

## HOMEPLUS INSURANCE PLAN

### SECTION I – HOME CONTENTS

#### Cover

- accidental loss or damage to any contents at your own home, as defined below

#### Premium Rate

- 0.8% x the sum insured of your choice

<b>Covered</b>	<b>Not Covered</b>
<ul style="list-style-type: none"><li>- household goods, furniture and furnishing, clothing and personal effect</li><li>- any contents within fenced compound, max RM 500</li><li>- audio related equipments such as film, tapes or disc</li><li>- interior decoration (tenants only)</li><li>- personal computers or laptop owned by you, your family members or domestic servants living with you</li><li>- damaged paper money or coins due to fire or theft, max RM 1,500</li><li>- liquor, food and beverages, max RM 1,000</li></ul>	<ul style="list-style-type: none"><li>- motor vehicles, caravan, trailers, aircraft &amp; watercraft including spare parts and accessories</li><li>- any part of the structure of your Home</li><li>- contact lenses</li><li>- any property used for business purposes</li><li>- stamps, securities for money, any documents, manuscript or medals</li></ul>

#### Indemnity

We will pay: -

- as per Sum Insured stated in the Policy depending on the Basis of Settlement (for property without specific Sum Insured, the Company maximum liability per article is RM 2,500)

We will also pay 10% of the Sum Insured: -

- any cost for alternative accommodation
- loss of rental in the event of loss or damage

#### Exclusions

- loss or damage caused by washing, cleaning, dyeing, alteration, restoration, repair and maintenance
- damage to sports equipment when in use
- loss or damage caused by breakage of glassware
- chewing, scratching, tearing or fouling caused by domestic pets
- loss or damage due to fermentation, natural heating, spontaneous combustion or items under going heating or drying process
- consequential loss not covered by the policy

**Other coverage**

<b>Covers</b>		<b>Exclusions</b>
Temporary Removal	10% of the total sum insured, if items are temporary moved elsewhere for cleaning or renovation purpose	
Damage To Mirrors	Loss or damage to mirror, limited to RM 500 per piece in any one incident	Does not include hand mirrors and plate glass
Other Contents Clause	1) Documents and Manuscript a) only for the value of the materials as stationery together with the cost of clerical labour b) max RM 1,000 in aggregate and not more than RM 2,000 in respect of one item	
	2) Computer Systems Records a) only for the value of the materials together with clerical labour cost b) Max RM 1,000	
	3) Pedigree Pets a) death of pedigree pets (dogs & cats) caused by violent forcible and accidental including lightning b) max RM 500 any one loss or in aggregate	i) natural death ii) death caused by any form of illness or disease iii) destruction by any public authority
	4) Frozen Food a) loss or damage due to power failure exceeding 12 continuous hours	i) breakdown for less than 12hours ii) failure of electricity due to circuit breaker or any deliberate act or restriction of power by the authority iii) improper storage iv) inherent defects
	5) Locks and Grille Cover the cost to replace locks and damage to doors, drawers, safes or grille due to forcible or violent entry, max RM 1,000	

## **SECTION II – PERSONAL ACCIDENT**

### **Covers**

- It covers you, your spouse and your children against death or any permanent disablement.
- Disablement must be caused by accidental, external, violent and visible means and not caused by sickness, disease or gradual physical or mental wear and tear.
- The coverage given to you is worldwide.
- There are four choices of plan available for you:

Plans	Sum Insured	Premium by Occupation	
		Class 1	Class 2
Plan 1	RM 50,000	RM 45	RM 68
Plan 2	RM 100,000	RM 90	RM 135
Plan 3	RM 250,000	RM 225	RM 338
Plan 4	RM 500,000	RM 450	RM 675

<b><u>Extra Benefits</u></b>	<b><u>Limit</u></b>
Medical Expenses	Up to RM 500
Funeral Expenses	RM 1,000 lump sum
Double indemnity when traveling on public transport. This is only subject to death or permanent disablement only.	

### **Special Provisions**

- 1) Disappearance
  - The Company will assume that you, your spouse or your children are dead if he or she is missing for 12 months.
  - After the claim has been paid to you, your spouse or your children are found to be alive, the claim shall be returned to the Company
- 2) Exposure to Elements
  - If you, your spouse or your family suffers death or disablement as a result of injury consequent to exposure to the element, the death or disablement are considered to be injury covered by the policy.

