

# Product Disclosure Sheet - Home Plus

Please read this Product Disclosure Sheet before You decide to take out Home Plus™ . Be sure to also read the general terms and conditions.



## 1. What is this product?

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This Policy provides you for insurance coverage to your property under your care based on the various sections available, as mentioned in the insurance policy.

This is a flexible plan that allows you to customize a policy that best suits your needs.

Please refer to the Policy Wordings for full details.

**2. What are the covers / benefits provided?**

This Policy covers (depending on option (s) selected):

Section	Description	Sum Insured/ (Limit of Indemnity) (RM)	Annual Premium (RM)
<b>Option 1 : For Your Inconvenience</b>			
1	Disaster Cash Benefit	3,500	40.00
2	Damage to Frozen Food	350	
3	Home Assistance	Services provided by way of referral and arrangement only. All expenses incurred is not covered.	
<b>Option 2 : For You And Your Family</b>			
4	Personal Accident Accidental Death Benefit Accidental Disability Benefit	15,000 15,000	40.00
5	Personal Liability Anyone accident/occurrence Anyone Period of Insurance	25,000 25,000	
<b>Option 3 : For Your Home</b>			
6	Theft of Home Contents	3,500	50.00
7	Replacement of Doors, Locks and Windows	100	
8	Loss of Valuable Document (s) and Money at Home	1,000	
<b>Option 4 : For Your Lifestyle</b>			
9	Loss of Sporting Equipment due to Theft	1,500	30.00
<b>Option 4 : For Your Auto</b>			
10	Loss of Valuable Document (s) and Money in Vehicle	1,500	30.00
11	Loss of Home Lock and Key in Vehicle due to Theft	1,000	
12	Loss of Valuable Document (s) and Money at Home	2,500	

Please refer to the option description below for details of the available options.

**For Your Inconvenience**

**1. Disaster Cash Benefit**

You will be paid as shown on the Policy Schedule if Your Home becomes Uninhabitable or Inaccessible for a minimum period of forty eight (48) consecutive hours. In the event this benefit is payable due to flood, the amount payable under this benefit shall be limited to RM1,000 per Policy Year as stated in the Policy Wordings.

**2. Damage to Frozen Food**

You will be paid as shown on the Policy Schedule to replace food spoilt in any refrigerator in the Home due to the failure of the electricity supply for more than 3 hours.

**3. Home Assistance**

The Home Assistance is by way of referral and arrangement only. You need to bear all actual incurred expenses rendered by the service providers.

**For You And Your Family**

4. Personal Accident

In the event of an Accidental Death or an Accidental Disability as a result of an Accidental Injury that was caused by an Accident within Your Home, You will be paid as shown on the Policy Schedule.

5. Personal Liability

Indemnifies You against all sums as shown on the Policy Schedule which shall become legally liable to pay including the litigation costs and expenses in respect of:

- (a) accidental bodily injury to or illness of any person;
- (b) accidental loss of or accidental damage to property caused by or through Your negligence or fault that happens during the Period of Insurance and caused within Your Home.

**For Your Home**

6. Theft of Home Contents

You will be indemnified as shown on the Policy Schedule for the loss of Contents due to Theft at Your Home.

7. Replacement of Doors, Locks and Windows

You will be indemnified as shown on the Policy Schedule in respect of the cost incurred for repairing, changing or replacing the external doors, locks and windows that were damaged by Theft at Your Home.

8. Loss of Valuable Documents (s) and Money at Home

You will be indemnified as shown on the Policy Schedule for the loss of Valuable Document(s) and Money due to Theft at Your Home.

**For Your Lifestyle**

9. Loss of Sporting Equipment due to Theft

You will be indemnified as shown on the Policy Schedule for the loss of Sporting Equipment due to Theft at Your Home.

**For Your Auto**

10. Loss of Valuable Document(s) and Money in Vehicle

You will be indemnified as shown on the Policy Schedule for the loss of Valuable Document(s) and Money caused by Theft from Your locked Vehicle.

11. Loss of Home Lock and Key in Vehicle

You will be indemnified as shown on the Policy Schedule for the loss of Home Lock and Key caused by Theft from Your locked Vehicle.

12. Unauthorised Use of Bank Card

You will be indemnified as shown on the Policy Schedule for the financial losses and communication expenses incurred due to the unauthorised use of stolen Bank Card caused by Theft from Your Vehicle.

**3. How much premium do I have to pay?**

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Total premium: RM \_\_\_\_\_

Please refer to the Annual Premium table above.

