

PRODUCT DISCLOSURE SHEET	Etiqua General Insurance Berhad (“We/Us/Our”)
Read this Product Disclosure Sheet before you decide to take up the Long Term Fire Insurance . Be sure to also read the general terms and conditions.	Long Term Fire Insurance Date : 01/03/2020

1. What is this product about?

This product provides you with coverage for your building occupied as private dwelling against loss or damage by fire, lightning and explosion caused by gas used for domestic purposes.

2. What are the covers/benefits provided?

The Basic Fire policy covers loss or damage against:

- Fire
- Lightning
- Explosion caused by gas used for domestic purposes

The period of insurance is based on the financing period as agreed between the Insured Person and the financier, i.e. Lembaga Pembiayaan Perumahan Sektor Awam (LPPSA).

In addition, you may extend the Basic Fire policy to cover loss or damage caused by the following perils by paying additional premium:

- Flood;
- Bursting or overflowing of water tanks apparatus or pipes;
- Storm & tempest,
- Earthquake and volcanic eruption;
- Subsidence and landslip;
- Damage by falling trees or branches and objects.

Duration of cover for the additional perils is for one year. You need to renew your additional perils annually.

Please refer to Etiqa Government Business Unit for more information.

3. How much premium do I have to pay?

The insurance premium that you have to pay is based on your sum insured or any additional perils required.

All premiums (if applicable) will be subjected to relevant charges or taxes, as deemed necessary by the Malaysia tax authorities. It is important to keep any receipt that you received as proof of payment of premiums.

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

Type	Amount
Service Tax	6% of the premium

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

Importance of Disclosure

- a. 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 Application Form (or when you apply for this insurance). You must answer the questions fully and accurately.
- b. 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.
- c. The above duty of disclosure shall continue until the time your contract of insurance is entered into, varied or renewed with us.
- d. In addition to answering the questions in the Application 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.
- e. 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 Application Form (or when you applied for this insurance) is inaccurate or has changed.

Market Value

- a. You must make sure that your property is adequately insured at all times, taking into account the renovations and enhancements made to your property. The sum insured should cover the cost of rebuilding your property in the event of loss/ damage.
- b. To assist you in determining the sum insured, you may use the estimated building cost calculator provided by Persatuan Insurans Am Malaysia (PIAM) via the following link: <http://www.piam.org.my/consumer/industry/building-cost-calculator-bcc/>. Please note that you are advised to seek independent professional advice if the property had been extensively renovated and/or have unique/non-standard design.

Average - If your insured building hereby shall, at the time of loss, be of greater value than the sum insured, then you shall be considered as being your own insurer for any difference, and shall bear a rateable proportion of the loss accordingly.

Note: This list is non-exhaustive. Please refer to the policy contract for more details.

6. What are the major exclusions under this policy?

This policy does not cover certain losses, such as:

- a. Flood;
- b. Bursting or overflowing of water tanks apparatus or pipes;
- c. Typhoon, hurricane, tornado, cyclone or other atmospheric disturbance;
- d. Earthquake and volcanic eruption;
- e. Subsidence and landslip;

- f. Burning of property by order of any Public Authority;
- g. War, civil war or similar risks;
- h. Any act of terrorism;
- i. Radioactivity contamination, nuclear radiation or similar risks.

Note: This list is non-exhaustive. Please refer to the policy contract for more details.

7. Can I cancel my policy?

You may cancel your policy by giving a written notice to your housing loan financier. Upon confirmation by the housing loan financier you are entitled to a refund premium based on the unexpired period of insurance.

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

It is important that you inform your housing loan financier or inform us of any changes in your contact details to ensure that all correspondences reach you in a timely manner.

9. Where can I get further information?

Should you require additional information about fire insurance, please refer to the insuranceinfo booklet available at all our branches or visit www.insuranceinfo.com.my

If you have any enquiries, please contact us at:

Etiqa Government Business Unit

No.15 & 15A
Jalan P8G1, Presint 8
62000 Putrajaya
Wilayah Persekutuan
Telephone Number: +603 8861 6862 / 6772 / 6362 / 6172
Facsimile Number: +603 8861 6782
Email: ft.businessmgmt@etiqa.com.my

Or you can contact:

Etiqa General Insurance Berhad (197001000276)

(Licensed under Financial Services Act 2013 and regulated by Bank Negara Malaysia)
Level 13, Tower B, Dataran Maybank
No. 1, Jalan Maarof
59000 Kuala Lumpur, Malaysia
Telephone Number: +603 2297 3888
Facsimile Number: +603 2297 3800
E-mail: info@etiqa.com.my
Homepage: www.etiqa.com.my

10. Other types of similar insurance cover available

- a. Houseowner Insurance.

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 HOUSING LOAN FINANCIER OR CONTACT US DIRECTLY FOR MORE INFORMATION.

The information provided in this disclosure sheet is valid as at 01/03/2020.