

FIRE

# HOME PROTECTOR ENHANCED



## 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 Generali Insurance Malaysia Berhad or PIDM (visit [www.pidm.gov.my](http://www.pidm.gov.my))



# HOME PROTECTOR ENHANCED

Our home is our shelter and sanctuary. However for some, it is a life-long dream. Owning a house symbolises hard work, ambition, and achievement. It also provides a sense of pride and cherished memories with family members. And for some, it is a legacy passed on to children and generations to come.

This is why choosing the right home insurance plan is crucial in times of adversities. Whilst you are unable to prevent acts of nature and other unforeseen disasters, you can certainly protect yourself from financial burden and give yourself and your family a chance to rebuild.

Home Protector Enhanced is an all-encompassing home insurance protection plan designed to protect your home and your contents within for peace of mind.



## FLEXIBLE COVERAGE

Home Protector Enhanced allows you to select the type of protection that best suits your needs. You may select houseowner insurance to cover the building, or home contents insurance to cover the contents, or if you prefer a comprehensive cover, you may take up both houseowner and home contents insurance.

### Houseowner (Insuring Building Only)

Houseowner covers 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.

Houseowner coverage also provides you with the following benefits:

(i) Replacement of External Window / Door Locks	Up to RM500
(ii) Maintenance Fee Protection Benefit	Up to RM250
(iii) Replacement of Burst Pipe (include hacking and plastering)	Up to RM1,500
(iv) Terrorism Cover (material damage only)	Up to RM500,000
(v) Rent Insurance	Up to 10% of total sum insured
(vi) Liability to the Public	Up to RM50,000
(vii) Fire Brigade Report	Up to RM100
(viii) Fire Extinguishment Expenses	Up to RM1,000
(ix) Domestic Help Allowance	Up to RM250
(x) Emergency Allowance	Up to RM1,500
(xi) Worldwide Personal Accident	RM10,000 per person (up to maximum 5 persons)

### Home Contents (Insuring Contents Only)

Home Content covers household goods, personal effects and other moveable possessions, and comes in two types of coverages:

- (i) **All Risks (Limit Per Article of 10% of the total content sum insured applicable)**  
Your home content is covered on "All Risks" basis, which means it covers loss or damage to home contents due to all types of perils including riot, strike and malicious damage, accidental damage, and theft.
- (ii) **Householder (No Limit Per Article applicable)**  
Your home content is covered on "Householder" basis, which means it covers for loss or damage to home contents due to fire, lightning, explosion, aircraft damage, impact damage for private dwellings or for block of flats or apartments (by any road vehicles or animals not belonging to or under your control), bursting or overflowing of domestic water tanks or pipes, theft (accompanied by actual forcible and violent breaking into or out of a building), hurricane, cyclone, typhoon, windstorm, earthquake, volcanic eruption, flood and robbery.



The following additional benefits are available depending on the home content coverage type:

BENEFITS	SUM INSURED/LIMIT	
	ALL RISK	HOUSEHOLDER
(i) Contents Temporary Removed	Up to 15% of the total sum insured on contents	Up to 15% of the total sum insured on contents
(ii) Breakage to Mirrors	-	Up to RM500 per piece
(iii) Compensation for Death	-	Up to RM10,000 limit or one-half of the total sum insured on contents.
(iv) Servants Property	-	Payable, part of the content sum insured
(v) Rent Insurance	-	Up to 10% of total sum insured
(vi) Liability to the Public	-	Up to RM50,000
(vii) Cost of Replacing Lost Legal Documents	Up to RM1,000	Up to RM1,000
(viii) Loss of Personal Money at Home	Up to RM1,000	Up to RM1,000
(ix) Fraudulent Use of Credit/ATM Card	Up to RM1,000	Up to RM1,000
(x) Fraud or Dishonesty of Domestic Servant	Up to RM500	Up to RM500
(xi) Deterioration of food in the freezer	Up to RM250	Up to RM250
(xii) Emergency Allowance	Up to RM1,500	Up to RM1,500
(xiii) Domestic Help Allowance	Up to RM250	Up to RM250
(xiv) Fire Brigade Report	Up to RM100	Up to RM100
(xv) Fire Extinguishment Expenses	Up to RM1,000	Up to RM1,000
(xvi) Worldwide Personal Accident	-	RM10,000 per person (up to maximum 5 persons)
(xvii) Loss or damage to water tank/filter installed outside building	Up to RM1,000	-
(xviii) Replacement of Burst Pipe	Up to RM1,500	-
(xix) Replacement of Locks and Keys	Up to RM500	-

### Optional Extensions

Home Protector Enhanced offers you various optional extensions to cover your building and/or householder contents with an additional premium:

- (i) Subsidence and landslip
- (ii) Riot, strike and malicious damage
- (iii) Cover on Landlord's household goods and furnishings in blocks of flats/apartments
- (iv) Insurance of plate glass
- (v) Extension to cover alterations, repairs and additions (but not appreciation in value in excess of the sum insured)
- (vi) Extended theft cover but excluding theft by domestic servants or any member of your family or Household
- (vii) Extended theft cover including theft by domestic servants
- (viii) Increase of indemnity limits under additional benefit – Rent Insurance
- (ix) Increase of indemnity limits under the additional benefit – Liability to the Public
- (x) Merchandise Warranty Extension (Not exceeding 10% of total floor area)

### Optional Riders

If you take up any of Home Protector Enhanced coverage for your building and/or home content, you may also choose to take up these additional riders for yourself and your family, applicable worldwide!

