

Long Term Fire Insurance

# The home insurance plan for public servants



Underwritten by Etiqa General Insurance Berhad (Co. Reg. No.: 197001000276)

# Secure and protect your home for your loved ones

Long Term Fire Insurance is a plan to cover your home in the event of a loss or damage caused by fire, lightning and explosion.

## Key Features

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**Key benefits to cover loss or damage caused by the following events:**

- a) Fire
- b) Lightning
- c) Explosion caused by gas used for domestic purposes
- d) Flood coverage **NEW**

**Optional add-on coverage:**

- a) Bursting or overflowing of water tanks, apparatus or pipes
  - b) Storm and tempest
  - c) Earthquake and volcanic eruption
  - d) Subsidence and landslip
  - e) Damage by falling trees or branches and objects
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**Note:**

- 1) Total duration of cover is linked to your house financing tenure.
- 2) Please contact us for more details on benefits, terms and conditions.
- 3) Only eligible for Government Housing Financing Scheme (LPPSA) applicants.

## Long Term Fire Insurance Exclusions

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The policy does not cover certain losses, such as:

- a. Bursting or overflowing of water tanks, apparatus or pipes;
- b. Typhoon, hurricane, tornado, cyclone or other atmospheric disturbance;
- c. Earthquake and volcanic eruption;
- d. Subsidence and landslip;
- e. Burning of property by order of any Public Authority;
- f. War, civil war or similar risks;
- g. Any act of terrorism; or
- h. Radioactivity contamination, nuclear radiation or similar risks.

**Note:**

*Please contact us for more details on benefits, terms and conditions.*

## Long Term Fire Insurance Important Notes

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Please make sure that the Total Sum Insured of the building reflects the true current value so that you will be adequately compensated when you have to make a claim.

A grace period of 60 days shall be given from the effective date of cover for the payment of premium.

This brochure is intended for reference only and shall not constitute as a contract.

Etiqa General Insurance Berhad is licensed under Financial Services Act 2013 and regulated by Bank Negara Malaysia.

All Premiums, other charges and fees (if applicable) will be subjected to relevant charges or taxes as deemed necessary by the Malaysia tax authorities.

It is important to retain any receipt that you receive as proof of premium.



**Etiqua Oneline 1300 13 8888**  
**[www.etiqua.com.my](http://www.etiqua.com.my)**



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