Total applicable taxes, if any: RM \_\_\_\_\_

Please refer to the Annual Premium table above.

Total Premium subject to applicable taxes, if any: RM \_\_\_\_\_

Please refer to the Annual Premium table above.

#### 4. What do I have to pay in addition to the premium?

Type	Amount
Stamp Duty	RM10.00
Service Tax (ST) (where applicable)	The applicable ST rate imposed by the Government (included in the premium)
Commission paid, if any, to the Insurance Intermediary (included in the premium)	Maximum up to 15% of premium

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

- Duty of Disclosure

Pursuant to Paragraph 5 of Schedule 9 of the Financial Services Act 2013, if You are applying for this insurance wholly for Yourself/family/dependants, You have a duty to take reasonable care not to make a misrepresentation in answering the questions in the enrolment form (or when You apply for this insurance). You must answer the questions fully and accurately.

Failure to take reasonable care in answering the questions may result in avoidance of Your contract of insurance, refusal or reduction of Your claim(s), change of terms or termination of Your contract of insurance.

The above duty of disclosure shall continue until the time Your contract of insurance is entered into, varied or renewed with Us.

In addition to answering the questions in the enrolment form (or when You apply for this insurance), You are required to disclose any other matter that You know to be relevant to Our decision in accepting the risks and determining the rates and terms to be applied.

You also have a duty to tell Us immediately if at any time after Your contract of insurance has been entered into, varied or renewed with Us any of the information given in the proposal form (or when You applied for this insurance) is inaccurate or has changed.

- Precaution

You should take all reasonable precautions to prevent theft incidents.

- Free-look period

You may cancel Your Policy by returning the Policy documents within 30 days after You have received it. The premiums that You have paid will be refunded to You, provided that no claim has been made during this period.

- Procedure for making a claim

On the happening of any occurrence likely to give rise to a claim under this Policy, You or Your legal representative must give Us written notice as soon as possible and, in any event, within 30 days after the date of occurrence.

For Your convenience, Our Claim Form can now be printed from Our website at: [www.chubb.com/my](http://www.chubb.com/my)

## 6. What are the major exclusions under this Policy?

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This policy does not cover:

### 1. For Disaster Cash Benefit

- You have not made available all information to substantiate Your claim, evidence of being displaced or prevented from accessing the Home;
- The Home is Uninhabitable or Inaccessible directly or indirectly arising from :
  - i. infectious or contagious disease manifested by any person whilst at the Home;
  - ii. closure or evacuation of the whole or part of the Home by order of a competent public authority consequent upon vermin or pests or defects in the drains or other sanitary arrangements at the premises;
  - iii. the outbreak of a notifiable human infectious or contagious disease occurring within 40 kilometers of the Home;
  - iv. injury, illness or disease directly caused by the consumption of food or drink provided at the Home;
  - v. murder or suicide occurring in or at the Home; or
  - vi. threat or fear of violent damage to the Home and/or injury to persons therein.

### 2. For Damage to Frozen Food

- the failure of the electricity supply to the Home is deliberately reduced or cut off by the power supply authority or its employees;
- the failure of the electricity supply to the Home is switched off or cut off whether accidental or otherwise by You; or
- Your Home is unoccupied for more than ninety (90) days consecutively in any one Policy Year.

### 3. For Personal Accident

- deliberate self-inflicted injury, suicide or, criminal or illegal act; or
- under the influence of intoxicating liquor; or
- Pre-Existing Medical Conditions; or
- illness, disease, bacterial or viral infection, even if contracted by Accident; or
- any consequences of, or taking part in, any war (whether declared or not), invasion, civil war, riot or civil commotion; or
- committing any unlawful acts or willful exposure to unnecessary danger (such as jaywalking or speeding) except in an attempt to save human life.

### 4. For Personal Liability

- any claims brought against You by member of Your family, household or in Your service.
- liability in respect of loss of or damage to property:
  - a) belonging to You;
  - b) in the charge or under the control of You or any of Your servant or agent;
  - c) being that part of any property on which You or any of Your servant or agent is or has been working if that loss or damage results directly from such work.
- for injury or damage arising out of or incidental to:
  - a) ownership, possession or use by or on behalf of You of any lift, vehicle, vessel or craft of any kind;
  - b) any commodity article or thing supplied, repaired, altered or treated by or to Your order or professional services rendered by or through You;
  - c) the carrying out of alterations, additions, repairs or decorations to Your Home;

### 5. For Theft of Home Contents

- Precious stones, medals, coins, stamp collections, coin collections, curiosities, sculptures, manuscripts, rare books or documents of any kind;
- Deeds, bonds, bills of exchange, promissory notes, money or securities for money, monetary instruments, business books or documents, books of accounts, cheques, share certificates, tickets, , plans, patterns, models, moulds, designs, specifications, blue prints, document of title to goods, contracts or other legal documents or documents of any other kind;
- Theft or attempted Theft from yards, gardens, or open space within the premises of the Home, unless it is within the gated premises of the Home.

