

## Product Disclosure Sheet

### Simply Home Insurance – Sections B, C and D

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](http://www.pidm.gov.my))

Dear Customer,

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

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

#### 1. What is Simply Home Insurance?

Section B, C and D of Simply Home Insurance are optional coverages that can be purchase in addition to Section A of the Simply Home Insurance. It provides you insurance coverage for accident to you and your family (Section B), legal liability to third parties (section C) and valuable good (Section D) on your property/home.

#### 2. What are the additional options and what does it cover?

As an illustration and based on sum insured stated below, the annual premium and coverage for the respective options are as follows:

Section	Coverage Description	Sum Insured	Annual Premium
<b>B</b>	<b>For Your Family</b>		
	Accidental death or permanent disablement at home for: <ul style="list-style-type: none"> <li>• an adult</li> <li>• a child</li> </ul>	up to RM50,000 up to RM25,000	RM13 / adult RM8/ child
	Accidental daily hospital income for accidental injury at home	RM100/ day up to 90 days	
<b>C</b>	<b>For Your Liability</b>		
	Legal liability to third party for accidental bodily injury or illness and accidental damage to property at your home	maximum up to RM250,000	RM6
	Legal cost and expenses recovered by any claimant against you		
<b>D</b>	<b>For Your Valuable</b>		
	Accidental loss or damage to your personal valuables such as jewellery and watches (specified articles) at your home	Single item* - maximum up to RM10,000 *maximum 5 items	RM250 / item

<b>This policy excludes</b>
<p><b>Section B</b></p> <ul style="list-style-type: none"> <li>• Self-inflicted injury, suicide or, criminal or illegal act</li> <li>• Pre-Existing Medical Conditions</li> <li>• Family member is below one (1) year old or above seventy-five (75) years old</li> </ul> <p><b>Section C</b></p> <ul style="list-style-type: none"> <li>• Any claims brought in any country in courts outside Malaysia</li> <li>• Any claims by member of your family, household or in your service</li> <li>• Any claims for injury or damage due to alterations or repairs work on your home</li> </ul> <p><b>Section D</b></p> <ul style="list-style-type: none"> <li>• Wear and tear depreciation</li> <li>• Consequential loss</li> <li>• Misplacement</li> </ul>

If You have any questions or require assistance on your Simply Home insurance, you can:

Call us at: 603-2058 3000

Visit us at: [Simply Home in Malaysia - Chubb](#)

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

Email us at: [Inquiries.MY@chubb.com](mailto:Inquiries.MY@chubb.com)

### 3. Know Your Obligations

For this insurance, You must pay a premium of :	
Cover for: Section B (for 2 adults and 2 children) Section C	RM 42 annually RM 6 annually
<b>You also have to pay the following fees and charges:</b>	
Stamp duty	Nil
Commission	15% of premium or RM7.20
Service tax	8% of premium or RM3.84
<b>Total premium payable</b>	<b>RM51.84</b>

### 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.
- 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 have to 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.
- Please read this PDS together with the PDS on Simply Home Insurance – Section A.

**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 Simply Home Insurance policy (as a whole) at any time by giving us 14 days prior written notice. Upon cancellation, you are entitled to a refund of the premium paid, according to the customary short period rates or minimum premium payable (whichever higher), provided you have not made a claim.