### **Exclusions**

- Self-inflicted injury, suicide
- Pregnancy or childbirth
- Pre-existing physical or mental defects or infirmity
- Drugs and alcohol intoxication
- Willful exposure to needless peril (unless in an attempt to save human life)
- Any form of sickness, diseases
- AIDS, HIV or Sexual Transmitted Diseases
- Participation in any kind of speed contest
- Any aerial activities e.g. parachuting, gliding
- Air travel, unless you are a passenger in a fully licensed passenger carrying aircraft
- Involve in technical or sporting activity in connection with aircraft

## **Conditions**

### 1) Claims

- You must report any claims to the Company, in writing as soon as possible with full details of the injury or death.
- If required, you must appoint a registered medical practitioner for any treatments that you needed to undergo. The Company will pay the cost for the treatment.
- Any documents, information or evidence are to be borne by you.
- In case of death, the Company will pay the cost for post-mortem examination.

### 2) Age limit

- This policy can be renewed yearly with a maximum age of up to 70 years old.

### **SECTION III – PERSONAL LIABILITY**

#### **Scope of cover – Worldwide**

- You and any member of your household who is permanently residing with you are covered for your legal liability for accidents causing bodily injury or loss or damage to property of other persons
- Including cost and expenses for coroner's inquest, fatal accident inquiry and defence in any court of summary jurisdiction

#### **Types of Plan**

<b>Plan</b>	<b>Premium</b>
Plan 1 – RM 250,000	RM 30
Plan 2 – RM 500,000	RM 40
Plan 3 – RM 1,000,000	RM 60

#### **Exclusions**

- Injury or loss/damage to yourself or to your household member or to your employees
- Damage to property belonging to or in the care, custody, control of yourself or your household member
- Arising out of your or your household member's business, trade or profession
- Arising out of your aircraft, hovercraft, motor vehicles
- Ownership or possession of firearms
- Arising out of the use of horse for racing or polo
- Death, injury, illness or disease of livestock or household pets

#### **General Exclusions (applies to the whole policy)**

- War, invasion, act of foreign enemy hostilities, civil war
- Mutiny, civil commotion assuming the proportions of a popular rising, military rising, insurrection, rebellion revolution, military or usurped power or any act of any person acting on behalf of or in connection with any organization with activities directed towards the overthrow by force of the Government de jure or de facto or to the influencing of it by terrorism or violence.
- Destruction by customs or other officials or authorities
- Ionizing radiations or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel.
- Radioactive toxic explosive or other hazardous properties of any explosive nuclear assembly or nuclear combustion of nuclear fuel.
- Pressure waves caused by aircraft or other aerial device traveling at sonic or supersonic speeds.
- Wilful or malicious act by the Insured or any member of his household.
- Gradual deterioration, moth, woodworm or insect of any kind, vermin, contamination, ordinary wear & tear, damp or mildew, dampness or dryness of atmosphere, extremes or change of temperature, exposure to light, shrinkage, evaporation, loss of weight, rust corrosion, inherent vice, wet or dry rot, change in flavour or colour or texture or finish, depreciation.
- Mechanical or electrical breakdown or derangement, overheating failure malfunction or excessive current.
- Subsidence, heave or landslide
- Cheating as defined in Penal Code
- Criminal breach of trust (CBT) as defined in Penal Code
- Unexplained loss, mysterious disappearance or loss or shortage disclosed on taking inventory.

- Misfiling, misplacing or falsification of accounting records
- Property stored in the open by the action of wind, rain, hail, snow, sleet or dust
- Property being worked upon or caused by any testing, repairing, adjusting, servicing or maintenance operation.
- Loss or damage to data processing equipment and data processing media caused by dryness or dampness of atmosphere, extremes of temperature, corrosion or rust
- Loss or damage to data processing media caused by data processing media failure or breakdown or malfunction of the data processing system including equipment and component parts whilst the said media is being run through the system.
- Electrical or magnetic injury, disturbance or erasure distortion or corruption of electronic recordings
- Any malicious, subversive or unauthorized implantation of any computer code, programme, or other data into any electronic system causing the deletion, destruction, degradation, corruption, malfunction or compromise of data or electronic business systems.
- Unauthorized taking of or access to electronic data.
- Theft of property from fraudulent computer transfer of such property.

### **General Conditions (which applies to the whole policy)**

- Premium Warranty : - premium must be paid within 60 days from policy inception
- Reasonable care: - you must to take all necessary measure to ensure the Property insured is safe and protected.
- Claims: - The Insured shall give immediate notice to the Company on the happening of any event likely to give rise to a claim and deliver to the Company as soon as reasonably practicable a written statement of claims and supply to the Company such further particulars as may be reasonably required.
- Mitigation: - The Insured shall take all practical steps to mitigate any loss or damage and to recover any property lost or damaged by theft pilferage or willful means including notifying the police immediately.
- Misrepresentation & Fraud – the policy shall be voidable in the event of misrepresentation or non-disclosure of any material fact.
- Alteration: - any changes whereby the risk of loss destruction or damage to the property insured is increased must be notified to the Company in writing immediately
- Cancellation: - Both parties have the right to terminate the policy, giving 14 days notice to the other party.
- Insurable Interest: - person who purchases the policy must have a financial interest on the Property Insured
- Contribution: - the Company will not pay anything more than the amount of loss, if there are two or more polices covering the same Property Insured
- Average: - this will be applied if the sum insured of any item stated in the policy is less the actual value at the time of loss took place. Amount payable by the Company will be proportionately reduced to the portion the Sum Insured bears against the actual value in the event of under-insurance.
- Market Value: - the company will only pay either the amount of the item as stated in the policy or based on the actual value in the market, whichever is lower.
- Due compliance of the terms and conditions of the Policy shall be condition precedent to liability of the Company.
- Arbitration - Any differences to the amount to be paid under the policy shall be referred to an arbitrator.
- Utmost Good Faith: - You must disclose to us fully and faithfully the facts which you ought to know **(Section 150(1) of the Insurance Act 1996 (Malaysia))**

