

Etiqa Home Secure

Comprehensive protection to make your house a home

More benefits,
greater savings










eTiqa




General Insurance

Protect the sanctuary of your home with coverage for both the physical structure & its precious contents.

Covers loss or damage to your building and/or contents caused by any of the following:

Insured Event	Home Building	Home Contents
	Covers damage to the physical structure of your home	Covers loss or damage to what's inside your home
Fire, Lightning and Domestic Explosion	✓	✓
Damage caused by Aircraft or other Aerial Devices	✓	✓
Impact by Road Vehicles or Animals	✓	✓
Burst or Overflowing Domestic Water Tanks, Apparatus or Pipes	✓	✓
Theft by violent force during break-in or whilst breaking out of a building	✓	✓
Hurricane, Cyclone, Typhoon or Windstorm	✓	✓
Earthquake or Volcanic Eruption	✓	✓
Flood (excludes loss or damage caused by Subsidence or Landslip)	✓	✓
Loss of Rent (limit of 10% of total sum insured)	✓	✓
Liability to third parties for accidents in your house (limit of RM50,000)	✓	✓
Contents temporarily removed from the house (limit of 15% of total sum insured)	Not Applicable	✓
Damage to mirrors (limit of RM500 per piece)	Not Applicable	✓
Compensation on death of the insured due to fire or robbery (limit of RM10,000 or 1/2 of the sum insured, whichever is lower)	Not Applicable	✓
Domestic helper's property	Not Applicable	✓

Insured Event	Home Building	Home Contents
	Covers damage to the physical structure of your home	Covers loss or damage to what's inside your home
COMPLIMENTARY: NEW Value Added Benefits provided with no additional premium		
 Inconvenience Cash Assistance Payouts of up to RM1,000 for the purchase of essential items if your home becomes uninhabitable for at least 3 days due to fire.	✓	✓
 Cash Advancement In the event of an unexpected covered incident, 20% of the total loss amount will be paid in advance.	✓	Not Applicable
 Damage to Water Tanks, Apparatus or Pipes Payouts of up to RM500 for repair costs.	✓	Not Applicable
 Damage to locks and keys due to theft/house breaking Payouts of up to RM500 for repair, replacement or installation costs.	✓	Not Applicable
OPTIONAL : NEW Add-On Benefits provided with additional premium		
 Riot, Strike and Malicious Damage	✓	✓
 Increased limit of liability to the public (limit of RM250,000)	✓	✓
 Increased limit for loss of rent	✓	✓
 Unoccupancy in excess of 90 days	Not Applicable	✓

Insured Event	Home Building	Home Contents
	Covers damage to the physical structure of your home	Covers loss or damage to what's inside your home
OPTIONAL : NEW Add-On Benefits provided with additional premium		
 <p>Theft without actual forcible and violent breaking into and/or out (excluding theft by domestic servants or members of the family/household)</p>	Not Applicable	✓
 <p>Family Accidental Death Coverage Covers compensation for death resulting from an injury occurring in the premises due to violent theft or fire, if the death occurs within 3 months of such injury. Payouts of RM10,000 per person (up to 5 Family members) who are residing with the Insured.</p>	Not Applicable	✓
 <p>Extended Rent Cover/ Landlord Cover Damage by Tenant Covers the loss or damage to the premises caused by malicious acts of the tenant, up to an amount of RM2,000. Runaway Tenant Lump sum payout amount of RM1,500 to cover for the loss of rent in the event the tenant runs away. Limited to 2 incidents a year. Legal fees for letter of demand Payout of RM50 to cover the cost of issuing a letter of demand on the Insured's behalf to the tenant to demand for rent past due as per the tenancy agreement. Limited to 2 times a year.</p>	✓	Not Applicable

✓ - Covered

Note: The benefits above are subject to terms and conditions.

For more details, please contact your **Etiqa General Insurance Agent** today.

Etiqua Oneline 1300 13 8888
www.etiqua.com.my



Etiqua General Insurance Berhad (197001000276)

(Licensed under Financial Services Act 2013 and regulated by Bank Negara Malaysia)

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