# Product Disclosure Sheet

## Simply Home Insurance – Section A

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)

Dear Customer,
This Product Disclosure Sheet (PDS) is designed to provide you with some key information on your Simply Home insurance.

Other customers have read this PDS and found it helpful; **you should read it too**.

### 1. What is Simply Home Insurance?

Simply Home Insurance protects your property and/or content against loss or damage caused by fire, lightning, explosions, floods, burst pipes and other perils stated in the policy.

### 2. Know Your Coverage

As an illustration, for **RM 450.00** (building basic premium) annually, you will receive the following Simply Home Insurance **coverage**:

| This policy **covers**: | This policy **excludes**: |
|---|---|
| • Loss or damage to your building or content due to fire, lightning and explosion caused by gas used for domestic purposes<br>• Loss or damage to your building or content by aircraft, road vehicles or animals, bursting or overflowing of water tanks or pipes, theft, windstorm, earthquake, volcanic eruption and flood<br>When purchasing cover for building only:<br>• Architect's, surveyor's and consultant's fees<br>• Outbuilding Extension<br>When purchasing cover for content only:<br>• Temporarily removal of content from the building<br>• Breakage of mirror<br>• Compensation for death in building due to fire or theft<br>• Loss or damage to personal effects of domestic staff or guest staying in the building<br>• spoilt foods in the refrigerator due to electricity supply failure in the building<br>• Damage to doors, locks, windows, security system or contents within the gated premises, or loss of legal document(s) and money, due to theft<br>• Alternative storage<br>When purchasing cover for building and content:<br>• Removal of debris<br>• Loss of rent<br>• Liability to third party caused by defect or accidents occurring in the building<br>• Cleaning and/or laundry cost | • Loss or damage due to subsidence, landslip, riot and malicious damage<br>• Theft if building left unoccupied for more than 120 days<br>• Theft by your family.<br>• Any act of terrorism<br>• damage to the property by order of the Government or Public Municipal or Local Authority<br>• Consequential loss |
| By paying an **additional** premium, you can expand the coverage to include:<br>When purchasing cover for building only:<br>*xx*<br>When purchasing cover for content only:<br>xx<br>When purchasing cover for building and content:<br>xx<br>• Damage to goods and furnishings for landlords if you are renting out the building<br>• Accidental breakage of plate glass<br>• Damage by hurricane cyclone, typhoon or windstorm to metal smoke stacks, awnings, blinds, signs and other outdoor fixtures and fittings including gates and fences<br>• Alterations, repairs and additions | |

| |
|---|
| • Extended theft cover excluding theft by domestic servants or family/household member<br>• Extended theft cover including theft by domestic servants<br>• Increase limit for rent cover<br>• Increase limit for liability to third party<br>• Riot, strike and malicious damage (B &C)<br>• Subsidence and Landslip damage (B &C)<br>• Damage to your building or content by your own road vehicles<br>• Damage by falling trees or branches and objects therefrom<br>• Separate sum insured for removal of debris<br>• Separate sum insured for architect's, surveyor's and consultant's fees<br>• Mortgagee (Chargee) Clause<br>• Increase sum insured limit for content coverage: |
| The duration of coverage is 1 year. You need to renew your policy annually. |

| Types of Package Plan | Content Sum Insured | Annual Premium |
|---|---|---|
| Standard | RM 50,000 | RM 169.00 |
| Deluxe | RM 80,000 | RM 270.40 |
| Platinum | RM 120,000 | RM 405.60 |

If You have any questions or require assistance on your Simply Home insurance, you can:
**Call us at**: 603-2058 3000
**Visit us at**: Simply Home in Malaysia - Chubb
**Contact us online at**: https://www.chubb.com/my-en/contact-us/product-enquiry.html
**Email us at**: Inquiries.MY@chubb.com

### 3. Know Your Obligations

| **For this insurance, you must pay a premium of :** | |
|---|---|
| Standard Cover for:<br>• Buildings | RM 450.00 annually |
| • Content (Standard Package) | RM169.00 annually |
| Additional Cover for<br>• Buildings for Damage for Hurricane and Windstorm | RM 50.00 annually |
| • Buildings and Contents for Riot, Strike and Malicious Damage | RM 55.00 annually |
| | |
| **You also have to pay the following fees and charges:** | |
| Stamp duty | RM 10.00 |
| Commission | 15% of premium or RM 108.60 (included in premium) |
| Service tax | 8% of premium or RM 57.92 |
| **Total premium payable** | RM 791.92 |

### 4. Other Key Terms

- You must give all the facts in your application form fully and accurately.
- You must ensure that your property is insured at the appropriate amount taking into account the renovation made to your property. The sum insured/covered should cover the cost of rebuilding the property in the event of loss/damage.
- Excess – the amount you must bear in the event of claims for certain peril such as bursting or overflowing of water tanks or pipes, subsidence, landslip hurricane, windstorm. The excess amount is stated in the Policy Schedule.
- Premium Warranty – The premium due must be paid and received by us within sixty (60) days from inception. If this condition is not complied with, the policy shall be automatically cancelled and we shall be entitled to the pro-rated premium for period we were on cover.
- In the event of claim, you have to notify us immediately in writing on any loss or damage and deliver the claim in writing with detailed particulars and proof(s) within thirty (30) days after the loss and damage incident.

**Note**: This is **non-exhaustive**. You should refer to the policy for the full list of terms and conditions.

### 5. Can I cancel my Policy?

Yes. You may cancel your policy at any time by giving us 14 days prior written notice. Upon cancellation, you are entitled to a refund of the premium according to the customary short period rates or minimum premium payable (whichever higher), provided you have not made a claim.