## WHAT YOU SHOULD DO IN THE EVENT OF DAMAGE/LOSS

### GENERAL GUIDELINES CLAIMS PROCEDURES

On the happening of any event likely to give rise to a claim under this policy the Insured shall:

1. Be calm.
2. Immediately give notice to the Company or Broker or Agents immediately with the following details:-
  - (a) Time & date of loss
  - (b) Location of loss
  - (c) Brief circumstances of loss
  - (d) Estimate of loss and description of items lost
  - (e) Insured's representative to contact and contact numbers.

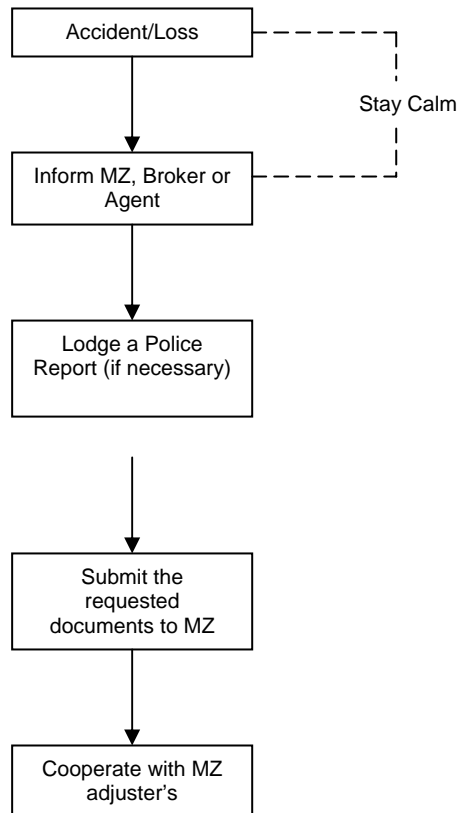
Immediate notification of the event should be given by telephone, facsimile, e-mail or in written statement.

3. Notify the police immediately within 24 hours for theft cases or where necessary.
4. Take immediate action to safeguard the damaged property and to recover any property lost or damaged by theft pilferage or willful means.
5. Take photographs of damaged properties and send claim form together with other relevant claim supporting documents direct to MZ Insurance or Broker or Agent.
6. The Company may appoint, an independent loss adjusters if it deems necessary, and the Insured shall give full co-operation to the loss adjuster appointed during the course of their investigation.

The listed documentation serves as a general guide only. Further documentation may be required as investigation progresses.

This initiative is part of MCIS ZURICH's commitment to provide you with value added services wherever possible.

## WHAT YOU SHOULD DO



## **SECTION 1 – HOME CONTENT**

On the happening of any event likely to give rise to a claim under this policy the Insured shall:

1. Give notice to the Company immediately with the following details:-

- a) Time & date of loss
- b) Location of loss
- c) Brief circumstances of loss
- d) Estimate of loss and description of items lost
- e) Insured's representative to contact and contact numbers.

Immediate notification of the event should be given by telephone, facsimile, e-mail or in written statement.

2. Notify the police immediately within 24 hours for theft cases or where necessary.

3. Take immediate action to safeguard the damaged property and to recover any property lost or damaged by theft pilferage on willful means.

4. Take photographs of damaged properties and send claim form together with other relevant claim supporting documents direct to MZ Insurance.

5. The Company may appoint, loss adjusters if it deems necessary, and the Insured shall give full co-operation to the loss adjuster during the course of their investigation.

6. Documents required by the Company for assessment of the claim:-

- Completed claim form
- Police report (where necessary)
- Photographs of the equipment and/or parts which are damaged
- Quotation of repair/ repair bill for rectifying the damaged equipment with detail breakdown of the material cost and labor charges.
- Purchase invoices/receipts/valuation reports in respect of the stolen/damaged equipment.
- Invoices/quotation for replacement of new equipment
- Assets listing
- Technician report stating the cause of damage
- Other documents which MZ/the adjuster may require, depending on the circumstances of the claim.

