# PROPERTY

**SMARTHOME OPTIMUM (ENHANCED)** 

# SAFEGUARD YOUR HOME AND VALUABLE CONTENTS

#### Member of PIDM

The benefit (s) payable under eligible product is protected by PIDM up to limits. Please refer to PIDM's TIPS Brochure or contact Genera Insurance Malaysia Berhad or PIDM (visit www.pidm.gov.my)



AMALIA

With **SmartHome Optimum (Enhanced)**, you have the choice to protect your home and precious personal and household belongings according to your needs. It also provides 24-hour worldwide cover for your personal belongings.

## **FLEXIBLE COVERAGE**

**SmartHome Optimum (Enhanced)** allows you to select the type of protection to suit your needs. You may select **Section A Houseowner** insurance to cover the building and/or **Section B Home Contents** insurance to cover the contents. You also have the option to select one or more of the additional Riders.

## **COMPREHENSIVE COVERAGE**



#### Section A: Houseowner

Your <u>Home (Building)</u> is covered against loss or damage due to fire, lightning, explosion, aircraft damage, impact damage, bursting or overflowing of domestic water tanks or pipes, theft (accompanied by actual forcible and violent breaking into or out), hurricane, cyclone, typhoon, windstorm, earthquake, volcanic eruption, flood and robbery. This also covers for loss of rent / costs of temporary accommodation, owner's/tenant's liability, removal of debris & architect, survery and consultant's fees.



#### Section B: Home Contents

Choose from either one of the home content coverage type available to cover your personal and household belongings.

#### (i) Home Contents All Risks

Your <u>Home Contents</u> is covered on "All Risks" basis, which means it covers loss or damage due to all types of perils including riot, strike and malicious damage, accidental damage, theft without signs of forcible entry.

#### (ii) Home Contents Householder

Your <u>Home Contents</u> is covered on "Householder" basis, which means it covers for loss or damage due to fire, lightning, explosion, aircraft damage, impact damage, bursting or overflowing of domestic water tanks or pipes, theft (accompanied by actual forcible and violent breaking into or out), hurricane, cyclone, typhoon, windstorm, earthquake, volcanic eruption, flood and robbery.

### **ADDITIONAL RIDERS**

You may select one or more of the additional Riders if you have purchased either Section A and/or Section B.



#### Section C: Worldwide Personal All Risks

Cover your personal effects (Personal items regularly worn or carried) such as watches, jewellery, handbags and even cameras, mobile phones or tablets for up to RM10,000 per item.



#### Section D: Worldwide Family Liability

Cover yourself and your family against third party's (other person) claim for accidental bodily injury or property damage through negligence caused by you, your immediate family members or your domestic helper.

## TABLE OF BENEFITS



## Section A: Houseowner

Description	Building - The private dwelling including all domestic offices, stables, garages and outbuidings on the same premises, renovations, fixtures & fittings, walls, gates and fences around the premises.					
Houseowner section	Plan 1	Plan 2	Plan 3	Plan 4	Plan 5	Flexi Plan
Sum Insured (RM)	RM100,000	RM200,000	RM300,000	RM400,000	RM500,000	Minimum Sum Insured RM100,000
Premium / Rate (Landed Property)	RM74	RM148	RM222	RM296	RM370	@ 0.074%
Premium / Rate (Flat & Apartment)	RM76	RM152	RM228	RM304	RM380	@ 0.076%
Complimentary Benefits						
<ol> <li>Loss of rent/Cost of temporary accommodation:</li> <li>Owner's/Tenant's Liability:</li> <li>Removal of Debris:</li> </ol>			F	10% of Building Sum Insured RM50,000 10% of Building Sum Insured (max RM2,000,000)		
4. Architect, Surveyor & Consultant's fees:			i	included as part of Building Sum Insured		

# Ection B (i) Home Contents All Risks

Description	Limit / Rate					
Home Contents All Risks	Plan 1	Plan 2	Plan 3	Plan 4	Plan 5	Flexi Plan
Sum Insured (RM)	RM50,000	RM100,000	RM150,000	RM200,000	RM250,000	Minimum Sum Insured RM30,000
Limit Per Article	RM5,000	RM10,000	RM15,000	RM20,000	RM25,000	10% of Sum Insured
Premium / Rate (Jewellery 1/3 of Sum Insured)	RM300	RM600	RM900	RM1,200	RM1,500	0.60%
Premium / Rate (Jewellery 1/2 of Sum Insured)	RM360	RM720	RM1,080	RM1,440	RM1,800	0.72%

Notes:

a. Furniture, pianos, organs, household appliances, radios, television sets, video recorder sets and Hi-Fi equipment are based on per item loss and are not subject to Limit per Article.

b. Total value of platinum, gold and silver articles and jewellery payable is limited to one third or half of the Total Sum Insured under Home Contents - All Risks, depending on your option.

