



QBE Home Insurance

PRODUCT DISCLOSURE SHEET

(Read this Product Disclosure Sheet before you decide to take out **QBE Home Insurance**. Be sure to also read the general terms and conditions.)

1. What is this product about?

This policy provides you with coverage for your building and/or 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?

This policy covers:

- 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, windstorm, earthquake and flood
- Loss of rent
- Liability to third parties for accidents in your house

Additional Benefits without additional premium.

- Contents Temporarily Removed
- Breakage to Mirrors
- Compensation for Death
- Servants Property
- Undamaged Property
- Trace and Access
- Claims Preparation Clause
- Automatic locks, locks and keys

Note:

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

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 QBE Insurance (Malaysia) Berhad or PIDM (visit www.pidm.gov.my).

3. How much premium do I have to pay?

The total premium that you have to pay may vary depending on our underwriting requirements and is based on the Malaysian Fire Tariff – Schedule of Rates.

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

Type	Amount
Commissions paid to the insurance agent	Up to 15% of the premium charged
Stamp duty	RM10
SST	8%

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

- **CONSUMER CONTRACT (Where the Insurance is wholly for purposes unrelated to Your trade, business or profession)**

Pursuant to Schedule 9 of the Financial Services Act 2013, the Insured has a duty to take reasonable care not to make a misrepresentation in the disclosure of information in the Proposal Form and all the questions required by the Company fully and accurately and also disclose any other matter that the Insured knows to be relevant to the Company's decision in accepting the risks and determining the rates and terms to be applied, otherwise it may result in avoidance of contract, claim denied or reduced, terms changed or varied, or contract terminated. This duty of disclosure continued until the time the contract was entered into, varied or renewed.

- **NON-CONSUMER INSURANCE CONTRACTS (Where the Insurance is for purposes related to Your trade, business or profession)**

Pursuant to Schedule 9 of the Financial Services Act 2013, the Insured has a duty to disclose any matter that the Insured knows to be relevant to the Company's decision in accepting the risks and determining the rates and terms to be applied and any matter a reasonable person in the circumstances could be expected to know to be relevant, otherwise it may result in avoidance of contract, claim denied or reduced, terms changed or varied, or contract terminated. This duty of disclosure continued until the time the contract was entered into, varied or renewed.

The Insured also has a duty to tell the Company immediately if at any time, after this Policy contract has been entered into, varied or renewed with the Company, any of the information given for this Policy contract is inaccurate or has changed.

- **Claims Procedures**

Notice should be given within thirty (30) days or as soon as practicable of any loss or damage by giving detailed statement in writing to us. In the case of loss or damage by theft or any attempt thereof an immediate notice to the Police is required.

- **Claims settlement**

In the event of a loss to the property insured, we shall pay based on the market value of the insured property, whichever is the lower subject to the deduction of any excess and amounts which you are required to bear under the policy.

- **Premium Warranty**

Premium due to Us must be paid and received by Us within sixty (60) days from the inception date of the policy.

- **Sum Insured**

You must ensure that your property is insured at the appropriate amount taking into account the renovations made to your property. You may refer to the Building Cost Calculator available in the following website :

QBE Malaysia Website : <https://www.qbe.com/my/personal-insurance/home-insurance>

PIAM's Website : <https://bcc.piam.org.my/>

6. What are the major exclusions under this policy?

This policy does not cover certain losses, such as:

- Loss / damage due to subsidence, landslip, riot, strike and malicious damage
- War risks
- Terrorism
- Consequential losses of any nature

Note:

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

7. Can I cancel my policy?

You may cancel your policy at any time by giving written notice to us. Upon cancellation, you are entitled to a refund of the 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 us of any change 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 personal accident insurance, please refer to the *insurance info* booklet on 'Personal Accident Insurance', available at all our branches or you can obtain a copy from the insurance agent or visit www.insuranceinfo.com.my

10. Other types of Fire insurance cover available:

Basic fire policy

If you have any enquiries, please contact us at:

QBE Insurance (Malaysia) Berhad

No. 638, Level 6, Block B1, Leisure Commerce Square, No. 9, Jalan PJS 8/9, 46150 Petaling Jaya,
Postal Address P.O. Box 10637, 50720 Kuala Lumpur, Malaysia. Phone : 03-7861 8400

Fax : 03-7873 7430

Email : info.mal@qbe.com www.qbe.com/my

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 the agent or contact the insurance company directly for more information.

The information provided in this disclosure sheet is issued on 01/04/2025 and will be valid until the next periodical review.