AmGeneral Insurance Berhad (44191-P)
A member of the AmBank Group
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(Service Tax Registration No.: B16-1808-31015443)

AmAssurance

Customer Contact Centre

Tel Call **1 300 80 3030** at local rates **General line** +603 2268 3333 **Email** customer@amassurance.com.my

PRODUCT DISCLOSURE SHEET for Household Guard Insurance

IMPORTANT NOTE: Please read this Product Disclosure Sheet before you decide to take out the Household Guard Insurance Policy. Be sure to also read the general terms and conditions.

1. What is this product about?

This policy provides you with comprehensive protection coverage of loss or damage to your house contents and personal effects caused by.

- Fire, Lightning, Thunderbolt, Subterranean Fire
- Explosion
- Aircraft
- Impact
- Bursting or Overflowing of Domestic Water Tanks, Apparatus or Pipes
- Theft with forcible and violent breaking
- Hold Up and Armed Robbery
- Hurricane, Cyclone, Typhoon, Windstorm
- Earthquake, Volcanic Eruption
- Flood, but excluding loss or damage by Subsidence or Landslip
- Riot, Strike, Malicious Damage

2. What are the covers/benefits provided?

This policy covers:

- Loss or Damage of Contents
- Property Temporarily Removed
- Damage to Mirrors
- Personal Accident
- Servants' Property
- Rental
- Liability to the Public

3. How much premium do I have to pay?

The total premium that you have to pay may vary depending on the underwriting requirements of the insurance company AND perils you opted:

Premium: RM_____ for Sum Insured of RM_____

* Note : This policy is subject to minimum premium of RM70.00

4. What are the fees and charges I have to pay?

Type	Amount
Service tax	6% of the premium
Stamp duty	RM10.00
Agent commission where there is an intermediary involved	25% of the premium

5. What are some of the key terms and conditions that I should be aware of?

- Importance of disclosure – STATEMENT PURSUANT TO FINANCIAL SERVICES ACT 2013, Section 129, Schedule 9, Para 5: It is the duty of the customer to take reasonable care not to make a misrepresentation to the licensed insurer when answering any questions which the insurer may request that are relevant to the decision of the insurer whether to accept the risk or not and the rates and terms to be applied.
- You must ensure that your property is insured at the appropriate amount taking into account the renovations made to your property

6. What are the major exclusions under this policy?

This policy does not cover certain losses such as:

- War, civil war and any act of terrorism
- Radioactive and nuclear energy risks
- Date recognition
- Property damage to data or software
- The 'Liability to the Public' section does not cover any asbestos related injury or damage involving the use, presence, existence, detection, removal, elimination or avoidance of asbestos or exposure or potential exposure to asbestos

Note: This list is non-exhaustive. Please refer to the sample policy contract for the full list of exclusions under this policy.

0619

7. Can I cancel my policy?

You may cancel your policy by giving us a written notice. Upon cancellation, you are entitled to a refund of the premium based on short period rates* for the policy period which has been in force. Any minimum premium paid under this policy is not refundable. No refund premium is allowed if there is a claim under the policy.

***Short-Period Rates Table**

Period Not Exceeding	Refund of Annual Premium
1 month	80%
2 months	70%
3 months	60%
4 months	50%
5 months	40%
6 months	30%
7 months	25%
8 months	20%
9 months	15%
10 months	10%
11 months	5%
Period exceeding 11 months	No refund

8. What do I need to do if there are changes to my contact details?

It is important that you inform us of any changes in your contact details to ensure that all correspondences reach you in a timely manner.

9. Where can I get further information?

Should you require additional information about Household Guard Insurance, please refer to the *insuranceinfo* booklet on 'Household Guard Insurance' available at all our branches or you can obtain a copy from the insurance agent or visit www.insuranceinfo.com.my

If you have any enquiries, please contact us at:

AmGeneral Insurance Berhad
Menara Shell,
No. 211, Jalan Tun Sambanthan,
50470 Kuala Lumpur, Malaysia.
Toll Free : 1-300-80-3030
Email : customer@amassurance.com.my
Website : www.amassurance.com.my

10. Other similar products with basic and extended coverage available

Please refer to our branches and agents for other similar types of cover available.

IMPORTANT NOTE:
YOU SHOULD SATISFY YOURSELF THAT THIS POLICY WILL BEST SERVE YOUR NEEDS. YOU SHOULD READ AND UNDERSTAND THE INSURANCE POLICY AND DISCUSS WITH THE AGENT OR CONTACT THE INSURANCE COMPANY DIRECTLY FOR MORE INFORMATION.

AmGeneral Insurance Berhad is licensed under the Financial Services Act 2013 and regulated by Bank Negara Malaysia.

The information provided in this disclosure sheet is valid as at 11 June 2019.

0619