



Your Home Partner policy provides 3 types of coverage, namely Householder, Personal Accident and Personal Liability.

### SECTION I - Household Contents

Covers you and/or your family members residing with you against loss or damage to your household contents and personal effects provided no one article (furniture, pianos, organs, household appliances, radios, television sets, video recorder sets, HiFi equipment and the like excepted) be greater than 5% of the Total Sum Insured unless specifically declared, whilst contained in the said private dwelling house.

Loss or damage to the property insured caused by any of the under-mentioned **PERILS**:

- Fire & Lightning
- Flood, Windstorm, Typhoon, Earthquake, Volcanic Eruption
- Explosion (Domestic)
- Theft/Burglary Accompanied by Actual Forcible & Violent Entry
- Impact Damage by a Vehicle or Animals Excluding Vehicles or Animals Belonging to or Under the Control of You or Any Member of Your Family
- Hold-Up & Armed Robbery
- Aircraft & Other Aerial Devices and/or Articles Dropped Therefrom
- Riot, Strike & Malicious Damage
- Water Damage Caused by Bursting of Water Tanks or Pipes

<b>EXTENDED COVERAGE</b> Loss or Damage Caused by Defined Perils Insured Above:	<b>The Liability of the Company is limited to any one incident and in the aggregate</b>
Mountain bikes and bicycles, personal properties in storage outside residence but within the fenced-up compound	RM 1,000
Servants property	RM 1,000
Cash/coins collections, currency notes and bank notes	RM 1,500
Loss or damage to mirror other than hand mirrors	RM 500
Damage to frozen and perishable food caused by insured perils	RM 500
Replacement of external locks and keys	RM 500
Reimbursement of rental expenses - RM200 per day	Max. 10% of total sum insured whichever is lower
Removal of debris	RM 2,000
Fire departmental charges and cost of replacement of fire fighting appliances	RM 5,000
Loss or damage to property temporarily removed from the private dwelling	Up to 15% of total sum insured

### SECTION II - Personal Accident Insurance

This section provides 24 hours worldwide cover for you and your immediate family members up to four (4) who are permanently residing in the private dwelling house for bodily injury caused by accidental means. The sum insured per person is RM 10,000 and our maximum combined liability for the period shall not exceed RM 50,000.

(Age limit: Between 3 months to 65 years old)

<b>Schedule of Benefits</b>	<b>Sum Insured per Person</b>
Death / Permanent Disablement (bed-ridden)	RM 10,000
Loss of both hands and/or both feet	RM 10,000
Loss of sight of both eyes and/or hearing of both ears	RM 10,000
Loss of sight of one eye and one hand/one foot	RM 10,000
Loss of sight of one eye/hearing of one ear	RM 5,000
Loss of one hand/one foot	RM 5,000

### **SECTION III - Personal Liability (Up to RM 250,000 any one accident/Period of Insurance)**

Indemnifies you against all sums which you shall become legally liable to pay in respect of:

- a) Accidental bodily injury to any third party and/or
- b) Accidental loss or damage to third party's property

occurring within your private dwelling house or within Malaysia during the period of insurance.

#### **Main Exclusions**

You and/or your family members shall NOT be indemnified for:

##### **Section I**

- Any part of structure or ceiling, wallpapers or the likes
- Deeds, bonds, bills of exchange, promissory notes, cheque, stamps, documents of any kind, manuscripts, medals, motor vehicles and accessories or livestock
- Theft by your domestic servants or any of your family members or household

##### **Section II**

- Insanity, suicide (whether sane or insane), intentionally self-inflicted injuries or any attempt thereof
- Any form of disease, infections or parasites, AIDS
- Childbirth, miscarriage, pregnancy, or any complications thereof unless caused directly or indirectly by accident.
- While committing or attempting to commit any criminal act
- Pre-existing physical or mental defect or infirmity

##### **Section III**

- Liability assumed under contract and/or agreement
- Claims made by your employees or accidents arising in the course of employment
- Claims against you by your family members or household
- Liability arising from ownership, possession or use of any animal (other than pet dog or cat), mechanically propelled vehicles, vessel or aircraft, land or building and firearms
- Liability arising out of your employment, trade, possession or business
- Seepage pollution or contamination
- Fines, penalties, punitive or exemplary damages of any kind

