

Product Disclosure Sheet

Houseowner/Householder Insurance

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 [Chubb Insurance Malaysia Berhad](#) or PIDM (visit www.pidm.gov.my)

Dear Customer,

This Product Disclosure Sheet (PDS) is designed to provide you with some key information on your Houseowner/Householder insurance.

Other customers have read this PDS and found it helpful; **you should read it too.**

1. What is Houseowner/Householder Insurance?

Houseowner/Householder Insurance protects your property against loss or damage caused by fire, lightning, explosions, floods, burst pipes and other perils stated in the policy.

2. Know Your Coverage

As an illustration, for **RM450.00** (basic premium) annually, you will receive the following Houseowner/Householder Insurance **coverage**:

This policy covers :	This policy excludes :
- Loss or damage to your building due to fire, lightning and explosion caused by gas used for domestic purposes - Loss or damage to your building by aircraft, road vehicles or animals, bursting or overflowing of water tanks or pipes, theft, windstorm, earthquake and flood - Loss of rent - Liability to public for accidents in your house	- Loss or damage to household contents - Loss or damage due to subsidence, landslip, riot and malicious damage - Coverage for fatal injury to the insured - Loss or damage caused by or arising from any act of terrorism - Consequential Loss
By paying an additional premium, you can expand the coverage to include: - Riot, Strike and Malicious Damage - Subsidence and landslip damage - Increase sum insured for liability to third parties for accidents in your house - Alterations, repairs and additions - Accidental breakage of Plate glass - Damage caused 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 - Unoccupancy in excess of 90 days - Increase Limit for Rent Cover	
The duration of coverage is 1 year. You need to renew your policy annually.	

If you have any questions or require assistance on your Houseowner/Householder Insurance, you can:

Call us at: 603-2058 3000

Visit us at: <https://www.chubb.com/my-en/personal/householder-houseowner-insurance.html>

Contract us online at: <https://www.chubb.com/my-en/contact-us/product-enquiry.html>

Email us at: Inquiries.MY@chubb.com

3. Know Your Obligations

For this insurance, you must pay a premium of :	
Standard Cover	RM 450.00 annually
Additional Cover:	
• Riot, Strike and Malicious Damage	RM 50.00 annually
• hurricane, cyclone, typhoon or windstorm	RM 50.00 annually
You also have to pay the following fees and charges:	
Stamp duty	RM 10.00
Commission	15% of premium or RM 82.50
Service tax	8% of premium or RM 44.00
Total premium payable	RM 604.00

4. Other Key Terms

- You must give all the facts in your application form fully and accurately.
- You must ensure that your property is insured at the appropriate amount taking into account the renovation made to your property. The sum insured/covered should cover the cost of rebuilding the property in the event of loss/damage.
- Excess – the amount you must bear in the event of claims for certain peril such as bursting or overflowing of water tanks or pipes, subsidence, landslip hurricane, windstorm. The excess amount is stated in the Policy Schedule.
- Premium Warranty – The premium due must be paid and received by us within sixty (60) days from inception. If this condition is not complied with, the policy shall be automatically cancelled and we shall be entitled to the pro-rated premium for period we were on cover.
- In the event of claim, you must notify us immediately in writing on any loss or damage and deliver the claim in writing with detailed particulars and proof(s) within thirty (30) days after the loss and damage incident.

Note: This is **non-exhaustive**. You should refer to the policy for the full list of terms and conditions.

5. Can I cancel my Policy?

Yes. You may cancel your policy at any time by giving a written notice to us. Upon cancellation, you are entitled to a refund of the premium according to the customary short period rates or minimum premium payable (whichever higher), provided you have not made a claim.