#### **Complimentary Benefits**

1. Loss money due to theft:

- 2. Cost of replacing locks/keys due to housebreaking:
- 3. Deterioration of food in the freezer:
- 4. Cost of replacing legal documents:

up to RM1,000 up to RM500 up to RM250 up to RM1,000

#### Complimentary Benefits

- 5. Loss or damage to contents during temporary removal:
- 6. Loss or damage to water filter outside building:
- 7. Cost of repairing burst water pipe including hacking:
- 8. Emergency Cash Allowance:
- 9. Fraudulent Use of Credit/ATM card:
- 10. Fraud or Dishonesty of Domestic Servant:
- 11. Fire Extinguishment Expenses:

15% of total value of contents up to RM1,000 up to RM1,000 up to RM1,000 up to RM500 up to RM500 up to RM500 up to RM1,000

### Section B (ii) Home Contents – Householder

Description	Limit / Rate					
Home Contents - Householder	Plan 1	Plan 2	Plan 3	Plan 4	Plan 5	Flexi Plan
Sum Insured (RM)	RM50,000	RM100,000	RM150,000	RM200,000	RM250,000	Minimum Sum Insured RM30,000
Limit Per Article	RM2,500	RM5,000	RM7,500	RM10,000	RM12,500	5% of Sum Insured
Premium / Rate (Jewellery 1/3 of Sum Insured)	RM139.50	RM279.00	RM418.50	RM558.00	RM697.50	@ 0.279%

#### Notes:

a. Furniture, pianos, organs, household appliances, radios, television sets, video recorder sets and Hi-Fi equipment are based on per item loss and are not subject to Limit per Article.

b. Total value of platinum, gold and silver articles, and jewellery payable is limited to one third of the Total Sum Insured under Home Contents - Householder.

#### **Complimentary Benefits**

<ol> <li>Loss of money due to theft:</li> <li>Cost of replacing locks or keys due to housebreakir</li> <li>Deterioration of food in the freezer:</li> <li>Cost of replacing legal documents:</li> <li>Loss or damage to contents during temporary remc</li> <li>Fraud or Dishonesty of Domestic Servant:</li> <li>Fire Extinguishment Expenses:</li> </ol>	up to RM250 up to RM1,000 val: 15% of total value of contents up to RM500
7. Fire Extinguishment Expenses:	up to RM1,000

#### **Riders - Optional**

Description	Sum Insured (RM)	Premium (RM)/Rate
Section C - Worldwide Personal All Risks Cover loss or damage of personal effects e.g. jewellery, watches, cameras, etc.	Value of personal effect e.g. jewellery, watches, camera, etc Maximum per item: RM10,000 (Excess: RM150 each & every loss)	Rate: 1.50%
Section D - Worldwide Family Liability Indemnify against third party accidental bodily injury or accidental damage to property	RM200,000	RM25

Note: All premiums are subject to 6% Service Tax.



# HOW TO CALCULATE FLEXI PLAN PREMIUM?

Assumption:



1. Rebuilding cost of landed property:

RM250,000



2. Home Contents value with 1/3 Jewellery coverage: RM75,000

Cover	Sum Insured	Rate	Premium
Section A: Houseowner	RM250,000	0.074%	RM185.00
Section B: Home Contents All Risks	RM75,000	0.60%	RM450.00
Section C: Worldwide Personal All Risks	RM10,000	1.50%	RM150.00
Section D: Worldwide Family Liability	RM200,000	N/A	RM25.00
		Total	RM810.00
	RM48.60		
	RM10.00		
		Amount Due	RM868.60

# 2 FREQUENTLY ASKED QUESTIONS

# Is it necessary for my house be constructed of brick/concrete walls, reinforced concrete floor and roofed with tiles/concrete/asbestos to enjoy the above premium?

Yes, and your house also must be solely used as a private dwelling.

#### How much should I insure my property?

For Building, you should insure based on the **current cost** of rebuilding the property, taking into account the increasing cost of building materials and labour due to inflation. Include all renovations, fixtures & fittings and autogates.

For Home Contents, you should insure the **total value** of all your Home Contents, which means personal and household belongings of every description belonging to you and any member of your family residing with you.

#### Can I include other perils to my Houseowner or Home Contents Householder insurance?

Yes, you may cover additional perils such as Riot Strike and Malicious Damage, Subsidence and Landslip, and/or Plate Glass by paying additional premium.

#### Is there a limit to any item insured?

It depends on the type of home content coverage you have selected. If you choose:

(i) Home Contents All Risks - You will be subject to Limit Per Article of ten (10) % of the total content sum insured

(ii) Home Contents Householder - You will be subject to Limit Per Article of five (5) % of the total content sum insured

Furniture, pianos, organs, household appliances, radios, television sets, video recorder sets and Hi-Fi equipment are based on per item loss and are not subject to Limit per Article.

#### Can I cover my jewellery?

Yes you can.

With Home Contents - All Risk, you may cover your total value of platinum, gold and silver articles and jewellery payable limited to one third or half of your home contents Total Sum Insured.

With Home Contents - Householder, you may cover your total value of platinum, gold and silver articles and jewellery payable limited to one third of your home contents Total Sum Insured.

# What is the limit for each item of my personal effects under the Worldwide Personal All Risks Insurance?

You can insure your personal effects up to RM10,000 for each item.

Is my house still covered if I have a home based business and store my business goods at home? You may purchase the Merchandise Warranty Extension that allows you to store business goods up to a maximum of 10% of the total floor area of your house. However please note that the business goods is not covered.

# Sign up for SmartHome Optimum (Enhanced) today!

For more information, call your agent or Generali Customer Service Hotline (603) 2170 8282 Operating Hours: 8.30am to 5.30pm (Monday to Friday excluding public holidays)

Ask your insurance agent for more details

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This brochure is not a contract of insurance. The precise terms, conditions and definitions are specified in the insurance policy. In the event of differences arising between the English and Bahasa Malaysia versions, the English version shall prevail. Important Note:

1. Read this brochure before you decide to take out the SmartHome Optimum (Enhanced) Insurance Policy. Be sure to also read through the general terms and conditions of the Product Disclosure Sheet.

2. You should read and understand the insurance policy and discuss with the agent or contact us directly for more information.