Product Disclosure Sheet - Simply Home℠

Please read this Product Disclosure Sheet before You decide to take out Simply Home. Be sure to also read the general terms and conditions.

CHUBB®

1. What is this product about?

This Policy consists of the below 4 Sections:
- Section A - For Your Home
- Section B - For Your Family
- Section C - For Your Liability
- Section D - For Your Valuables

Section A above provides you with coverage for your dwelling building and/or content and covers loss or damage by fire, lightning, explosion, flood, burst pipe or by any perils mentioned in the insurance policy.

Sections B to D are optional sections that provide additional cover/benefits to you for your Family, Personal Liability, and Personal Valuables.

This Policy is a Consumer Insurance Policy. Consumer Insurance Policy means a contract of insurance entered into, varied or renewed by any individual wholly for his / her own purposes unrelated to the individual's trade, business or profession.

This Policy is for Dwelling with Construction Class 1A and 1B only.
Note:
• **Construction Class 1A** - External Walls - Constructed entirely of Brick
Roof - Constructed entirely of non-combustible materials

• **Construction Class 1B** - External Walls - Partly constructed of Brick
Roof - Constructed entirely of non-combustible materials

Please refer to the Policy Wordings for full details.

2. What are the covers / benefits provided?

Under Section A - Your Home, this policy covers:

- Loss or damage to your building or contents due to fire, lightning;
- Loss or damage to your building or contents caused by explosion;
- Loss or damage to your building or contents caused by aircraft and other aerial devices or articles dropped therefrom;
- Loss or damage to your building or contents caused by impact damage by road vehicles or animals;
- Loss or damage to your building or contents caused by bursting or overflowing of water tanks, apparatus or pipes;
- Loss or damage to your building or contents caused by hurricane, cyclone, typhoon, windstorm;
- Loss or damage to your building or contents caused by earthquake or volcanic eruption;
- Loss or damage to your building or contents caused by flood;
- Loss or damage to your building or contents caused by theft by actual forcible and violent breaking into or out of your building;
- Loss or damage to your building or contents caused by Robbery and hold up in the premises of your property;

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- Loss of Rent (up to 10% of the total sum insured);
- Liability to Public as owner of building caused by defect in the building, and liability as occupier in respect of accidents occurring in or about your house (Limit of Liability up to RM50,000).

You may further extend coverage for the following risk by paying additional premium:

- Loss or damage to your building or contents caused by riot, strike and malicious damage;
- Loss or damage to your building or contents due to subsidence and landslip;
- Alterations, repairs and additions (up to 25% of the total sum insured);
- Accidental breakage of Plate Glass;
- Damage by hurricane, cyclone, typhoon or windstorm to metal smoke stacks, awnings, blinds, signs and other outdoor
- fixtures and fittings including gates and fences;
- Extended theft cover;
- Increase limit for Rent cover;
- Increase limit for Liability to Public.

Under Section B – Your Family
You and your family are covered against death and permanent disablement occurring due to external or violence causes by thieves or by fire, explosion or flood at your house up to five (5) persons including insured.

The limit of liability is - Adult RM 50,000
Child RM 25,000

Under Section C – Your Liability
- We will indemnify you for your liability to third party for accidental bodily injury or illness and accidental damage to property caused by your negligence/fault occurring anywhere within Malaysia.
- We will pay for all legal cost and expenses recovered by any claimant against you, and incurred with our written consent.
- The limit of liability is RM 250,000 any one accident and in aggregate during the period of insurance.

Under Section D – Your Valuables
We provide cover for accidental loss or damage to your personal valuables.

Note: The description available is only a brief summary for quick and easy reference. Please refer to the policy contract for the full details of covers/benefits under this Policy.

Value-Added benefits
- Average relief up to 85%;
- Contents kept outside building but within the fenced compound;
- Alternative storage;
- Outbuilding extension;
- Cleaning/laundry cost;
- Unoccupancy up to 120 days for theft;
- Loss or damage to guest's property;
- Damage to frozen food;
- Loss or damage to legal documents;
- Cost of replacement of home lock(s)/keys(s);
- Damage to security system;
- Home Assistance.

Duration of cover is for one year. You need to renew your policy annually.

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3. How much premium do I have to pay?

Total premium: RM_____
The total annual premium that you have to pay depends on the sum insured, addition extension required, and the Sections selected.