#### **General Exclusions To All Sections**

You and/or your family members shall NOT be compensated for claims arising from:

- War, invasion, act of foreign enemy, hostilities or warlike operations (whether war be declared or not), civil war
- Mutiny, riot, military or popular rising, 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 or martial law or state of siege
- Cessation of work by confiscation, commandeering, requisition or destruction of or damage to the property by the order of the government de jure or de facto or any public municipal or local authority of the country or area in which the property is situated, or occasioned to property by its own fermentation, natural heating or spontaneous combustion or by its undergoing any heating or drying purposes
- Radioactive and Nuclear Energy Risk
- Consequential loss of any kind whatsoever
- Any act of terrorism

#### **Description of Dwelling House**

Your private dwelling house must be constructed of bricks/concrete walls and roofed with non-combustible materials. Gates and fences are not deemed part of home contents as they form part of the building fixtures, which should be covered under your Houseowner's policy or Fire policy respectively.

#### **Basis of Compensation**

The basis of compensation of your insured property can either be on Market Value or Reinstatement Value.

- The term "Market Value" shall mean the value of the property insured at time of damage or loss less due allowance for wear and tear and/or depreciation.
- The term "Reinstatement Value" shall mean the cost of replacing or reinstating the loss or damaged property of the same kind or type but not more extensive than the insured property when new. It is important to ensure that the sum insured is adequate to cover the total reinstatement value, otherwise in the event of a claim, you are considered to be self-insuring the difference, and shall bear a rateable proportion of the loss accordingly.

### **Specific Declaration of Each Item**

You must specifically declare any item, which is greater than 5% of the Total Sum Insured under Section I to ensure that you will get the full compensation in the event of loss/damage.

### **Optional Covers**

The following optional covers may be included subject to additional premium:

- Subsidence and landslip
- Bush Fire
- Damage by Falling Trees
- Full Theft i.e. without forcible entry/exit
- Theft by domestic servant

### **Payment of Premium**

- Premium must be made to your insurance intermediary or direct to us within 60 days from the inception of this Policy.
- Payment can be made by cash, credit card or cheques (cheques should be made in favor of **Tokio Marine Insurans (M) Berhad**).
- Insist on a receipt for the premium paid.
- Contact us if you have not received the insurance policy after one month of purchase.

### **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 purposes unrelated to your trade, business or profession, you have a duty to take reasonable care not to make a misrepresentation in answering the questions in the Proposal 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 Proposal 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.

### **Contribution**

If at the time of any loss, damage or injury there be any other subsisting insurance or insurances effected by you or your family members covering the same, we shall not be liable to pay or contribute more than its rateable proportion of such loss or damage.

### **Excess**

It is the amount of loss you have to bear for each and every claim.

## **WHAT YOU SHOULD DO In The Event Of Loss/Damage**

### **Notification of Claim**

You must notify us in writing with full details of the incident/accident as soon as possible within the time frame stipulated in your policy. Early notification is required to avoid any prejudice to your claim. Lodge a police report immediately if involving theft, accident and/or injury to third party.

### **Submission of Claim**

You must submit your claim with all supporting information and documents as requested to us and give full cooperation to the adjusters appointed by us in assessing your claim.

### **Duty of Disclosure of Claim Information**

You must provide answers to the Claim Form truthfully as any misrepresentation or concealment will prejudice your claim.

## HOW TO LODGE A Complaint And Redress Avenues Available



**Write to either :**

1. the Integrated Contact Centre of Bank Negara Malaysia via [bnmtelelink@bnm.gov.my](mailto:bnmtelelink@bnm.gov.my); or
2. the insurance mediator of the Ombudsman for Financial Services.

Alternatively, you could walk in to lodge a complaint at BNMLINK (please refer to [www.bnm.gov.my/bnmlink/index.htm](http://www.bnm.gov.my/bnmlink/index.htm)) or you could take your case to court.

For more information about Tokio Marine and our products and services, please log on to our website [www.tokiomarine.com](http://www.tokiomarine.com).

Tokio Marine Insurans (Malaysia) Berhad is licensed under the Financial Services Act 2013 and regulated by Bank Negara Malaysia.