

HOMEINSURE PRO

A COMPREHENSIVE HOME AND CONTENTS INSURANCE | TRULY VALUE FOR MONEY | URBAN LIVING



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


COVERAGE TYPES

				
FIRE & PERILS	THEFT EVENTS	PERSONAL LIABILITY	PERSONAL ACCIDENT	MISC. BENEFITS
<p>Fire, Lightning, thunderbolt, subterranean fire, explosion, aircraft damage, impact damage, bursting & overflowing of water tanks, pipes, etc. resultant damage, windstorm, cyclone & related damage, flooding, riot, strike & malicious damage.</p>	<p>Robbery, hold-up or theft from breaking in/out of the building.</p> <ul style="list-style-type: none"> Loss of money is covered subject to policy limit:RM1,000. 	<p>Personal Liability with limit up to RM250,000 arising from accident within building premises</p>	<ul style="list-style-type: none"> Limit for death arising from listed insured perils or events up to RM50,000. Bereavement benefit up to RM5,000. 	<ul style="list-style-type: none"> Inconvenience Allowances up to RM3,000 to cater for fire brigade report, cleaning allowance and replacement of legal documents. Damage to non-handheld mirrors up to RM500. Temporary removal of contents outside the building premises up to a limit of 15% of Sum Insured for Contents. Insurance of rent and expenses incurred for alternative accommodation up to 10% of Total Sum Insured.

Written in plain language policy wordings for your easy understanding

COVERAGE

 <p>YOUR BUILDING (or HOMEOWNER) Covers your residential building including fixtures, fittings, garages, walls, gates and fences around the house. You may choose to insure on market value of building, rebuilding costs of building or using the guided value provided by PIAM Building Cost Calculator (http://www.piam.org.my/consumer/industry/building-cost-calculator-bcc/)</p>	 <p>YOUR CONTENTS (or HOUSEHOLDER) Covers household contents and personal effects belonging to you or members of your family. You should insure on a full value basis to protect all the household contents within the building premises. It is advisable to declare individual item with value exceeding 5% of the total Sum Insured of the contents.</p>
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BUY ADD-ON COVERAGE TYPES		
Kindly select to improve your coverage		
ADD-ONS	DESCRIPTION	
	Top up your Rent Insurance	This is a top-up Sum Insured to the basic policy coverage. Sum Insured selected should be reflective of the actual rent.
	Online or Digital Home-share activities, eg., Airbnb	This include malicious damage cover in connection to Your home-sharing activities. Limit: Up to RM10,000.
	Landlord extension	This include malicious damage cover in connection to Your house renting activities (as landlord). In addition, a one-time legal fee of up to RM1,000 for issuing a legal letter of demand for rent past due, having incurred within the period of Your policy.
	Impact damage extended cover	Extend to cover impact related damages to Your building and contents caused by You and Your household members, agents and servants.
	Subsidence, heave & Landslip	This include coverage as a direct result of subsidence and/or heave of or landslip to the building premises.
	Robbery, hold-up and/or theft extended cover	This extends cover for robbery, hold-up or theft, not accompanied by breaking in or out of the building.
	Mortgage Protector	(a) Extend to cover monthly mortgage repayment or financing amount in the event the insured premise is made uninhabitable from insured perils and/or events. Limit: RM3,000 per month payable to a maximum of six (6) months; and/or (b) Extend to cover up to your mortgage amount stated in schedule owed in the event of your accidental death or total permanent disablement caused by an insured event occurring within the building premises. Limit: 10% of Sum Insured for Personal Accident or RM250,000 whichever is the lower.
	Protect Your latest purchases	Extend to cover your latest purchases for loss or damage caused by any of the insured events occurring within thirty (30) days from the date of your purchase whilst within the insured building, provided they are not otherwise insured. Limit: 5% of Sum Insured for contents or RM5,000 whichever is the lower.
	Alterations, repairs and/or additions to building	Extend to provide cover for alterations, repairs and additions done to the insured building during the policy period. You need to provide an additional Sum Insured subject to a maximum of 25% of the Sum Insured on building.
	Other extensions	You may request Your agents to provide You with recommendation from the existing Fire tariff.