

SECTION 12

HOUSEOWNERS/HOUSEHOLDERS INSURANCE

Where inconsistent with the provisions of this Section, the Tariff Rules in Section 1 apply.

1. GENERAL

Policies may be issued under this Section to cover:

- a) the buildings and/or contents of Private Dwelling Houses and Flats/Apartments/Condominiums.
- b) residents' property in Hotels, Residential Clubs and Boarding Houses.

Note 1 A building occupied solely for residential purposes or for residential and domestic office purposes

(i) accommodating not more than three independent tenants or

(ii) in which paying guests, boarders or lodgers not exceeding three in number are accommodated

shall constitute a private dwelling for the purposes of this Section.

Note 2 The issue of Houseowners cover for Flats/Apartments/Condominiums is restricted to buildings occupied solely for residential purposes and, in the case of Individual Flats/Apartments/Condominium only, such buildings containing shops on the ground floor cut off by fire-proof floor.

Note 3 Where Landlords Household Goods and Furnishings are to be covered, the provisions of Regulation 9, Extensions to Basic Cover - Applicable to Buildings.

Note 4 It is permissible for the manager of a block of Flats/Apartments/Condominiums to buy Houseowners' Insurance on behalf of individual unit-owners and a collective policy with individual Schedules/Certificates may be issued.

2. POLICY WORDINGS AND CONDITIONS

All policies must be in the form prescribed in Appendix I of this Section. The proposal form may be similarly modified.

It is not permissible to waive, delete or vary any other part of the Policy wordings except as provided for in this Section.

It is however permissible to include in the Schedule, items for specific amounts covering the personal effects of Visitors in so far as they are not otherwise insured but only whilst contained in the Insured's private dwelling. The rates are to be not less than those laid down in Regulation 8.

All approved clauses under the standard fire policy other than clauses for commercial/industrial risks may be used with the Houseowner/Householder Policy at the appropriate additional premiums as per the Revised Fire Tariff, wherever applicable.

3. JOINT POLICY HOLDERS/CORPORATE INSURED

If two or more persons are named as "the Insured" the amount recoverable in respect of each under Additional Benefit C) of the Policy (Compensation for Death) shall be limited to a proportionate part of the total sum insured thereunder.

For corporate insureds, nomination for a certain person or persons may be allowed.

4. LONG TERM INSURANCES

General Rule 1.20 in Section 1 of this Tariff in respect of Long Term Agreements shall be applicable.

5. CANCELLATION OF POLICIES

An insurance may be cancelled before the date of its expiry wholly or in part at the Insured's request and refund of premium allowed after charging for the time the insurance has been in force not less than the amount required in accordance with Rule 1.34 in Section 1 of this Tariff. Provided that if the Policy be subject to a Long Term Agreement as provided under Regulation 4, the premium to be retained shall be calculated by applying the Short Period Scale to the full annual premium (i.e. without deduction of the appropriate discount) paid on the amount of the reduction.

An insurance may be cancelled before the date of expiry wholly or in part at the option of the Company and a pro rata refund of premium allowed in respect of the unexpired term.

If a Policy has to be cancelled because:

- (a) the premises to which it relates have ceased to conform with the requirements of Regulation 1; or
- (b) the Insured's property has been removed to premises which do not conform with the requirements of Regulation 1,

a pro rata refund may be allowed without regard to the minimum premium.

6. CONSTRUCTION CLASSIFICATION

The construction classification applicable is as defined in Section 2 of this Tariff.

7. MINIMUM PREMIUM

No insurance may be granted or renewed for a premium less than RM60.00.

8. SCHEDULE OF RATES

The rates shown hereunder are Annual Premium Rates per cent and may not be reduced for any reason:-

Occupation Classification	Code	Construction Classification			
		1A	1B	2	3
<u>HOUSEOWNERS (Buildings)</u>					
a) Dwellings (Detached and Non-Detached)	4001	0.106	0.266	0.286	0.645
b) Dwellings - Flats and Apartments	4005	0.109	0.286	0.411	0.830
<u>HOUSEHOLDERS (Contents)</u>					
a) Dwellings; Flats and Apartments	4006	0.398	0.612	0.765	1.225
b) Residents' Property in Hotels, Residential Clubs and Boarding Houses	4008	50% Loading on Contents Rate above			

9. EXTENSIONS TO THE BASIC COVER**APPLICABLE TO BUILDINGS****A. Landlords Household Goods and Furnishings in Blocks of Flats/ Apartments/Condominium**

Policies covering blocks of flats/apartments/condominiums may be extended to include landlords household goods and furnishings at 75 percent of the appropriate Householder's (Contents) rate on the value thereof. Optional Benefit No.1 to be used.

B. Plate Glass Damage

Policy may be extended to cover accidental damage to plate glass. Indemnity is limited to a maximum of RM1,000 per glass sheet. An additional premium of 0.05% of the Total Sum Insured on Buildings must be charged for this cover. Optional Benefit No. 2 to be used.

C. 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

Policies may be extended to cover loss or damage by hurricane, cyclone, typhoon or windstorm to either metal smoke stacks, awnings, blinds, signs and other outdoor fixtures and fittings including gates and fences.

A minimum rate of 0.01% on the total building value is to be imposed for deletion of an item or multiple deletion of items in Insured Event 7(b) - What Is Not Covered. Optional Benefit No. 3 to be used.

D. Alterations, repairs and additions

Policies may be extended to cover alterations, repairs and additions (but not appreciation in value in excess of the sum insured) to buildings for an amount not exceeding 25% of the Total Sum Insured on Buildings. Coverage is also extended for liability to the public arising out of such alterations, repairs and additions. A flat premium of 25% of the basis rate for buildings per year or part of a year must be imposed. Optional Benefit No. 4 to be used.

