

Houseowner/Householder

Supplemental Product Information

Please read this Supplemental Product Information carefully.

This package Policy provides you with comprehensive protection covering the following:

BENEFIT TABLE	
INSURED EVENTS (Applicable for Buildings and/or Contents) Loss or damage to Your Buildings and/or Contents caused by any of the following:	
1	Fire, Lightning, Thunderbolt, Subterranean Fire
2	Explosion
3	Aircraft and Other Aerial Devices and/ or articles dropped therefrom
4	Impact damage by any road vehicles or animals not belonging to or under the control of you or your family member
5	Bursting or Overflowing of Domestic Water Tanks, Apparatus or Pipes
6	Theft, but only if accompanied by actual forcible and violent breaking into or out of a building or any such attempt.
7	Hurricane, Cyclone, Typhoon, Windstorm
8	Earthquake, Volcanic Eruption
9	Flood
10	Robbery and hold up in the Premises of Your property
ADDITIONAL BENEFITS	
A	Contents Temporarily Removed (Applicable for Contents)
B	Breakage to Mirrors (Applicable for Contents)
C	Personal Accident (Compensation for Death Includes Personal Accident (Applicable to borrowers only))

D	Servants Property (Applicable for Contents)
E	Rent Insurance (Applicable for Buildings and/or Contents)
F	Liability to the Public (Applicable for Buildings and/or Contents)

Note: For full descriptions of the benefits, please refer to the Policy Contract.

GENERAL EXCLUSIONS :

You will not be covered under the following circumstances:

General Exception 1

We will not cover loss or damage or other contingency caused directly or indirectly by:

- (a) War, invasion, act of foreign enemy, hostilities, or warlike operations (whether war be declared or not), civil war;
- (b) Mutiny, riot, military or popular uprising, insurrection, rebellion, revolution, military or usurped power, martial law or state of siege or any of the events or causes which determine the proclamation or maintenance of martial law or state of siege;
- (c) Any act of terrorism.

For this purpose an act of terrorism means an act, including but not limited to the use of force or violence and/or the threat thereof, of any person or groups of persons, whether acting alone or on behalf of or in connection with any organisations or governments, committed for political, religious, ideological or similar purposes including the intention to influence any government and/or to put the public or any section of the public in fear.

Any loss or damage or other contingency happening during the existence of abnormal conditions (whether physical or otherwise) which are caused directly or indirectly, of any of the said **Occurrences** shall be deemed to be loss, damage or a contingency which is not covered by this insurance. **You** have to prove that such loss, damage or other contingency happened independently of the existence of such abnormal conditions.

In any action, suit or other proceedings, where We alleges that by reason of the provisions of this Condition any loss or damage is not covered by this insurance, the burden of proving that such loss or damage is covered shall be upon You.

General Exception 2

We will not cover loss or damage:

- (a) caused by cessation of work, or by confiscation, commandeering, requisition or destruction of or damage to the property by order of the Government de jure or de facto or any Public Municipal or Local Authority of the country or area in which the property is situated;
- (b) to property by its own fermentation, natural heating or spontaneous combustion or by its undergoing any heating or drying process;
- (c) arising from or in consequence of or contributed to by nuclear weapons material;
- (d) arising from or in consequence of or contributed to by ionising radiations or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel. Solely for this purpose, combustion shall include any self-sustaining process of nuclear fission.

General Exception 3

We will not cover **Consequential Loss** or damage of any kind except Rent Insurance.

EXCLUSIONS (Applicable to Your Buildings and/or Contents)

We will not provide cover for loss or damage to Your Building and Contents as follows:

1. Bursting or Overflowing of Domestic Water Tanks, Apparatus or Pipes
 - (a) The Excess amount stated in the Schedule.
 - (b) Destruction or damage occurring while the Private Dwelling House is left unoccupied.
2. Theft, but only if accompanied by actual forcible and violent breaking into or out of a building or any such attempt.
 - (a) If the Private Dwelling House is unoccupied for more than ninety (90) days whether consecutively or not in any one Period of Insurance, the cover will be suspended unless agreed by Us by way of an Endorsement.
 - (b) Loss or damage due to theft by Your domestic servants or any member of Your Family.
3. Hurricane, Cyclone, Typhoon, Windstorm
 - (a) The Excess amount stated in the Schedule.
 - (b) Loss or damage to:
 - (i) any building in the course of construction, reconstruction or repair, unless all outside doors, windows and other openings are complete and protected;
 - (ii) metal smoke stacks, awnings, blinds, signs and other outdoor Fixtures or Fittings including gates and fences.
4. Earthquake, Volcanic Eruption
 - (a) The Excess amount stated in the Schedule.
5. Flood
 - (a) The Excess amount stated in the Schedule.
 - (b) Loss or damage to buildings caused by subsidence or landslip, except as a result of earthquake or volcanic eruption.

