

## Product Disclosure Sheet

(Read this Product Disclosure Sheet before you decide to take up Allianz Kampungku Insurance Policy. Be sure to also read the general terms and conditions in the policy wording ("Policy Wording").

Prepared for: \_\_\_\_\_ Printed Date as: \_\_\_\_\_

<b>Financial Service Provider</b>	<b>: Allianz General Insurance Company (Malaysia) Berhad ("Allianz"/"Us"/"We"/"Our")</b>
<b>Product Name</b>	<b>: Allianz Kampungku</b>

**1. What is the product about?**

This product provides protection against building and/or household contents.

**2. What are the covers/benefits provided?**

What is Covered	Sum Insured (RM)
Fire and Lightning cover for Building (excluding foundation) and/or Household Contents	10,000
<b>Additional Benefits:</b>	
Emergency Relief Benefit	} any one loss and in total
- Fire or	
- Flood or	
- Windstorm	1,000
Personal Accident	} any one loss and in total
- Accidental Death or	
- Permanent Disablement or	
- Funeral Expenses of the Insured Person or one (1) immediate family member	

Duration of cover is for one (1) year. You need to renew your insurance policy annually.

**3. How much premium do I have to pay?**

The total premium that you have to pay is RM75.00.

**4. What are the fees and charges that I have to pay?**

Type	Amount
Commissions paid to the insurance intermediary (if any)	15% of premium
Stamp Duty*	RM10
Service Tax	8% of premium

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.

\*Stamp duty is exempted until 31/12/2025. Thereafter, RM10 stamp duty shall be payable starting from 1/1/2026.

**5. What are some of the key terms and conditions that I should be aware of?**

**(a) Duty of Disclosure**

**• Consumer Insurance Contract**

Pursuant to Paragraph 5 of Schedule 9 of the Financial Services Act 2013, if you are applying for this insurance wholly for **purposes unrelated to your trade, business or profession**, you have a duty to take reasonable care not to make a misrepresentation in answering the questions in the proposal form and/or all the questions required by Allianz fully and accurately and disclose any other matter that you know to be relevant to our decision in accepting the risks and determining the rates and terms to be applied, otherwise it may result in avoidance of contract, claim denied or reduced, terms changed or varied, or contract terminated.

- **Non-consumer Insurance Contract**

Pursuant to Paragraph 4(1) of Schedule 9 of the Financial Services Act 2013, if you are applying for this Insurance for **purposes related to your trade, business or profession**, you have a duty to disclose any matter that you know to be relevant to our decision in accepting the risks and determining the rates and terms to be applied and any matter a reasonable person in the circumstances could be expected to know to be relevant, otherwise it may result in avoidance of contract, claim denied or reduced, terms changed or varied, or contract terminated.

**This Duty of Disclosure for Consumer and Non-consumer Insurance Contract shall continue until the time the contract is entered into, varied or renewed.** You also have a duty to tell Us immediately if at any time after your contract of insurance has been entered into, varied or renewed with Us, any of the information given in inaccurate or has changed.

- (b) The premium due must be paid and received by Allianz from the risk inception date of the policy/renewal failing which the contract is automatically cancelled.
- (c) The Insured shall on the happening of any loss or damage to the Property Insured give immediate notice thereof in writing to Allianz and shall at his/her own expense within thirty (30) days after the happening of such loss or damage deliver to Allianz a claim in writing with such detailed particulars and proof as may be reasonably required.
- (d) The insurance will be cease if the building insured or containing the Property Insured becomes unoccupied and so remains for a period of more than sixty (60) days.

## 6. **What are the major exclusions under this Policy?**

This policy does not cover certain losses caused by the following events:

- (a) Loss by theft during or after the occurrence of a fire;
- (b) War, Civil War and any Act of Terrorism;
- (c) Damage directly or indirectly caused by or arising from or in consequence of or contributed to by ionizing radiations or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear; and
- (d) Consequential Loss.

*Note: This list is non-exhaustive. Please refer to the Policy Wording for the full list of exclusions under this Policy.*

## 7. **Can I cancel my Policy?**

You may terminate your Policy by giving written notice to Allianz. Termination shall become effective on the date the notice is received or on the date specified in such notice whichever is the later. Refund of premium, however, is subject to the terms and conditions stipulated in the Policy.

## 8. **What do I need to do if there are changes to my contact/personal details?**

It is important that you inform Us of any changes in your contact and personal details to ensure that all correspondence reach you in a timely manner. You may inform our authorised agent, branch office or our customer service of any change in your contact and personal details.

## 9. **How do I make a claim?**

You may visit [allianz.com.my](http://allianz.com.my) for further information. You are advised to submit your claim (if any) to Us as soon as possible.

## 10. **Where can I get further information?**

Should you require additional information about this policy, or any other types of insurance product, you can contact us or any of our branches or visit [www.insuranceinfo.com.my](http://www.insuranceinfo.com.my).

If you have any enquiries, please contact Us at:

### **Allianz Customer Service Center**

Allianz Arena  
Ground Floor, Block 2A, Plaza Sentral  
Jalan Stesen Sentral 5, Kuala Lumpur Sentral  
50470 Kuala Lumpur.  
Allianz Contact Center: 1 300 22 5542  
Email: [customer.service@allianz.com.my](mailto:customer.service@allianz.com.my)  
  AllianzMalaysia  
 [allianz.com.my](http://allianz.com.my)

## 11. **Other types of home contents cover available:**

- (a) Houseowner / Householder policy



**Allianz General Insurance Company (Malaysia) Berhad (200601015674)**  
(Licensed under the Financial Services Act 2013 and regulated by Bank Negara Malaysia)

**Important Note:**

**You should read and understand the insurance Policy and discuss with the agent or contact the insurance company directly for more information.**

The benefit(s) payable under eligible product is (are) protected by PIDM up to limits. Please refer to PIDM's TIPS Brochure or contact Allianz General Insurance Company (Malaysia) Berhad or PIDM (visit [www.pidm.gov.my](http://www.pidm.gov.my)).

The information provided in this disclosure sheet is valid as at 01/06/2024.