

PRODUCT DISCLOSURE SHEET

Please read this Product Disclosure Sheet before you decide to take up the following product and please seek clarification from our Agent if you do not understand any of the terms herein. Be sure to also read the general terms and conditions of the policy.

HomeInsure Pro

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

1 What is this product about?

This policy provides you with a comprehensive coverage for your building and/or contents and a good alternative for your existing Homeowner/Householder policy.

2 What are the covers or benefits provided?

This policy covers loss or damage to your building or content caused by fire, lightning, thunderbolt, subterranean fire, explosion, aircraft, impact damage, bursting or overflowing of domestic water tanks, apparatus or pipes, break-in, robbery, hurricane, cyclone, typhoon, windstorm, earthquake, volcanic eruption, flood, riot, strike and malicious damage, personal liability, personal accident from insured events and bereavement, inconvenience allowance and loss of rent or rental allowance, mirrors and contents temporary removed from building.

You may extend coverage for full theft cover, top-up rental coverage, damage by home-sharing activities, landlord extension, subsidence, landslide, additional impact damage, Mortgage Protection for death or total permanent disablement, 30 days Purchase Protection for loss or damage, of any household goods or personal belongings purchased within 30 days caused by insured events, or alterations, repairs and additions to building.

Duration of cover is for one 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 may vary depending on the Sum Insured and building construction classification.

OCCUPATION CLASSIFICATION	DESCRIPTION FOR CONSTRUCTION CLASSIFICATION			
	1A	1B	2	3
BUILDING				
(a). Dwellings - Houses: Detached and Non-Detached	Walls: (a) brickwork, masonry, concrete (or its variants), blocks and/or slabs not less than 100mm (4 in) thick and/or;	Walls: (a) partly of brickwork, masonry, concrete (or its variants), blocks and/or slabs not less than 100mm (4 in) thick and partly of non-combustible materials and/or;	Walls: <u>External walls:</u> 1. (a) partly of brick, masonry, concrete (or its variants), blocks, slabs or any other materials having at least the same fire resistance as certified by an AUTHORIZED Body or classified in the Building By- Laws and partly of wood or other combustible materials.	All other construction not conforming with Class 1A, Class 1B and Class 2 Construction.
(b). Dwellings - Flats, Apartment and Condominiums	(b) any other materials having at least 2-hours fire resistance as certified by an AUTHORIZED Body.	(b) wholly of glass certified by an AUTHORIZED Body for building use.	NB: The usage of wood or other combustible materials must not exceed 50% of the total wall area; (b) of asbestos sheeting, corrugated iron, galvanized iron or other non-combustible materials.	
CONTENTS				
(a) Dwellings - Houses, Condominiums, Flats and Apartments	Floor: To be constructed of reinforced concrete. Roof: The external covering to be entirely of non-combustible materials.	Roof: The external covering to be entirely of non-combustible materials.	2. (a) Open-sided sheds with non-combustible columns; (b) Open-sided sheds with wall(s) constructed of non-combustible materials and with non-combustible columns.	
(b) Residents' Property in Hotels, Residential Clubs and Boarding Houses			Roof - The external covering to be entirely of non-combustible materials.	

	ADDITIONAL COVERS	DESCRIPTION
1.	Top Up Rent Insurance	Extended with a top up of the existing rent limit
2	Home-sharing App Platform	Extended to cover loss or damage to Building and/or Content from fire, explosion, malicious damage, theft (with violent and forcible entry or exit) robbery or hold-up caused by guests
3	Landlord extension	Extended to cover malicious damage by tenant, and legal fee for issuing letter of demand for rent past due incurred within the period of your policy.
4	Impact damage caused by You, Your Family, Household, agent or servant of the insured Premises.	Extended to cover Impact damage to the building caused by you, your family, household, agent or servant.
5	Subsidence and Landslip	Extended to cover loss or damage caused by subsidence and/or heave of the building site; or landslip.
6	Robbery, Hold-Up or Theft not accompanied by breaking in or out of the Building	Extended to cover robbery, hold-up or theft, not accompanied by breaking in or out of the building;
7	Mortgage Protector: - (A). Monthly Mortgage Instalment; (B). Accidental Death or Total Permanent Disablement.	(A). Extended to cover monthly mortgage repayment or financing amount in the event the insured premises is made uninhabitable from insured events. (B). Extended to cover up to your mortgage amount stated in schedule owed in the event of your accidental death or total permanent disablement caused by an insured event occurring within the building,
8	Thirty (30) Days' Purchase Protection	Extended to cover your latest purchases for loss or damage caused by any of the insured events occurring within thirty (30) days from the date of your purchase, only if and so far as such purchases are not otherwise insured, whilst within the insured building.
9	Alterations, repairs and additions to Building	Cover in respect of alterations, repairs and additions done to the insured Building.
10	Worldwide Personal Accident Add-on	Extended to cover for death and permanent disablement due to injury caused solely and independently by an accident.
11	Water Tanks, Apparatus or Pipes Damage Extension	Extended to provide cover for the cost of repair or replacement of the damaged water tanks, apparatus or pipes and cost reasonably incurred for hacking and/or patching of the walls around the affect pipe, water tank or apparatus.
12	COVID-19 or Dengue Fever Hospitalisation Income	Extended to provide cover daily hospital income up to 14 days, hardship allowance and disinfection cost due to COVID-19 or dengue fever.
13	Landlord Extension Plus (with Building coverage only)	Extended to provide cover to Building against loss or damage by any Runaway Tenant arising from a legally binding Tenancy Agreement, while being rented during the Period of Insurance of Policy.

