

Date:



**TOKIO MARINE**  
INSURANCE GROUP

## Product Disclosure Sheet

# Tokio Marine SecureHome Policy

Read this Product Disclosure Sheet before you decide to take up the Tokio Marine SecureHome Policy. 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](http://www.pidm.gov.my)).

## 1. What is this product about?

This policy provides you with coverage for your building and contents and covers loss or damage by fire, lightning, explosions, flood, burst pipe or by any perils mentioned in the insurance policy.

## 2. What are the covers / benefits provided and the exclusions?

This policy covers :

### Section 1 - Houseowner

You may opt to cover your property on Reinstatement Value Basis or Agreed Value Basis.

- Loss or damage to your building due to fire, lightning and explosion caused by gas used for domestic purposes
- Loss or damage to your building by aircraft, road vehicles or animals, bursting or overflowing of water tanks or pipes, theft by forcible and violent entry, windstorm, earthquake and flood
- Loss of Rent (limited to 10% of the total sum insured on buildings and/or contents)
- Liability to third parties for accidents in your property up to RM100,000.00
- Robbery and hold up in the premises of the insured property
- Dengue Cover

### Section 2 - Householder

You may opt to cover your property on First Loss Basis or Full Value Basis

- Loss or damage to your contents due to fire, lightning and explosion caused by gas used for domestic purposes
- Loss or damage to your contents by aircraft, road vehicles or animals, bursting or overflowing of water tanks or pipes, theft by forcible and violent entry, windstorm, earthquake and flood
- Loss of Rent (limited to 10% of the total sum insured on buildings and/or contents)
- Liability to third parties for accidents in your property up to RM100,000.00
- Property temporarily removed for sale or exhibition or to furniture depositories
- Damage to mirrors
- Compensation for fatal injury occurring in your property by accidental caused by insured perils as stated in the Policy Schedule
- Servant's property
- Robbery and hold up in the premises of the insured property
- Frozen Food
- Fire-fighting appliance cost
- Dengue Cover

### Main Exclusion to Section 1 and/or Section 2

- Damage or destruction occurring while the premises is left unoccupied
- Loss or damage due to theft by your domestic servants or any member of your family
- Loss or damage to any building in the course of construction, reconstruction or repair
- Loss or damage to metal smoke stacks, awnings, blinds, signs and other outdoor fixtures and fittings including gates and fences
- Loss or damage to buildings caused by subsidence or landslip except as a result of earthquake or volcanic eruption
- Contents removed for sale or exhibition
- Damage to hand mirrors
- Loss or damage to contents consisting of deeds, bonds, bills of exchange, promissory notes, cheques, securities for money, stamps, documents of any kind, cash, currency notes, bank notes manuscripts, medals and coins, motor vehicles and accessories or livestock unless specifically mentioned in the Policy Schedule.
- All legal costs and expenses which are not incurred in or recoverable in Malaysia

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

### Section 3 - HouseCare (Optional Benefit and subject to additional premium)

- Repair of Burst Pipe  
Compensation for repair or replacement cost of damaged or broken pipes due to bursting of pipes.
- Repair or Replacement of Doors, Locks and Windows up to RM250.00  
Compensation for repair, change or replacement cost of the external doors, locks and windows caused by break-in.

- Domestic Assistance  
Compensation for the expenses of engaging domestic help/cleaning services.
- Emergency Assistance  
Compensation for the purchase of essential items should your house becomes uninhabitable for at least 3 days due to Insured perils.

**Section 4 - Inconvenience Allowance** (Optional Benefit and subject to additional premium)

- Inconvenience allowance benefit due to loss or damage by Insured perils as stated in the Policy Schedule

**Section 5 - Worldwide Personal All Risks** (Optional Benefit and subject to additional premium)

- Covers accidental loss or damage of personnel effects

**Main Exclusion to Section 5**

- Loss or damage caused by disappearance, shortage shrinking, scratching, denting, rusting, wear or tear, inherent vice, deterioration of any other gradually operating cause by or moth, vermin or insects
- Loss or damage caused by any process of washing, cleaning, dyeing, restoring, maintaining, altering or repairing
- Loss or damage caused by delay confiscation or detention by Customs or order of any Government or Public or Local Authority
- Loss or damage due to mechanical or electrical breakdown or derangement
- Loss or damage to any item insured left in an unattended vehicle or left in the open
- Loss of any insured item by theft where any member of your household, domestic staff or any person lawfully on your building is directly or indirectly involved in such act.
- Loss or damage caused by tenants
- Loss or damage to clothing, footwear, curtains and household linen

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

**Section 6 - Personal Accident and Medical Expenses**

- This section covers You and Your Family member(s) for bodily injury caused by accidental means which injury shall solely and independently of any other cause result in death or disablement and/or necessitate medical expenses.

