

## Product Disclosure Sheet

(Read this Product Disclosure Sheet before you decide to take up Homeguard 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>: Homeguard</b>

### 1. What is the product about?

This policy provides you with coverage/protection 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 or any perils mentioned in the insurance policy.

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

This policy covers:

#### (a) Section 1 – Contents

- Full Theft
- Riot, strike and malicious damage
- Subsidence and landslide
- Breakage of mirrors (up to RM 500)
- Liability to third party (up to RM 300,000)
- Fire brigade (up to RM 500)
- Cash (up to RM 500)
- Replacement of external locks (up to RM 500)
- Frozen and perishable food (up to RM 500)
- Servant and guest personal effects (up to RM 250)
- Removal of debris (5% of Sum Insured)

#### (b) Section 2 – Other Contingencies

- Liability to the public
- Personal Accident Coverage up to RM 25,000 (applicable to the person named on the proposal)

You may extend cover the following by paying additional premium:

#### (c) Optional - Domestic Medical Assistance Program (DMA)

DMA is a special service in the form of medical assistance within the country with a 24 hours access to medical officers who will provide adequate medical care in emergencies to the policy holder. DMA benefits include:

- Referral to doctors and hospitals
- Emergency medical evacuations
- Medically supervised repatriation
- Despatch of medicine
- Hospital deposit guarantee

*Note: Please refer to the full feature and benefits and scale of benefits in the policy contract.*

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

The total premium that you have to pay may vary depending on the sum insured, optional cover required and underwriting requirements of the insurance company:

Floor Area (in sq ft)		Low Value (RM)	Medium Value (RM)	High Value (RM)
<b>Up to 1,000</b>	Sum Insured	30,000.00	40,000.00	60,000.00
	Annual Premium	212	283	425
<b>1,001 to 2,500</b>	Sum Insured	50,000.00	70,000.00	90,000.00
	Annual Premium	354	496	561
<b>2,501 and above</b>	Sum Insured	75,000.00	100,000.00	120,000.00

	Annual Premium	531	624	748
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For every RM1,000 or part thereof in excess of RM120, 000 thereafter will be at an additional premium of RM6. Premiums are exclusive of Stamp Duty of RM10. The estimated total premium that you have to pay includes agent's commission.

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

Type	Amount
Commissions paid to the insurance intermediary (if any)	20% of premium
Stamp Duty	RM10
Optional DMA	RM1.20
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.

**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) Premium warranty clause – The premium due must be paid and received by Allianz within sixty (60) days from the risk inception date of the policy/endorsement/renewal failing which the contract is automatically cancelled.
- (c) Sum Insured – You must ensure that your contents are insured at the appropriate amount together with declaration of items above 5% of 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.
- (d) 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.
- (e) The Allianz will not be liable in the event of the Private Dwelling House being left or unoccupied for more than ninety (90) days whether consecutively or not in any one period of insurance the insurance against the above Perils

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

This policy does not cover any loss or damage caused by the following events:

- (a) War, mutiny, riot, military or popular rising
- (b) Death and Permanent Disablement due to two-wheeled motor vehicle
- (c) Nuclear weapons material
- (d) Consequential loss or damage of any kind

*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

**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 01/03/2025.