4 Apart from the premium and the applicable Service Tax, what other fees and charges that I have to pay?

Commission paid to the insurance agent : 15% of Gross Premium
Stamp Duty : RM10.00

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

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 (or when you apply for this insurance). You must answer the questions fully and accurately.

Failure to take reasonable care in answering the questions may result in avoidance of your contract of insurance, refusal or reduction of your claim(s), change of terms or termination of your contract of insurance. The above duty of disclosure shall continue until the time your contract of insurance is entered into, varied or renewed with us.

In addition to answering the questions in the Proposal Form (or when you apply for this insurance), you are required to 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.

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 the Proposal Form (or when you applied for this insurance) is inaccurate or has changed.

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 a purpose 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 your contract of insurance, refusal or reduction of your claim(s), change of terms or termination of your contract of insurance.

The above duty of disclosure shall continue until the time your contract of insurance is entered into, varied or renewed with us. 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 the Proposal Form (or when you applied for this insurance) is inaccurate or has changed.

6 What are the exclusions under this policy?

This policy does not cover certain losses, such as: financial loss, loss or damage due to war, terrorism, mutiny, glass in outbuildings, wear and tear, premises that are unoccupied, etc. This list is non-exhaustive. Please refer to the policy contract for the full list of exclusions under this policy. Some are specific exclusions, which apply specifically to defined cover or benefit, whereas for general exclusions, they are applicable for the whole policy.

7 Can I cancel my policy?

You may cancel your policy by giving a written notice to The Pacific Insurance Berhad and the premium hereon shall be adjusted based on The Pacific Insurance Berhad receiving or retaining the customary short term premium or minimum premium of the unexpired period of insurance.

8 What do I need to do if there are changes to my contact or personal details?

It is important that you inform The Pacific Insurance Berhad or Our registered agent of any change in your contact or personal details to ensure that all correspondences reach you in a timely manner.

9 How do I make a claim?

You shall on the happening of any loss or damage to the property insured give immediate notice thereof in writing to The Pacific Insurance Berhad and shall at your own expense within thirty days after the happening of such loss or damage deliver to The Pacific Insurance Berhad a claim in writing with such detailed particulars and proofs as may be reasonably required. In the case of loss or damage by theft or any attempt thereat you shall also give immediate notice to the Police.

10 What other types of home insurance cover are available from The Pacific Insurance Berhad?

Other types of home insurance covers are available at our website at www.pacificinsurance.com.my

11 Where can I get further information?

If you have any other enquiries, please contact:-

The Pacific Insurance Berhad (91603-K)
40-01, Q Sentral, 2A Jalan Stesen Sentral 2, Kuala Lumpur Sentral, 50470 Kuala Lumpur, Malaysia.
(P.O. Box 12490, 50780 Kuala Lumpur, Malaysia.)
Tel: +603-2633 8999 Fax: +603-2633 8998 Toll Free Line: 1800 88 1629
Email: customerservice@pacificinsurance.com.my
Website: www.pacificinsurance.com.my

12 Acknowledgement:

I/We acknowledge that the above key contract terms have been adequately explained to me/us.

SIGNATURE: _____

IMPORTANT NOTE:

YOU MUST ENSURE THAT YOUR PROPERTY IS INSURED AT THE APPROPRIATE AMOUNT. YOU SHOULD READ AND UNDERSTAND THE INSURANCE POLICY AND DISCUSS WITH THE INSURANCE AGENT OR CONTACT THE PACIFIC INSURANCE BERHAD DIRECTLY FOR MORE INFORMATION.

The information provided in this disclosure sheet is valid as at **1 March 2024**.

This policy is written in English and Bahasa Malaysia. In the event of any inconsistency between English and Bahasa Malaysia version the English version shall prevail.