



BERJAYA SOMPO
INSURANCE

Home Insurance

SOMPO Home Content

Insurance for your personal belongings at home



Berjaya Sompo Insurance Berhad is a Member of PIDM

The benefit(s) payable under eligible product is protected by PIDM up to limits. Please refer to PIDM's TIPS Brochure or contact Berjaya Sompo Insurance or PIDM (visit www.pidm.gov.my)

SOMPO HOME CONTENT

Most **home owners** have insurance to cover the building that they live in, however, they often overlook the need to cover the contents in their home.

SOMPO Home Content is an insurance plan that covers your home contents against loss or damage by fire, theft or accidents. In addition, it also offers full theft cover where theft by visitors to your home such as contractors or part-time cleaners are also covered.

WHY IS THIS PRODUCT DIFFERENT?



✓ SIMPLE & HASSLE-FREE

- ▶ Easy to buy. You do not need to disclose to us the value of every item of your home contents, just choose your preferred plan to sign-up.
- ▶ Easy to claim. You do not need to show proof of receipts for your home contents. However, a police report is required if it is a criminal act.

✓ NO PENALIZATION FOR UNDERINSURANCE

For example, you bought a policy with sum insured of RM30,000. However the total value of your home content is RM60,000. This means you are underinsured.

- ▶ If underinsurance is applied, your insurer pays $RM30,000/RM60,000 = 1/2$ ratio x (RM30,000) = RM15,000. You will have to pay remaining RM15,000 yourself, which is the penalty.
- ▶ If no underinsurance is applied, your insurer pays RM30,000. No penalty.

✓ COMPLEMENTS YOUR HOUSEOWNER INSURANCE

- ▶ Houseowner insurance covers your home building only.
- ▶ When combined with SOMPO Home Content insurance it covers both your home building and household contents, personal effects which belong to you or your family members.

🗨 When Disaster Strikes, Is Your Home Protected?



“ Based on 2018 statistics, the value of properties lost due to fire was estimated at a whopping **RM3.32bil.** ”

Source : Jabatan Bomba Dan Penyelamat, 2018



“ Malaysia has among the highest incidence of lightning activity in the world. **Lightning can cause severe damage to electrical appliances.** ”

Source : The Star Online news, 10 Nov 2018



“ In 2017, there are **16,200** cases due to house break-in and theft. ”

Source : Crime Index, Malaysia 2018

GOOD TO KNOW



As low as
RM0.20
a day

Low Annual Premium

Protect the content and valuables of your home with affordable premiums. The amount payable starts from as low as RM74.53 a year, that is only RM0.20 a day.



Household Goods

It covers your household goods and personal effects of every description belonging to you and your family members against loss or damage by lightning strikes, flood, house break-in and more.



Sum Insured

Up to RM30,000 Sum Insured on your household contents and with 3 different plans to choose from, there's definitely one to suit your needs.

WHAT ARE THE COVERAGES PROVIDED?

There are three affordable plans under **SOMPO Home Content** policy, from as low as RM74.53 on the annual premium you can choose the plan that best suit your needs:

	PLAN 1	RECOMMENDED PLAN 2	PLAN 3
Coverage on all household contents (Sum Insured)	RM10,000	RM20,000	RM30,000
Limit Per Item	RM750	RM1,000	RM1,500
Premium payable*	RM74.53	RM143.40	RM214.15

*Note: **Premium payable** stated above does not include Service Tax and Stamp Duty (RM10.00).

Policyholders are allowed to claim up to the limit per item depending on the plan. For example, under Plan 1, if the value of the item is RM1,000, the maximum amount the policyholder can claim is RM750.

FREQUENTLY ASKED QUESTIONS

1. What are the major exclusions under this policy?

This policy does not cover losses which are specifically excluded under the policy, for example loss or damage:

- ▶ to cash, bank notes, cheques, securities for money, deeds, bonds, bills of exchange, promissory notes, stamp collections and etc;
- ▶ due to theft of any Contents left inside a vehicle or left in the Open;
- ▶ occasioned by or happening through mechanical or electrical breakdown or derangement;
- ▶ war, invasion, act of foreign enemy, hostilities, or warlike operations (whether war be declared or not); and
- ▶ any act of terrorism.

2. What documents need to be submitted in the event of a claim?

Apart from completing a claim form, a police report is required only when the claim involves a criminal act.

3. Is there any excess applicable?

There is an excess of RM100 which the Insured must bear in the event of loss or damage due to accidents.

4. What if the available limits are insufficient?

If the Insured requires a higher limit coverage, he/she may refer to other products available from Berjaya Sampo Insurance Berhad such as Home Care insurance and/or Houseowners/Householders insurance.

5. Where can I get further information?

Should you require additional information about this insurance, please contact our branch office or Customer Service Centre at 03-2170 7300 during the operating hours from 8:30 am to 5:00 pm (Monday-Friday) or call our Toll Free number stated on the last page of this brochure.

Privacy Notice

The Personal Data provided by and collected from you may be used and processed by us in order for us to provide our services in accordance with our Privacy Notice, which explains how we treat your Personal Data. Please refer to our Privacy Notice which is available on our website at www.berjaysompo.com.my for details. You may contact us for access to or correction of your Personal Data, or for any other queries or feedback.

This brochure is not a contract of insurance. The descriptions in the brochure are only a brief summary for quick and easy reference. Please refer to the **Product Disclosure Sheet (PDS)** for more information, and **Policy Wording** for full details of the Policy terms and conditions, which are available at www.berjaysompo.com.my.

Underwritten by Berjaya Sampo Insurance Berhad (Registration No. 198001008821 (62605-U)). Berjaya Sampo Insurance Berhad is licensed under the Financial Services Act 2013 and regulated by Bank Negara Malaysia.



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Contact us for more information