose any other matter that you know is relevant to our decision in accepting the risks and determining the applicable rates and terms.
 - Otherwise, it may result in avoidance of contract, claim denied or reduced, terms changed or varied, or contract terminated.
 - You must also inform us immediately of any inaccuracies or changes in your information after entering into, varying or renewing your contract of insurance.
- Sum Insured – You must ensure that your contents are insured at the appropriate amount together with a declaration of items exceeding 5% of the Total Sum Insured. Total value of platinum, gold and silver articles, jewellery and furs shall be deemed not to exceed 1/3 of the Total Sum Insured.
- If an eligible item which exceeds 5% of Total Sum Insured is not declared, then the maximum payable (in the event of claim) is only 5% of Total sum Insured.
- Allianz will not be liable in the event your private dwelling house covered under this policy is left or unoccupied for more than ninety (90) days, whether consecutively or not, in any one period of insurance.
- Premium warranty – The premium due must be paid and received by Allianz within sixty (60) days from the risk inception date, failing which, the policy is automatically cancelled and Allianz shall be entitled to receive the pro-rated premium amount based on the period Allianz was on cover.

Note: This list is non-exhaustive. You should refer to the policy wording for the full details of the terms and conditions.

? Can I cancel my policy?

Yes. You may cancel your policy at any time by giving Allianz no less than fourteen (14) days' written notice.

- When you terminate this policy, you shall be entitled to a refund of premium after we have charged you based on our customary short period rates for the period we were on risk.