### 6. For Loss of Valuable Document (s) and Money at Home

- Loss due to theft where such loss has been expedited or in any way assisted or brought about by any inmate or member of Your Home or of Your business staff or any other person lawfully in the Home;

## **7. For Loss of Sporting Equipment due to Theft**

- Theft of Sporting Equipment whilst in use

## **8. For Loss of Valuable Document (s) and Money in Vehicle**

- If Your money and/or Valuable Document(s) are not stored out of sight in a locked compartment in Your securely locked Vehicle.

## **9. For Loss of Home Lock and Key in Vehicle due to Theft**

- If Your keys to Your Home or security access card of Your Home are not stored out of sight in a locked compartment in Your securely locked Vehicle.

## **10. Unauthorised Use of Bank Card**

- For transactions made using a cloned card;
- For transactions where a PIN and/or password is used;

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

## **7. Can I cancel My Policy?**

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You may cancel Your Policy by giving Us at least one (1) month's prior written notice. Upon cancellation and provided no claim has been made, You are entitled to a pro-rated refund of the portion of any premium paid, without interest.

## **8. What do I need to do if there are changes to My contact / personal details?**

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It is important that You inform Us of any changes in Your life profile including Your occupation and personal pursuits which would affect the risk profile.

## **9. Where can I get further information?**

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Should You require additional information about personal accident insurance, please refer to the insurance info booklet on 'Personal Accident Insurance', available at all Our branches or You can obtain a copy from the insurance agent or visit [www.insuranceinfo.com.my](http://www.insuranceinfo.com.my).

If You need information on other types of insurance or You have any complaints in relation to Our services and/or matters relating to this Policy, please contact Us at:

Chubb Insurance Malaysia Berhad  
Registration Number: 197001000564 (9827-A)  
Wisma Chubb  
38 Jalan Sultan Ismail  
50250 Kuala Lumpur  
O +6 03 2058 3000  
F +6 03 2058 3333  
E [Inquiries.MY@chubb.com](mailto:Inquiries.MY@chubb.com)  
W [www.chubb.com/my](http://www.chubb.com/my)

## **10. Other types of similar insurance cover available.**

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Please refer to our website: [www.chubb.com/my](http://www.chubb.com/my)

**IMPORTANT NOTE:**

YOU ARE ADVISED TO NOTE THE SCALE OF BENEFITS FOR DEATH AND DISABLEMENT IN YOUR INSURANCE POLICY. YOU HAVE THE OPTION TO NOMINATE A NOMINEE AND HAVE IT WITNESSED AND ENSURE THAT YOUR NOMINEE IS AWARE OF THE PERSONAL ACCIDENT POLICY THAT YOU HAVE PURCHASED. YOU SHOULD READ AND UNDERSTAND THE INSURANCE POLICY AND DISCUSS OR CONTACT US DIRECTLY FOR MORE INFORMATION.

This product disclosure sheet is prepared in both English and Bahasa Malaysia versions. In the event of any inconsistencies between the English and Bahasa Malaysia versions, the English version shall prevail.

Please be reminded that:

- you have a duty to take reasonable care to provide us or our intermediary with all relevant information in order for us to provide you with the most suitable financial products and by withholding any information which we or our intermediary request for, or providing inaccurate information, we may not be able to recommend you a suitable financial product to cater to your needs;
- you should read and understand the contract terms and discuss further with us or our intermediary if there are any terms that you do not understand, before accepting the policy contract.

By accepting the policy contract, you would acknowledge that our intermediary or Chubb personnel had explained to you clearly on the policy contract coverage and key contract terms, and that the policy contract offered is suitable for your insurance needs.

The information provided in this brochure is valid from 15/05/2024.

The information provided in this disclosure sheet is a brief summary for quick and easy reference. The exact terms and conditions that apply are stated in the policy contract.

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

The benefit(s) payable under eligible certificate/policy/product is(are) protected by PIDM up to limits. Please refer to [PIDM's TIPS brochure](#) or contact [Chubb Insurance Malaysia Berhad](#) or PIDM (visit [www.pidm.gov.my](http://www.pidm.gov.my))