

To Be a **Good Company**



**TOKIO MARINE**  
INSURANCE GROUP

Tokio Marine

# SecureHome



Tokio Marine  
Insurans (Malaysia) Berhad  
198601000381 (149520-U)

[tokiomarine.com](http://tokiomarine.com)  
Life & Health | Property & Casualty



## At a glance

- Flexible all-in-one plan
- Need-based coverage
- Complimentary Dengue cover
- Death coverage due to bodily injury from insured perils
- Optional add-on covers to suit your lifestyle

## What are the coverages

### 1. Houseowner (Building)

Covers your residential building including garages, fixtures and fittings, walls, gates and fences around the premise. Option to cover on agreed value based on PIAM BICC or insured reconstruction cost.

### 2. Householder (Content)

Covers your household goods and personal effect belonging to you or your family member. Option to insure on full value or first loss basis ranging from RM10,000 to RM150,000.

### 3. HouseCare

Covers reimbursement cost for:

- a) Repair of burst pipe
- b) Repair/temporary repair or replacement of doors, locks, windows arising from theft
- c) Domestic assistance
- d) Emergency assistance

### 4. Inconvenience Allowance Benefit

Pays lump sum for loss or damage due to insured perils

### 5. Worldwide Personal All Risk

Compensate for the accidental loss or damage of personal effect at our option either by repair, reinstatement or replacement to the property insured

### 6. Personal Accident

Sign up the Personal Accident coverage at an affordable premium to get protection against unpredictable accidental events happened in the premises.

### 7. On complimentary basis (where applicable)

- Public Liability up to RM100,000
- Rent Insurance
- Damage to Mirrors
- Servants Property
- Contents Temporarily removed
- Death due to insured perils
- Impact Damage
- Frozen and perishable foods in the refrigerator/chiller
- Replacement of fire-fighting appliances cost
- Dengue Cover

# Table of Benefits

## Compulsory Cover

(Select either Section 1 or 2 or both)

Section	Benefits	Description	
1.	<b>Houseowner (Building)</b>	a) Reinstatement Value	Sum Insured determined by customer
		b) Agreed Value	Sum Insured determined by using Building Cost Calculator (BCC)
2.	<b>Householder (Content)</b>	a) Full Value	Sum Insured determined by customer
		b) First Loss	Range from RM10,000 up to RM150,000

## Optional Cover

(Section 3 to 5)

Plan A

Plan B

Plan C

Section	Benefits & Description	Sum Insured (RM)	Sum Insured (RM)	Sum Insured (RM)
3.	<b>HouseCare</b>			
	a) Repair burst pipe	Up to 1,000	Up to 1,500	Up to 3,000
	b) Repair or replacement of doors, locks, window	Up to 500	Up to 500	Up to 500
	c) Domestic Assistance	Up to 200	Up to 400	Up to 700
	d) Emergency Assistance	Up to 750	Up to 750	Up to 750
	<b>Premium</b>	<b>RM 38</b>	<b>RM 48</b>	<b>RM 73</b>
4.	<b>Inconvenience Allowance Benefit</b>	500	750	1,000
	<b>Premium</b>	<b>RM 14</b>	<b>RM 21</b>	<b>RM 28</b>
5.	<b>Worldwide Personal All Risks</b>	Maximum limit per item : <b>RM5,000 @ 1.5% on sum insured/per item</b>		
6.	<b>Personal Accident</b>	10,000/pax 40,000/house	15,000/pax 60,000/house	20,000/pax 80,000/house
	• Medical Expenses	Up to 500	Up to 500	Up to 500
	<b>Premium</b>	<b>RM 15</b>	<b>RM 20</b>	<b>RM 25</b>

Premium is subject to 8% Service Tax and RM10 Stamp Duty

## Complimentary Cover

Section	Benefits Description	Sum Insured (RM)
1 &/or 2	<b>Houseowner &amp;/or Householder</b> Dengue Cover	RM1,000
2	<b>Householder</b> Frozen and perishable foods in the refrigerator/chiller	Up to RM250
	Cost of replacement on fire-fighting appliances or replenishing of fire extinguishing agent	Up to RM500

# Product Overview

SecureHome is an enhanced all-in-one home and content protection plan with flexible cover. It has a wide range of optional covers to complement your home protection according to your budget and needs.

That's not all, SecureHome also comes with Dengue cover at no extra costs when you sign up today.



All-in-one policy



Covers you, your home, your contents and belongings



Complimentary Dengue coverage



MEMBER OF PIDM

The benefit(s) payable under eligible product is protected by PIDM up to limits. Please refer to PIDM's TIPS Brochure or contact TMIM or PIDM (visit [www.pidm.gov.my](http://www.pidm.gov.my)).

## Tokio Marine Insurans (Malaysia) Berhad

198601000381 (149520-U)

AGENT STAMP

Level 20, Menara Hap Seng 3  
Plaza Hap Seng, No. 1, Jalan P. Ramlee  
50250 Kuala Lumpur  
Malaysia

T: (03) 2027 8200 / 2789 8800

F: (03) 2022 2295

[tokiomarine.com](http://tokiomarine.com)

Customer Service Hotline  
**1800 88 0812**

Licensed under the Financial Services Act 2013 and regulated by Bank Negara Malaysia

This brochure provides a brief description of the product and is not exhaustive. For full details on exclusions, terms and conditions, kindly refer to the actual Policy Document.