

Secure Home

Supplemental Product Information

Please read this Supplemental Product Information carefully.

Schedule of Benefits:

Benefits	Sum Insured (RM)		
	Plan A	Plan B	Plan C
Coverage on all household contents	15,000	32,000	60,000
Limit per item	1,500	3,000	5,000

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

GENERAL EXCLUSIONS :

We will not pay for loss or damage:

- (1) occasioned by or happening through:
 - (a) mechanical or electrical breakdown or derangement;
 - (b) disappearance, shortage, shrinking, rusting, wear or tear, inherent vice, deterioration or any other gradually operating cause or moth, vermin or insects;
 - (c) any process of washing, cleaning, dyeing, restoring, maintaining, altering or repairing;
 - (d) scratching or denting of any article or breakage of glass (other than lenses) or articles of a brittle nature (other than jewellery) unless caused by fire or theft;
- (2) to cash, bank notes, cheques, securities for money, deeds, bonds, bills of exchange, promissory notes, stamp collections, documents of any kind, books of account, manuscript, medals, coins, motor vehicles and accessories;
- (3) If the **Premises** is unoccupied for more than ninety (90) days whether consecutively or not, in any one **Period of Insurance**, wherein the insurance cover will be suspended unless earlier agreed by **Us** by way of **Endorsement**;
- (4) due to theft of any **Contents** left inside a vehicle or left in the **Open**;
- (5) if You do not take all reasonable precautions to avoid loss or damage to Your **Contents**;
- (6) caused directly or indirectly by:
 - (a) war, invasion, act of foreign enemy, hostilities, or warlike operations (whether war be declared or not);
 - (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 claim, action, suit or other proceedings where **We** allege 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, damage or other contingency happened independently of the existence of such abnormal conditions and is covered by this insurance, shall be upon **You**.

- (7) caused by any order of the Government, Public Municipality or Local Authority;
- (8) arising from or in consequence of or contributed to by nuclear weapons material;
- (9) 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;
- (10) due to consequential loss or damage of any kind resulting from fire, theft or accident.

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

The annual premium payable is based on the plan chosen by you.

Premium	Plan A	Plan B	Plan C
Annual Premium (before Service Tax and Stamp Duty) (RM)	115.00	240.00	445.00

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