**Main Exclusions to Section 6**

- Suicide (whether sane or insane) or any attempt thereat
- Pre-existing physical or mental defect or infirmity
- Illness, diseases, infections, acquired immune deficiency syndrome (AIDS), human immune deficiency virus (HIV) and/or HIV related illnesses
- Childbirth, miscarriage, pregnancy, or any complications thereof unless caused directly or indirectly by accident.
- Flying as a pilot or crew member in any aircraft other than as a fare paying passenger in an aircraft licensed for passenger service
- Criminal acts
- Professional sports activities of any kind
- Hazardous sport activities such as mountaineering involving the use of ropes, caving, parachuting, hand gliding, hunting, racing of any kind (other than on foot), scuba-diving, bungee jumping and water ski jumping
- While using wood-working machinery driven by mechanical power except portable tools applied by hand and used solely for private without reward.
- Whilst under the influence of alcohol or drugs unless the drugs was taken in accordance with proper medical prescription and direction

**Section 1 and/or Section 2**

You may extend coverage to the following risks by paying additional premium :

- Subsidence, landslip, riot, strike and malicious damage, bush/lalang fire, damage by falling trees or branches and objects;
- Hurricane, cyclone, typhoon, windstorm to metal smoke stacks, awnings, blinds, signs and other outdoor fixtures and fittings including gates and fences;
- Alterations, repairs and additions;
- Extended Theft cover
- Increased limit of Liability to third parties for accidents in your property.

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

**3. How much premium do I have to pay?**

The premium that you have to pay may vary depending on the underwriting requirements of the insurance company :

Standard cover : RM \_\_\_\_\_ premium for sum insured of RM \_\_\_\_\_

Additional cover : RM \_\_\_\_\_

The estimated premium that you have to pay is : RM \_\_\_\_\_

**4. 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) : 15% of premium or RM \_\_\_\_\_

## 5. 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.
- You must ensure that your property is insured at the appropriate amount taking into account the renovations made to your property.
- You may select to insure your property on Reinstatement Value basis or Agreed Value basis -
  - a) Reinstatement Value basis - we will pay the full cost of repairing the damaged property without any deductions being made for wear, tear or depreciation, provided that the sum covered is adequate to cover the total cost of reinstating the property.
  - b) Agreed Value basis - we will pay the lost of repairing the damaged property as agreed by you and only if the rebuilding exceeds 75% of the sum insured in the event of a loss.
- If the amount insured in your policy is less than the actual value at the time of loss (i.e. under-insurance), you are deemed to be self-insuring the difference. This average condition will apply in the event of a claim.
- You may use PIAM Building Cost Calculator (BCC) to guide you in determining the Sum Insured for your residential properties, simple shop houses and shop offices. You may access the BCC via our website at [www.tokiomarine.com](http://www.tokiomarine.com) or PIAM's website at [www.piam.org.my](http://www.piam.org.my).
- Excesses, being the amount you have to bear before we indemnify you, are applicable for certain perils, such as overflowing of domestic water tanks, windstorm, earthquake and flood claims.

## 6. What are the major exclusions under this policy?

This policy does not cover certain losses, such as :

- War, Civil War and any act of Terrorism
- Radioactive and nuclear energy risks
- Date recognition
- Property damage to data or software

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

## 7. 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.

## 8. What do I need to do if there are changes to my contact/personal details?

It is important that you inform us of any change in your contact/personal 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.

## 9. Where can I get further information?

Should you require additional information about Houseowner/Householder insurance, please refer to the insuranceinfo booklet on 'Houseowner/Householder Insurance', available at all our branches or you can obtain a copy from your insurance intermediary or visit [www.insuranceinfo.com.my](http://www.insuranceinfo.com.my)

If you have any enquiries about our Houseowner/Householder 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](http://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](mailto:letusknow@tokiomarine.com.my)

## 10. Other types of similar insurance cover available

- Fire policy
- Home Partner policy (on contents)
- Houseowner/Householder policy

### IMPORTANT NOTE

You must ensure that your property is insured at the appropriate amount. 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.