

PRODUCT DISCLOSURE SHEET	Etiqa General Insurance Berhad ("We/Us/Our")
Read this Product Disclosure Sheet before you decide to take up the Long Term Fire Insurance . Be sure to also read the general terms and conditions.	Long Term Fire Insurance Date : 28/03/2025

1. What is this product about?

This product provides you with coverage for your property against loss or damage by fire, lightning and explosion caused by gas used for domestic purposes.

2. What are the covers/benefits provided?

The coverages/benefit are summarized 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

The period of insurance 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 Etiqa Government Business Unit for more information.

The benefits payable under eligible product are protected by Perbadanan Insurans Deposit Malaysia (PIDM) up to limits. Please refer to PIDM's Takaful and Insurance Benefits Protection System (TIPS) Brochure or contact us or PIDM (visit www.pidm.gov.my).

3. How much premium do I have to pay?

The insurance premium that you have to pay is based on your sum insured or and the package selected.

All premiums (if applicable) will be subjected to relevant charges or taxes, as deemed necessary by the Malaysia tax authorities. It is important to keep any receipt that you received as proof of payment of premiums.

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

Type	Amount
Service Tax	8% of the premium

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

Importance of Disclosure

- Pursuant to Paragraph 5 of Schedule 9 of the Financial Services Act 2013, if you are applying for this insurance wholly for purposes unrelated to your trade, business or profession, you have a duty to take reasonable care not to make a misrepresentation in answering the questions in the Application Form (or when you apply for this insurance). You must answer the questions fully and accurately.
- Failure to take reasonable care in answering the questions may result in avoidance of your contract of insurance, refusal or reduction of your claim(s), change of terms or termination of your contract of insurance.
- The above duty of disclosure shall continue until the time your contract of insurance is entered into, varied or renewed with us.
- In addition to answering the questions in the Application Form (or when you apply for this insurance), you are required to disclose any other matter that you know to be relevant to our decision in accepting the risks and determining the rates and terms to be applied.
- You also have a duty to tell us immediately if at any time after your contract of insurance has been entered into, varied or renewed with us any of the information given in the Application Form (or when you applied for this insurance) is inaccurate or has changed.

Market Value

- You must make sure that your property is adequately insured at all times, taking into account the renovations and enhancements made to your property. The sum insured should cover the cost of rebuilding your property in the event of loss/ damage.
- To assist you in determining the sum insured, you may use the estimated building cost calculator provided by Persatuan Insurans Am Malaysia (PIAM) via the following link: <http://www.piam.org.my/consumer/industry/building-cost-calculator-bcc/>. Please note that you are advised to seek independent professional advice if the property had been extensively renovated and/or have unique/non-standard design.

Average - If your insured building hereby shall, at the time of loss, be of greater value than the sum insured, then you shall be considered as being your own insurer for any difference, and shall bear a rateable proportion of the loss accordingly.

Note: This list is non-exhaustive. Please refer to the policy contract for the full list of terms and conditions.

6. What are the major exclusions under this policy?

This 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.

7. Can I cancel my policy?

You may cancel your policy by giving a written notice to your housing loan financier. Upon confirmation by the housing loan financier you are entitled to a refund 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 your housing loan financier or inform us of any changes in your contact details to ensure that all correspondences reach you in a timely manner.

9. Where can I get further information?

If you have any enquiries, please contact us at:

Etiqua Government Business Unit

No.15 & 15A
Jalan P8G1, Presint 8
62000 Putrajaya
Wilayah Persekutuan
Telephone Number: +603 8861 6862 / 6772 / 6362 / 6172
Facsimile Number: +603 8861 6782
Email: nonmotor.gia@etiqua.com.my

Or you can contact:

Etiqua General Insurance Berhad (197001000276)

(Licensed under Financial Services Act 2013 and regulated by Bank Negara Malaysia)
Level 7, Tower B, Dataran Maybank
No. 1, Jalan Maarof
59000 Kuala Lumpur, Malaysia
Telephone Number: +603 2297 3888
Facsimile Number: +603 2297 3800
Etiqua Online: 1300 13 8888
E-mail: info@etiqua.com.my
Homepage: www.etiqua.com.my

10. Other types of similar insurance cover available.

Houseowner Insurance.

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 YOUR HOUSING LOAN FINANCIER OR CONTACT US DIRECTLY FOR MORE INFORMATION.

The information provided in this disclosure sheet is valid as at 28/03/2025.