



CHUBB®

MY Home Insurance

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Beyond bricks and mortar, your home is your sanctuary and the place where memories are made. How much will it cost to rebuild your home and replace your belongings if they are damaged or destroyed? Does your current residential fire insurance plan provide adequate coverage in helping you to do so?

MY Home Insurance is more than just a residential fire insurance plan. Besides providing the option to combine coverage for household contents and property in one single policy, the plan also offers accidental death and liability coverage.

Keep your memories protected with MY Home Insurance from Chubb today.

What are the benefits offered?

Building	Household Contents
Key Benefits	
<ol style="list-style-type: none"> 1. Main and Outbuilding 2. Fittings and Fixtures 3. Walls, Gates and Fences around the premises 4. Home Solar Power System 5. Air Conditioners 6. Auto Gates 7. Home Alarm System 	<ol style="list-style-type: none"> 1. Household Goods 2. Personal Effects 3. Personal Valuables 4. Furniture 5. Kitchen Utensils 6. Electrical Appliances
Additional Benefits	
<ol style="list-style-type: none"> 1. Liability cover up to RM500,000 2. Death cover in specific circumstances up to RM110,000 3. Rent Insurance 	<ol style="list-style-type: none"> 1. Liability cover up to RM500,000 2. Death cover in specific circumstances up to RM110,000 3. Contents Temporarily Removed 4. Breakage of Mirrors 5. Servants Property 6. Rent Insurance



What are the mishaps covered?



1. Fire, Lightning, Thunderbolt, Subterranean Fire



2. Explosion



3. Aircraft and other devices and/or articles dropped therefrom



4. Impact with any of the building



5. Bursting or overflowing of domestic Water Tanks, Apparatus or Pipes



6. Theft, with actual forcible & violent breaking into or out of building or any such attempt



7. Hurricane, Cyclone, Typhoon, Windstorm



8. Earthquake, Volcanic Eruption



9. Flood



10. Robbery and hold up in the premises

What are the coverage and annual premium?

Type of Coverage	Scenario	
Building Only	Scenario A (RM)	Scenario B (RM)
Overall Sum Insured for:		
i. Building*	50,000	120,000
Additional Benefits		
1. Liability Cover	500,000	500,000
2. Death at home cover	110,000	110,000
3. Rent Insurance***	5,000	12,000
Annual Premium	145	212

Type of Coverage	Scenario	
Household Contents Only	Scenario A (RM)	Scenario B (RM)
Overall Sum Insured for:		
i. Household Contents*	10,000	25,000
<i>Personal Valuables*</i>		1,000
Additional Benefits		
1. Liability Cover	500,000	500,000
2. Death at home cover	110,000	110,000
3. Contents Temporarily Removed**	1,500	3,750
4. Breakage of Mirrors	up to 500	up to 500
5. Servants Property	included in the Household Contents Sum Insured	
6. Rent Insurance***	1,000	2,500
Annual Premium	145	209

Type of Coverage	Scenario	
Building and Household Contents	Scenario A (RM)	Scenario B (RM)
Overall Sum Insured for:		
i. Building*	50,000	120,000
ii. Household Contents*	10,000	25,000
<i>Personal Valuables*</i>		1,000
Additional Benefits		
1. Liability Cover	500,000	500,000
2. Death at home cover	110,000	110,000
3. Contents Temporarily Removed**	1,500	3,750
4. Breakage of Mirrors	up to 500	up to 500
5. Servants Property	included in the Household Contents Sum Insured	
6. Rent Insurance***	6,000	14,500
Annual Premium	177	337

The annual premiums stated above are exclusive of RM10 stamp duty fee and it varies according to the actual Sum Insured.

* based on the intended Sum Insured.

** 15% from the intended Sum Insured of Household Contents.

*** 10% from the intended Sum Insured of Building, Household Contents or both.

Note: The above building premium is applicable for Landed Residential properties only. Different rates are applicable for Apartments/Condos/Flats/Townhouse residential properties.

General Exclusions

- War, invasion, act of foreign enemy, hostilities or warlike operations.
- Mutiny, riot, military or popular rising, insurrection, rebellion, revolution, or military or usurped power, martial law or state of siege.
- Bursting or overflowing of domestic water tanks, apparatus or pipes while the private dwelling house is left untenanted.
- Theft in the event of the Private Dwelling being left without inhabitant for more than ninety (90) days.
- Hurricane, cyclone, typhoon or windstorm to any building in course of construction, reconstruction or repair.

For full list of exclusions, please refer to the policy wordings.





Contact Us

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and regulated by Bank Negara Malaysia)

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