

ADDITIONAL INFORMATION

TABLE OF PREMIUM

You may choose to cover your content with either one of the content cover type (i) or (ii).

- i. Full value basis which protects all the household contents in the building.
- ii. First loss basis which protects the household contents by selecting from five different plans

Full Value		Sum Insured determined by customer				
		Plan 1 (RM)	Plan 2 (RM)	Plan 3 (RM)	Plan 4 (RM)	Plan 5 (RM)
First Loss	Sum Insured	20,000	30,000	50,000	70,000	100,000
	Premium	67.60	101.40	169.00	236.60	338.00

Extension of Benefits		Additional Premium/Rate
(a) For Building and Content	<ol style="list-style-type: none"> 1) Riot Strike & Malicious Damage 2) Either limits for liability to the public <ol style="list-style-type: none"> a. RM100,000 b. RM250,000 3) Subsidence & Landslip 4) Home Repair 	<ol style="list-style-type: none"> 1) 0.01% of the Sum Insured 2) <ol style="list-style-type: none"> a. RM10.00 b. RM20.00 3) 0.081% of the Sum Insured 4) Based on Plan type (as per below)
(b) For Building only	<ol style="list-style-type: none"> 1) Plate Glass Damage 2) Landlord's Household goods & furnishing 3) Landlord Insurance 4) Mortgage Loan Installment Protection 	<ol style="list-style-type: none"> 1) 0.05% of the Sum Insured 2) 75% of the householder rate 3) Based on Plan type (as per below) 4) Based on Plan type (as per below)
(c) For Contents only	<ol style="list-style-type: none"> 1) Theft not accompanied by actual forcible and violent means 2) Unoccupancy in excess of 90 days 	<ol style="list-style-type: none"> 1) 0.25% of the Sum Insured 2) 0.05% per month of the Sum Insured

Schedule of Extended Benefits Plan Types:

No	Extension of Benefits	Option 1		Option 2		Option 3	
		Sum Insured/Limit	Premium	Sum Insured/Limit	Premium	Sum Insured/Limit	Premium
1	Mortgage Loan Installment protection Covers your monthly installment for the insured building against damage to Building and Accidental Death & Permanent Disablement to Insured						
	a) House temporary uninhabitable or; b) Accidental death & PD (due to accidental cause only)	Up to RM20,000 OR 6 months	RM40.00	Up to RM30,000 OR 6 months	RM60.00	Up to RM40,000 OR 6 months	RM80.00
2	Landlord Insurance						
	a) Malicious Damage	Up to RM2,500	RM45.45	Up to RM2,500	RM190.91	Up to RM2,500	RM336.36
	b) Runaway Tenant	Nil		RM500 per incident, limited twice a year		RM1,000 per incident, limited twice a year	
3	Home Repair						
	a) Repair / Replacement of Water tank, Apparatus and Pipes	RM10,000	RM73.82	RM20,000	RM120.95	RM30,000	RM141.60
	b) Cleaning Services Allowance	RM150		RM200		RM250	

MAKLUMAT TAMBAHAN

JADUAL PREMIUM

Anda boleh memilih untuk melindungi kandungan anda dengan salah satu daripada jenis perlindungan kandungan (i) atau (ii).

- i. Asas nilai penuh yang melindungi semua kandungan isi rumah di dalam bangunan.
- ii. Asas kerugian pertama yang melindungi kandungan isi rumah dengan memilih daripada lima pelan berbeza

Nilai Penuh		Jumlah Diinsuranskan ditentukan oleh pelanggan				
		Pelan 1 (RM)	Pelan 2 (RM)	Pelan 3 (RM)	Pelan 4 (RM)	Pelan 5 (RM)
Kerugian Pertama	Jumlah Diinsuranskan	20,000	30,000	50,000	70,000	100,000
	Premium	67.60	101.40	169.00	236.60	338.00

Pelanjutan Faedah		Premium Tambahan/Kadar Premium
(a) Untuk Bangunan dan Kandungan Isi Rumah	<ol style="list-style-type: none"> 1) Rusuhan, mogok dan kerosakan berniat jahat 2) Liabiliti kepada awam: <ol style="list-style-type: none"> a. RM100,000 b. RM250,000 3) Penenggelaman dan gelinciran tanah 4) Pembaikan rumah 	<ol style="list-style-type: none"> 1) 0.01% daripada Jumlah Diinsuranskan 2) <ol style="list-style-type: none"> a. RM10.00 b. RM20.00 3) 0.081% daripada Jumlah Diinsuranskan 4) Berdasarkan Jenis Pelan (seperti di bawah)
(b) Untuk Bangunan sahaja	<ol style="list-style-type: none"> 1) Kerosakan kaca plat 2) Barangan dan kelengkapan tuan rumah 3) Insurans tuan rumah 4) Perlindungan ansuran pinjaman gadai janji 	<ol style="list-style-type: none"> 1) 0.05% daripada Jumlah Diinsuranskan 2) 75% daripada kadar Isi Rumah 3) Berdasarkan Jenis Pelan (seperti di bawah) 4) Berdasarkan Jenis Pelan (seperti di bawah)
(c) Untuk Kandungan Isi Rumah	<ol style="list-style-type: none"> 1) Kecurian tanpa disertai cara paksa dan ganas 2) Rumah tidak berpenghuni melebihi 90 hari 	<ol style="list-style-type: none"> 1) 0.25% daripada Jumlah Diinsuranskan 2) 0.05% sebulan daripada Jumlah Diinsuranskan

Jadual Jenis Pelan Pelanjutan Faedah:

No	Pelanjutan Faedah	Pilihan 1		Pilihan 2		Pilihan 3	
		Jumlah Diinsuranskan/Had	Premium	Jumlah Diinsuranskan/Had	Premium	Jumlah Diinsuranskan/Had	Premium
1	Perlindungan Ansuran Pinjaman Gadai Janji Melindungi Bayaran Ansuran Bulanan Bagi Bangunan Yang Diinsuranskan Terhadap Kerosakan Pada Bangunan Serta Kematian Akibat Kemalangan & Hilang Upaya Kekal Yang Dialami Oleh Orang Yang Diinsuranskan.						
	a) Rumah Tidak Berpenghuni Atau; b) Kematian Akibat Kemalangan & Hilang Upaya Kekal (Disebabkan Kemalangan Sahaja)	Sehingga RM20,000 ATAU 6 Bulan	RM40.00	Sehingga RM30,000 ATAU 6 Bulan	RM60.00	Sehingga RM40,000 ATAU 6 Bulan	RM80.00
2	Insurans Tuan Rumah						
	a) Kerosak Berniat Jahat	Sehingga RM2,500	RM45.45	Sehingga RM2,500	RM190.91	Sehingga RM2,500	RM336.36
	b) Penyewa Melarikan Diri	Tiada		RM500 Setiap Kejadian, Terhad Dua Kali Setahun		RM1,000 Setiap Kejadian, Terhad Dua Kali Setahun	
3	Pembaikan Rumah						
	a) Pembaikan/Penggantian Tangki Air, Radas dan Paip	RM10,000	RM73.82	RM20,000	RM120.95	RM30,000	RM141.60
	b) Elaun Perkhidmatan Pembersihan	RM150		RM200		RM250	