- **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.

- **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.

For details of the benefits offered, kindly refer to the full terms and conditions specified in the insurance policy.



# PREMIUM TABLE

## Main Benefits

BUILDING	PLAN 1 (RM)	PLAN 2 (RM)	PLAN 3 (RM)	FLEXI PLAN (RM)
<b>SUM INSURED</b>	100,000	200,000	300,000	To be determined by you
Annual Premium (Landed Property)	73.80	147.60	221.40	Rate @ 0.073800%
Annual Premium (Flat & Apartment)	76.26	152.52	228.78	Rate @ 0.076260%

CONTENTS	PLAN 1 (RM)	PLAN 2 (RM)	PLAN 3 (RM)	FLEXI PLAN (RM)
<b>SUM INSURED</b>	50,000	100,000	150,000	To be determined by you
<b>Householder Cover</b>				
Limit per Article	N/A	N/A	N/A	N/A
Annual Premium (Landed Property or Flats & Apartment)	138.58	277.16	415.74	Rate @ 0.277160%
Annual Premium (Residents' Property in Hotels, Residential Clubs and Boarding Houses)	253.50	507.00	760.50	Rate @ 0.507000%

<b>All Risks Cover</b>				
Limit per Article	5,000	10,000	15,000	10% of content sum insured
Annual Premium (Landed Property or Flats & Apartment) Jewellery 1/3 of Sum Insured	300.00	600.00	900.00	Rate @ 0.60000%
Annual Premium (Landed Property or Flats & Apartment) Jewellery 1/2 of Sum Insured	360.00	720.00	1080.00	Rate @ 0.72000%

## Optional Riders

DESCRIPTIONS	SUM INSURED (RM)	PREMIUM (RM)
<b>Worldwide Personal All Risks</b> 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 @ 1.5%
<b>Worldwide Family Liability</b> Indemnify against third party accidental bodily injury or accidental damage to property	200,000	25

### Notes:

- All Premiums are subject to 6% Service Tax and RM10.00 Stamp Duty.
- This policy is subject to the following minimum premium, if you opt for Flexi Plan. This minimum premium is before Service Tax and Stamp Duty.
 

(i) Building and / or Home Contents Householder	RM60.00
(ii) Home Contents All Risks	RM75.00
(iii) Worldwide Personal All Risks	RM75.00
(iv) Worldwide Family Liability	RM25.00
- Property must be constructed of brick/concrete walls, reinforced concrete floor and roofed with tiles/concrete.

# FREQUENTLY ASKED QUESTIONS

## 1. How do I determine the sum insured for my home building?

There is a Building Cost Calculator (BCC) that can assist you in determining the estimated sums to be insured for residential properties, available on PIAM website <https://piam.org.my/building-cost-calculator-bcc/>. However, please note that this serves only as a guide and not a substitute for professional advice.

The sum insured must be monitored and reviewed regularly to represent the full value and avoid under-insurance, otherwise claims settlement will be on Average Basis. Remember to ensure that your property is insured at the appropriate rebuilding cost by taking into account of your renovations.

## 2. How do I make a claim in the event of a loss?

You may notify us immediately and deliver a claim in writing as well as provide all detailed particulars and proof within 30 days from the date of loss.

## 3. Can I cancel the policy?

You may cancel this policy at any time by giving us a notice in writing. You shall be entitled to a refund of premium based on the customary short-period rates or minimum premium payable under the policy, whichever is higher.

## 4. What is Excess?

Excess means the amount you are to bear for a claim. The amount will be stated in the insurance policy.

## 5. 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.

## 6. 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 : No Limit Per Article is applicable under this coverage type.

Please ensure that you take up the sum insured amount that covers the value of your belongings to avoid being under-insured.

## 7. Can I include other perils to my houseowner or home contents 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.

If you have taken up Home Contents - All Risk coverage, some of the perils are already included in your coverage, unless stated otherwise.

## 8. Is my house still covered if I have a home based business and store my business goods at home?

Yes, but you may need to 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.

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Generali Insurance Malaysia Berhad is licensed under the Financial Services Act 2013 and regulated by Bank Negara Malaysia.

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 Home Protector 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.