

1. What is QBE Home Insurance

QBE Home Insurance protects your property against loss or damage caused by fire, lightning, explosions, floods, burst pipes and other perils stated in the policy.

2. Know Your Coverage

As an illustration, for RM350.20 annually, you will receive the following insurance coverage for a landed property with sum insured of RM500,000 on building (houseowner):

This policy covers:	This policy excludes:
<ul style="list-style-type: none">• 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	<ul style="list-style-type: none">• Loss / damage due to subsidence, landslip, riot, strike and malicious damage• War risks• Terrorism• Consequential losses of any nature

On top of the basic cover, by paying **additional** premium, you can extend your coverage to further include:

- Home contents (householder)
- Subsidence, landslip, riot, strike and malicious damage
- Loss or damage by hurricane, cyclone, typhoon or windstorm to metal smoke stacks, awnings, blinds, signs and other outdoor fixtures and fittings including gates and fences.
- Accidental damage to plate glass
- Other tariff perils available.
- Alterations, repairs and additions

Note: This list is **non-exhaustive**. You should refer to the policy for the full list of terms and conditions or speak with your servicing agent, or us directly to understand the coverage.

The duration of coverage is 1 year. You need to renew your policy annually.

If you have any questions or require assistance with our home insurance, you can:

Call us at



03-7861 8400

Visit us at



<https://www.qbe.com/my>

Email us at



info.mal@qbe.com

Write to us at



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.

3. Know Your Obligations

For an insurance coverage for building with sum insured of RM500,000	
Standard Cover:	RM315.00
Additional Cover(s) (Optional add-on):	-
You also have to pay the following fees and charges:	
Commission:	15% of premium or RM47.25 (Included in premium)
Service Tax*	8% of premium RM25.20 (Excluded in premium)
Stamp duty:	RM 10.00 (Excluded in premium)
Total Payable	RM350.20
<i>*QBE Insurance (Malaysia) Berhad reserves the right to adjust the Service Tax rate applied to policy premiums in accordance with any alterations to the prevailing Service Tax legislation and guidelines.</i>	

4. Other Key Terms

<ul style="list-style-type: none">You must give all the facts in your application form fully and accurately.You must ensure that your property is insured at the appropriate amount taking into account the renovation made to your property. The sum insured should cover the cost of rebuilding the property in the event of loss/damage.You may refer to the Building Cost Calculator available in PIAM's Website: https://bcc.piam.org.my/Average - If the amount insured in your policy is lower than the actual value at the time of loss you will be responsible for the difference and bear a proportional share of the loss.Excesses – the amount which you must bear in the event of a claim. This is applicable for certain perils, for example, bursting or overflowing of water tanks or pipes, windstorm, earthquake and flood. <p>Note: This list is non-exhaustive. You should refer to the policy for the full list of terms and conditions or speak with your servicing agent or us directly to understand the coverage.</p>

5. Can I cancel my policy?

<p>Yes, you may cancel your policy at any time by giving a written notice to us.</p> <p>Upon cancellation, you are entitled to a partial refund of the premium according to the terms and conditions of the policy, provided you have not made a claim.</p>

This provides a summary for your quick and easy reference of the product, and you should also read the policy. You should speak with your servicing agent or us directly to understand any of the contractual terms, prior to purchasing the policy.

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).

QBE Insurance (Malaysia) Berhad is licensed under the Financial Services Act 2013 and regulated by Bank Negara Malaysia.

The information provided in this disclosure sheet is issued on 01Jan2026 and will be valid until the next periodical review.