

Part III: Value Added Benefits

Value added benefits at no additional cost will be provided according to the plan selected in Part I

Value Added Benefits	For Building	For Contents
Alternative Storage up to RM450		✓
Outbuilding Extension	✓	
Cleaning and/or laundry cost due to insured perils up to RM400	✓	✓
Unoccupancy extension up to 120 days	✓	✓
Loss of damage to guest property up to RM750		✓
Damage to frozen food up to RM250		✓
Contents kept within compound up to RM750		✓
Loss or damage to legal documents and money due to insured perils up to RM500		✓
Damage to security system due to theft and attempted theft up to RM500		✓
Cost or replacement of home lock and/or key(s) up to RM250		✓
Home assistance		✓

General Exclusion

- War, invasion, act of foreign enemy, hostilities or warlike operations.
- Mutiny, riot, military or popular rising, insurrection, rebellion, revolution, or military or usurped power, martial law or state or siege.
- Bursting or overflowing of domestic water tanks, apparatus or pipes while the private dwelling house is left untenanted.
- Theft in the event of the private dwelling being left without inhabitant for more than 120 days.
- Personal Effects does not include Mobile Electronic Devices (including the accessories or attachments that come as standard equipment with the Mobile Electronic Devices*).
**Only applicable to "For Your Valuable".*

For full list of exclusions, please refer to the policy wordings.

Contact Us

Chubb Insurance Malaysia Berhad (9827-A)
(Licensed under the Financial Services Act 2013
and regulated by Bank Negara Malaysia)
Wisma Chubb
38 Jalan Sultan Ismail
50250 Kuala Lumpur
Malaysia
O +6 03 2058 3000
F +6 03 2058 3333
Inquiries.MY@chubb.com
www.chubb.com/my

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Simply Home

This product is underwritten by Chubb Insurance Malaysia Berhad (9827-A). Please refer to the policy contract for the full details of benefits, terms and exclusions that are applicable. The information provided in this document is a brief summary for quick and easy reference. The exact terms and conditions that apply are stated in the policy contract.

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Simply Home

Home ownership is one of life's greatest milestones. Therefore, it is reasonable to protect an asset of such value against unexpected events.

Chubb understands that home insurance policies can vary far and wide, as individuals look for protection that serves their specific need. Hence, we crafted Simply HomeSM, an insurance plan that provides coverage for home structures and its contents against unexpected loss or damage. Further coverage are made available as an additional option to cover your family, liability and valuables in the event of unforeseen circumstances occurring in your home.

Simply Home also comes with complimentary value-added benefits to ensure that your house and its contents are well protected for your utmost enjoyment as a home owner.



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).

Key Benefits



Average value relief up to 85% of the value of building and home contents



Complimentary value added benefits



Up to 120 days of extended unoccupancy period



Flexibility to insure home contents on nominated sum insured



Flexibility to add on covers to protect your family, liability and personal valuables



24/7 home assistance

How does the policy work?

Part I: Compulsory

Choose at least one (Option A and / or Option B)

Option A: For Building

Cover for loss or damage to residential building including fixtures, fittings, walls, roofs...



OR

Option B: For Contents

Cover for loss or damage to home contents i.e. electrical items, furnitures...



OR

Fixed sum insured as quoted in the package plan
- Standard (RM50,000), Deluxe (RM80,000)
and Platinum (RM120,000)

Flexible sum insured nominated by you

Part II: Optional

Select any or pick all

For Your Family

- Cover your family against accidental death, permanent disablement at home up to RM50,000 for adult and RM25,000 for children
- Hospital allowance due to accident at home RM100 per day up to 5 days



For Your Liability

Cover you against personal liability up to RM250,000



For Your Valuables

Cover for accidental loss or damage to your valuables, jewelry and watches (specified articles up to RM3,000, unspecified articles up to RM10,000 for single item and total sum insured up to RM50,000)

