

## Product Disclosure Sheet

### Home Plus 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](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 Home Plus Insurance?

Home Plus Insurance provides you various options of insurance coverage for your property under your care, including home inconvenience benefits, personal accident and personal liability at home, home content coverage and losses related to home or in vehicle, customisable base on your needs.

#### 2. Know Your Coverage

Based on one or more Option(s) you select and the associated annual premium, you will receive the following coverage:

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

Call us at: 603-2058 3000

Visit us at: [Home Plus 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)

#### 4. Know Your Obligations

Cover: Option 1	RM 40.00 annually
<b>You also have to pay the following fees and charges:</b>	
Stamp duty	RM 10.00
Commission	25% of premium or RM 10.00
Service tax	8% of premium or RM 3.20
<b>Total premium payable</b>	<b>RM 53.20</b>

#### 5. 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.
- Free-look Period – You may cancel the Policy simply by giving us in written notice within thirty (30) days after receiving your Policy Wording and Policy Schedule. We will refund any premiums paid, provided that no claim has been made during this period.
- 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 30 days after the date of occurrence.

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

#### 6. Can I cancel my Policy?

Yes. You may cancel your policy at any time by giving us at least one (1) month's prior written notice. Upon cancellation, you are entitled to a refund of the pro-rated portion of the premium paid, calculated on a daily basis, provided you have not made a claim.