The listed documentation serves as a general guide only. Further documentation may be required as investigation progresses.

## **SECTION 2 – PERSONAL ACCIDENT**

1. Ensure that notifications of claims are notified within time period as stated in the attached table.

2. Insured or his legal personal representative shall at his or their own expenses furnish to the Company all information and evidence as the Company may require.

3. Insured shall whenever reasonably required to do so submit to medical examination at the Company's Expenses.

4. Notify police if it is vehicular accident or fatal accident.

5. In the event an accident resulting in death of the Insured, the Company shall be entitled to make a post-mortem examination at own expense.
6. Insured should co-operate with the Adjusters when necessary.
7. The Sum Insured in respect of Death or Permanent Total Disablement shall be reduced by sum paid or payable in respect of Temporary Total Disablement (TTD) and Temporary Partial Disablement (TPD) benefits.
8. The Company shall have the right and opportunity to make an autopsy at their own expense where it is not forbidden by law. In the event of any Inquest, Immediate notice of time and place shall be given to the Company.
9. Insured shall not admit liability for or negotiate the settlement of any claim without the written consent of the Company.
10. The Insured shall give all such information and assistance as the Company may require in any proceedings and in the settlement of any claim.
11. The Company shall be entitled to conduct in the name of the Insured the defense of settlement of any claim or to prosecute for its own benefit any claim for indemnity or damages or otherwise.
12. A Registered Medical Practitioner must complete all Medical Reports.
13. The Company shall not recognize or be affected by any notice of trust, charge, lien, assignment or other dealings relating to this Policy and the receipt of the Insured or that of his legal personal representatives shall in all cases be an effectual discharge to the Company.

For prompt attention to your claim, please collect the Claim Form from the Company /Broker/Agent and return the same to the Company duly completed and signed together with the relevant documents as stated hereunder:

- i. Completed Claim Form
- ii. Medical Report
- iii. Original Medical Bills
- iv. Medical Leave Certificate
- v. Police Report if it is a vehicular or fatal accident
- vi. Wages vouchers for the last six months prior to the accident or Letter of Appointment (applies to Group Personal Accident)
- vii. Death Certificate
- viii. Burial Certificate
- ix. Post Mortem Report or Toxicology report if blood sample is taken for test
- x. Letter of Administration/Pobate/Faraid Letter
- xi. Original Photographs for Permanent Disablement where necessary

**NOTE: For item 'vii' to 'x' - must be certified true copy of original by Commissioner of Oaths or Original sighted by Company Officials.**

### **SECTION 3 – WORLDWIDE PERSONAL LIABILITY**

On the happening of any event likely to give rise to a claim under this policy the Insured shall:

1. Give immediate written notification to the Company of any accident or claim or proceedings, involving either property damage or bodily injury to or by a third party.
2. Take all steps to minimize the extent of the loss or damage. If needed be, to lodge a report and inform the relevant authorities or to make a police report.
3. Insured shall not admit any liability for or negotiate the settlement of claim, make any offer, promise or payment without the written consent of the Company immediately.
4. The Company shall (if it so desires to) take over the conduct handling, discussion and correspondence directly with the Third Party. The Insured shall give all such information and assistance as the Company may require.
5. Any communication, Writ of Summons or notice or other legal proceedings received by the insured should be passed to the Company immediately.
6. The Company may appoint loss adjusters if it deems necessary and the Insured shall give full co-operation to the loss adjuster during the commence of their investigation.
7. Documents required by the Company for assessment of a claim:-
  - Completed claim form
  - Any contract signed between Insured/TP
  - Police report
  - Photographs
  - Demand letter from third party.
  - Correspondences (if any) between Insured and the third party claimant.

The listed documentation serves as a general guide only. Further documentation may be required as investigation progresses. The Company reserves the right to obtain all necessary information/ documentation directly from the third party and or their/its solicitors.

## **COMPLAINT PROCEDURES**

If you disagree on a rejection or repudiation of a claim and/or dispute the quantum, please forward your complain to the following Departments for assistance:

1.       Complaints Unit  
          MCIS ZURICH Insurance Berhad  
          Wisma MCIS Zurich  
          Jalan Barat, 46200 Petaling Jaya  
          Selangor  
          Tel: 03- 76523579
  
2.       Insurance Mediation Bureau  
          4<sup>th</sup> Floor, Wisma Harwant  
          106, Jalan Tuanku Abdul Rahman  
          50100 Kuala Lumpur  
          Tel : 03-26939623/26939149( for claims matters only)
  
3.       Pengarah,  
          Jabatan Pengawalan Insurans  
          (Customer Services Bureau)  
          Bank Negara Malaysia  
          Jalan Dato' Onn  
          50480 Kuala Lumpur  
          Tel : 03-26988044