

Date:



TOKIO MARINE
INSURANCE GROUP

Product Disclosure Sheet

Home Partner

Read this Product Disclosure Sheet before you decide to take up the Home Partner Insurance. Be sure to also read the general terms and conditions.

IMPORTANT NOTICE

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 [Tokio Marine Insurans \(Malaysia\) Berhad](#) or [PIDM](#) (visit www.pidm.gov.my).

1. What is this product about?

This is a personal comprehensive package policy which protects your household contents as well as you, your spouse and your children.

2. What are the covers / benefits provided?

This policy covers:

- Householder - Loss or damage to your household contents and personal effects. The policy offers a basic sum insured of RM10,000 based on the first and minimum premium of RM70.00
- Personal Accident - RM10,000 capital sum insured for each family member up to 5 members.
- Personal Liability - Legal liability against accidental bodily injury to third party and accidental damage to third party's property.

Duration of cover is for one year. You need to renew your insurance policy annually.

3. Can the policy have more than one name?

No, only single name is allowed.

4. Can the sum insured be based on reinstatement value?

Yes, upon request and provided that the sum insured is adequate, otherwise average condition shall apply which means you have to bear the difference if the sum insured is inadequate in the event of claims.

5. Can I select to cover certain items only?

No, all home contents must be insured.

6. What are the additional perils that can be included?

You can include the following additional perils under the Householder cover:

- Subsidence and landslip
- Bush fire
- Damage by falling trees
- Full Theft

7. How much premium do I have to pay?

The premium that you have to pay depends on the full value of your household contents and the additional perils to the basic cover:

Policy minimum premium and for the first sum insured of RM10,000 : RM70.00

Subsequent every RM1,000 sum insured X RM5.00 : RM _____

Additional perils cover : RM _____

The annual premium that you have to pay is : RM _____

8. What are the fees and charges that I have to pay?

- Service Tax : 8%
- Stamp duty : RM10.00
- Commissions paid to the insurance intermediaries (if any) : 25% of premium or RM _____

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

Importance 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.

Coverage under Householder

- If any of your household items is of greater value than 5% of the total sum insured on contents; you are advised to declare these items separately.

Coverage under Personal Liability

- You should not admit, offer, promise or pay the claimant without our written consent.

You must inform the agent or us in writing on any material changes during the policy period so that the necessary amendments are endorsed to your policy.

10. What are the major exclusions under this policy?

This policy does not cover:

- Suicide, insanity and self inflicted injury
- Any form of disease, infections or parasites, AIDS
- Any consequential loss
- Fines, penalties, punitive and exemplary damages
- War, Civil War and any act of Terrorism
- Radioactive and nuclear energy risks
- Claims arising from 'Latex Protein Toxic Syndrome' and Asbestos

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

11. Can I cancel my policy?

You may cancel your policy by giving written notice to us. Upon cancellation, you are entitled to a refund of the premium less premium based on our short period rates for the period of the policy which has been in force, subject to the minimum premium to be retained by us. No refund premium is allowed if there is a claim under the policy.

12. What do I need to do if there are changes to my contact details?

It is important that you inform us of any change in your contact details to ensure that all correspondences reach you in a timely manner. You can provide your updated details via our authorised agents, branch office or our customer service.

13. Where can I get further information?

Should you require additional information about our Home Partner insurance or any other types of insurance product, you can contact us or any of our branches or your insurance intermediary or visit our website at www.tokiomarine.com

Tokio Marine Insurans (Malaysia) Berhad
Level 20, Menara Hap Seng 3,
Plaza Hap Seng, No. 1, Jalan P. Ramlee,
50250 Kuala Lumpur.

Customer Service Hotline: 1800 88 0812
Email: letusknow@tokiomarine.com.my

IMPORTANT NOTE

You should satisfy yourself that this policy will best serve your needs. You should read and understand the insurance policy and discuss with your insurance intermediary or contact us directly for more information.

The information provided in this disclosure sheet is valid as at 01/03/2024

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