

Product Disclosure Sheet

My 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)

Dear Customer,

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

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

1. What is My Home Insurance?

Section B, C and D of My Home Insurance are optional coverages that can be purchase in addition to Section A of the My Home Insurance. It provides you insurance coverage for legal liability to third parties (Section B), accident death to name insured (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 | Limit of Liability | Annual Premium |
|----------|--|---|--|
| B | Personal Liability | | RM35 |
| | Legal liability to third party for accidental bodily injury or illness and accidental damage to property at your home | up to RM250,000 | |
| | Legal cost and expenses recovered by any claimant against you | | |
| C | Accidental Death | | RM20 / name insured RM30 / name insured |
| | The named insured is covered for death caused by thieves, fire, explosion, or flood at the home, if death occurs within three months of the injury, where the house is: - installed with burglar alarm system - without burglar alarm system | up to RM100,000 | |
| D | Personal Valuable | | RM250 / item |
| | Accidental loss or damage to your declared personal valuables such as jewellery and watches | Single item* - maximum up to RM10,000 *maximum 5 items | |

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|---|
| This policy excludes |
| <ul style="list-style-type: none"> Any claims brought in any country in courts outside Malaysia Any claims by member of your family, household or in your service Any claims for injury or damage due to alterations or repairs work on your home Coverage is not applicable to certain countries such as Russia, Tibet or Mongolia |

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

Call us at: 603-2058 3000

Visit us at: [MY Home Insurance 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

3. Know Your Obligations

| | |
|--|----------------------------------|
| For this insurance, You must pay a premium of : | |
| Cover for: Section B Personal Liability Section C Accidental Death (installed with burglar alarm system) | RM 35 annually RM 20 annually |
| You also have to pay the following fees and charges: | |
| Stamp duty | Nil |
| Commission | 15% of premium or RM8.25 |
| Service tax | 8% of premium or RM4.40 |
| Total premium payable | RM59.40 |

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 My 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 My Home Insurance policy (as a whole) at any time by giving us 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.