Total applicable taxes, if any: RM

Total estimated premium that you have to pay is: RM_____

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

Type	Amount
Stamp Duty	RM10.00
Service Tax (ST) (where applicable)	The applicable ST rate imposed by the Government
Commission paid, if any, to the Insurance Intermediary (included in the premium)	Section A - 15% Sections B to D - maximum up to 25% of premium

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

- Duty of Disclosure

Pursuant to Paragraph 5 of Schedule 9 of the Financial Services Act 2013, if You are applying for this insurance wholly for Yourself/family/dependant(s), 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 enrolment 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.

Precaution
You should take all reasonable precautions to prevent theft incidents.

- Procedure for making a claim

On the happening of any occurrence likely to give rise to a claim under this Policy, You or Your legal representative must give Us written notice as soon as possible and, in any event, within fourteen (14) days after the date of occurrence.

For Your convenience, Our Claim Form can now be printed from Our website at: www.chubb.com/my

NOTE: Please refer to the policy contract for the full terms and conditions under this policy.

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6. What are the major exclusions under this Policy?

This policy does not cover:

- Loss / damage to building if left unattended for more than hundred and twenty (120) days (unless it is notified in writing to Us and agreed by Us by way of an endorsement issued);
- Loss / damage due to radioactive and nuclear energy risks;
- Loss / damage caused by or arising from war, invasion, act of foreign enemy, hostilities or warlike operations (whether war be declared or not) or civil war;
- Loss / damage caused by or arising from mutiny, civil commotion assuming the proportions of or amounting to a popular; rising, military rising, insurrection, rebellion, revolution, military or usurped power;
- Loss / damage caused by or arising from any act of terrorism.

7. Can I cancel My Policy?

You may cancel Your Policy at any time by giving Us at least 14 days' prior written notice. Upon cancellation, You are entitled to a refund of the portion of any premium paid after we have charged you based on our customary short-period rates our minimum premium payable under the policy, whichever is higher.

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 life profile including Your occupation and personal pursuits which would affect the risk profile.

9. Where can I get further information?

Should you require additional information on the Houseowner's/Householder's insurance, please refer to the insurance info booklet on "Houseowners/Householders" insurance, available at all our branches or you can obtain a copy from the insurance agent or visit www.insuranceinfo.com.my.

If You need information on other types of insurance or You have any complaints in relation to Our services and/or matters relating to this Policy, please contact Us at:

Chubb Insurance Malaysia Berhad
Registration Number: 197001000564 (9827-A)
Wisma Chubb
38 Jalan Sultan Ismail
50250 Kuala Lumpur
O +6 03 2058 3000
F +6 03 2058 3333
E Inquiries.MY@chubb.com
W www.chubb.com/my

10. Other types of similar insurance cover available.

Please refer to Our website : www.chubb.com/my

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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 AGENT OR CONTACT CHUBB INSURANCE MALAYSIA BERHAD DIRECTLY FOR MORE INFORMATION.

YOU ARE ADVISED TO NOTE THE SCALE OF BENEFITS FOR DEATH AND DISABLEMENT IN YOUR INSURANCE POLICY. YOU HAVE THE OPTION TO NOMINATE A NOMINEE AND HAVE IT WITNESSED AND ENSURE THAT YOUR NOMINEE IS AWARE OF THE PERSONAL ACCIDENT POLICY THAT YOU HAVE PURCHASED. YOU SHOULD READ AND UNDERSTAND THE INSURANCE POLICY AND DISCUSS OR CONTACT US DIRECTLY FOR MORE INFORMATION.

This product disclosure sheet is prepared in both English and Malay languages. In the event of inconsistencies between the English and Bahasa Malaysia versions, the English version shall prevail.

Please be reminded that:

- you have a duty to take reasonable care to provide us or our intermediary with all relevant information in order for us to provide you with the most suitable financial products and by withholding any information which we or our intermediary request for, or providing inaccurate information, we may not be able to recommend you a suitable financial product to cater to your needs;
- you should read and understand the contract terms and discuss further with us or our intermediary if there are any terms that you do not understand, before accepting the policy contract.

By accepting the policy contract, you would acknowledge that our intermediary or Chubb personnel had explained to you clearly on the policy contract coverage and key contract terms, and that the policy contract offered is suitable for your insurance needs.

The information provided in this disclosure sheet is valid as at 27/02/2024.

The information provided in this disclosure sheet is a brief summary for quick and easy reference. The exact terms and conditions that apply are stated in the policy contract.

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