

Long Term Fire Insurance

The home insurance plan for civil servants



The benefit(s) payable under eligible product is(are) protected by PIDM up to limits. Please refer to PIDM's TIPS Brochure or contact Etiqa General Insurance Berhad or PIDM (visit www.pidm.gov.my). | Member of PIDM

Secure and protect your home for your loved ones

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

Key Benefits

To cover loss or damage caused by the following events below:

Benefit Type	Basic Package	Advance Package
Fire, Lightning, and Explosion caused by gas used for domestic purposes	Covered	Covered
Aircraft and aerial devices or articles dropped therefrom	Covered	Covered
Impact damage by road vehicles or animals	Covered	Covered
Bursting or overflowing of water tanks, apparatus or pipes	Covered	Covered
Theft by actual forcible and violent breaking into and out of the house	Covered	Covered
Hurricane, Cyclone, Typhoon, Windstorm	Covered	Covered
Earthquake or Volcanic Eruption	Covered	Covered
Flood	Covered	Covered
Subsidence and landslip	Not covered	Covered
Damage by falling trees or branches and objects	Not covered	Covered

Note:

- 1) The period of coverage is based on the financing period as agreed between you and the housing loan financier, i.e. Lembaga Pembiayaan Perumahan Sektor Awam (LPPSA). Please refer to the Etiqa Government Business Unit for more information.
- 2) The new benefits package is for loan approval on 9 May 2025 under LPPSA.

Long Term Fire Insurance | Major Exclusions

The policy does not cover certain losses, such as:

- a. Burning of property by order of any public authority;
- b. War, civil war or similar risks;
- c. Any act of terrorism;
- d. Radioactivity contamination, nuclear radiation or similar risks.

Note:

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

Long Term Fire Insurance | Important Notes

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 Online 1300 13 8888
www.etiqua.com.my



Etiqua General Insurance Berhad (197001000276)

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