EXCLUSIONS (Applicable to Additional Benefits)

1. Contents Temporarily Removed (applicable for Contents)
 - (a) Contents removed for sale or exhibition.
 - (b) Contents placed at furniture storage area.
 - (c) Losses due to Hurricane, Cyclone, Typhoon, Windstorm, Earthquake, Volcanic Eruption and Flood whilst the Contents are in transit.
2. Breakage to Mirrors
 - (a) Hand Mirrors
3. Servants Property
 - (a) Cash, currency notes, bank notes and stamps.
4. Liability to the Public (Applicable for Buildings and/or Contents)
 - (a) Any claims brought against You or Spouse, in any country in courts outside Malaysia.
 - (b) All legal costs and expenses which are not incurred in or recoverable in Malaysia.
 - (c) We shall not be liable for injury or damage arising out of or incidental to:
 - Ownership, possession or use by or on behalf of You or Spouse of any lift, vehicle, vessel or craft of any kind;
 - The carrying out of alterations, additions, repairs or decorations to Your buildings;
 - Damage to property by subsidence fire or explosion (other than explosion of any domestic boiler fitted in an individual flat or apartment in The Insured Buildings), for insurance for Private Flats or Apartments;
 - Any contractual agreement;
 - Asbestos or exposure or potential exposure to asbestos, any actual or alleged asbestos related injury or damage involving the use, presence, existence, detection, removal, elimination or avoidance of asbestos;
 - Any part of The Insured Buildings used in connection with Your profession or business.

Gross Premium (Subject to Service Tax & Stamp Duty):

The total premium payable may vary depending on the sum insured, occupation or nature of the business, building construction, property insured, additional benefits opted, claims experience and our underwriting requirements.

Customary Short-Period Rates Table

You may cancel your Policy by giving us a written notice. Upon cancellation, we will retain minimum premium of RM60.00 or Customary Short-Period Rates whichever is higher. The remaining premium will be refunded to you. However, premium will not be refunded if there was a claim paid or submitted to us during the Policy period.

Period Not Exceeding	Percentage of Rate Charged
15 days	10% of Annual Rate
1 month	20% of Annual Rate
2 months	30% of Annual Rate
3 months	40% of Annual Rate
4 months	50% of Annual Rate
5 months	60% of Annual Rate
6 months	70% of Annual Rate
7 months	75% of Annual Rate
8 months	80% of Annual Rate
9 months	85% of Annual Rate
10 months	90% of Annual Rate
11 months	95% of Annual Rate
12 months	100% of Annual Rate

Other Key Terms/ Important Notes

- **Duty of Disclosure**
You must give all the facts in your application form fully and accurately as it forms the basis of the insurance contract. Failure to do so may result in the rejection of your claim or cancellation of your Policy.
- **Change in Risk**
You must disclose any changes to the material facts which you know or ought to know which could affect the risk profile from time to time, if you fail to do so, your Policy may be cancelled. You must inform us in writing on any material changes during the Policy period so that the necessary amendments are endorsed to your Policy.
- **Excess / Deductible**
This is the amount you have to bear in the event of a claim occur. For accidental damage claim, you have to bear RM100.00.
- **Premium Warranty**
The premium due must be paid and received by us within sixty (60) days from the coverage commencement date. Failure to pay the premium within this period, may result in the Policy being automatically cancelled. We shall be entitled pro-rated premium for the sixty (60) days which we have provided the coverage.
- **Premium Payment**
Payment can be made by Cash, Cheque, Debit Card, Credit Card or Online Payment to Berjaya Sampo Insurance Berhad. Please keep a receipt of the premium paid as the proof of payment for future reference.
- **Policy Renewal**
Depending on the circumstances of the loss or claims made during the term of Policy, we may review the Policy terms and conditions upon renewal or decline renewal.
- **Sum Insured**
You must ensure that your property is insured at the appropriate amount taking into account the renovations made to your property.
You may select to insure your property at Market Value or Reinstatement Value basis:
 - Market value – we will pay the cost of repairing the damaged property less the amount for wear, tear and depreciation.
 - Reinstatement value – we will pay the full cost of repairing the damaged property without any deductions being made for wear, tear or depreciation, provided that the sum covered is adequate to cover the total cost of reinstating the property.

If the amount insured in your Policy is lower than the actual value at the time of loss, you will be deemed as self-insuring for the difference, i.e., in the event of loss/damage, you will have to bear a proportional share of loss. Should you insure your property at a higher sum than its actual value at the time of loss, the maximum compensation you will receive is the actual value which is the lesser amount than your sum insured.
- **Claims**
You must specifically declare each item to be insured and keep the purchase receipts of the household items to support a claim under the householder policy. Upon happening of an accident which gives rise to a claim, you shall notify us in writing immediately.

Note: This list is non-exhaustive. Please refer to the Policy Contract for the full list of terms and conditions.