APPLICABLE TO CONTENTS

A. Unoccupancy in excess of 90 days

An additional premium calculated at 0.05% per month must be charged on the Total Sum Insured on Contents.

B. Extended Theft Cover

(i) Excluding Theft by Domestic Servant(s) or any member of the Insured's Family or Household

Policy may be extended to cover theft without the limitation of being accompanied by actual forcible and violent breaking into or out of a building. An additional premium of 0.250% of the Total Sum Insured on Contents must be charged for this cover. Policy is subject to a compulsory excess of RM250 or 1% of the Total Sum Insured on Contents whichever is lower. Optional Benefit No. 5A to be used.

Note : This extension may not be granted in conjunction with the extension given for Landlord's Household Goods and Furnishings in Blocks of Flat/Apartment/Condominium and it is recommended that it should not be provided in any case where the buildings are not in the sole occupation of the Insured.

(ii) Including Theft by Domestic Servant(s) only

Policy may be extended to cover theft, including theft by domestic servant(s) only, without the limitation of being accompanied by actual forcible and violent breaking into or out of a building. An additional premium of 0.375% of the Total Sum Insured on Contents must be charged for this cover. Policy is subject to a compulsory excess of RM250 or 1% of the Total Sum Insured on Contents whichever is lower. Optional Benefit No. 5B to be used.

Note : This extension may not be granted in conjunction with the extension given for Landlord's Household Goods and Furnishings in Blocks of Flat/Apartment/Condominium and it is recommended that it should not be provided in any case where the buildings are not in the sole occupation of the Insured.

APPLICABLE TO BUILDINGS AND/OR CONTENTS

A. Riot, Strike and Malicious Damage

Policy may be extended to cover the risk of Riot, Strike and Malicious Damage subject to the provisions in Section 5 (item 12) of this Tariff. Optional Benefit No. 8 to be used.

B. Subsidence and Landslip Cover

Policy may be extended to cover the risk of subsidence and landslip subject to the provisions in Section 5 (item 10) of this Tariff. Optional Benefit No. 9 to be used.

C. Additional Rent Insurance

The limit of 10% of the Total Sum Insured on Buildings and/or Contents may be increased subject to the payment of additional premium. Optional Benefit No. 6 to be used.

The rate to be applied for the increase of rental above 10% would be as follows:-

- i) where either the Houseowner or Householder policy only is issued, the rate to be charged would be based on either the building or contents rate accordingly.
- ii) where a combined policy is issued, the rate to be charged would be based on the additional insurance on rental required for each of the section respectively, i.e. the building rate for the additional insurance on rental for the Houseowner section and the contents rate for the additional insurance on rental for the Householder section.
- iii) where an absolute amount on insurance on rental is required but a combined policy has been issued, the rate to be applied would be the contents rate.

Note 1 The minimum additional premium is RM10.00.

Note 2 In respect of item (ii) above, the same percentage of limit of increase on the additional insurance of rental must be applied under the Buildings and Contents section respectively.

D. Increased Limits of Liability to the Public

The limit of RM50,000 in respect of Liability to the Public may be increased up to a maximum limit of RM250,000 subject to the payment of additional premium as follows for each private dwelling (irrespective of construction situation or sum insured). Optional Benefit No. 7 to be used.

Limit increased to :	Additional Annual Premium
RM100,000	RM10.00
RM250,000	RM20.00

- Note 1** Private dwellings accommodating up to three independent tenants are considered as one dwelling.
- Note 2** In the case of blocks of flats/ apartments/condominiums the same additional premium must be charged in respect of each flat/apartment/condominium.
- Note 3** The additional annual premium would be increased by 100% if both Buildings and Contents are in force.
- Note 4** If further increase in limit is required, a separate Personal or Public Liability Insurance should be taken up.

10. OPTIONAL BENEFITS

The Optional Benefits below are subject to an additional premium to be charged as stated in Regulation 9 - Extensions To The Basic Cover. (NB: It is recommended that only the Optional Benefits elected by the policyholder are to be stated in the policy jacket).

Applicable for Buildings Only

Optional Benefit No 1 - Extension to cover Landlord's Household Goods and Furnishings in blocks of flats/apartments

(NB: This benefit is meant for Landlord only).

What is Covered

As the owner of the insured Buildings, We will insure **You** for a sum of RM..... being the full value of the Household goods and furnishings belonging to **You**. This amount will apply in equal proportion to each Private Flat/Apartment.

What is Not Covered

- a) Household goods, furnishings or personal effects of any description brought into the Private Flat/Apartment by tenants;
- b) Gold or silver articles.

The Insured events pertaining to the loss or damage to the Landlord's Household goods and furnishing under this extension are:

1. Fire, Lightning, Thunderbolt, Subterranean Fire.
2. Explosion.
3. Aircraft and Other Aerial Devices and/or Articles dropped therefrom.
4. Impact with any of the buildings by any road vehicles or animals not belonging to or under the control of:
 - **You** or **Your** agent or servant.
 - Any person resident in the Private Flats/Apartments or his agent or servant.

Cont. : Optional Benefit No. 1

What is Covered

5. Bursting or Overflowing of Domestic Water Tanks, Apparatus or Pipes
6. Theft but only if accompanied by actual forcible and violent breaking into or out of the building or any such attempt.
7. Hurricane, cyclone, typhoon and windstorm.
8. Earthquake and Volcanic Rupture
9. Flood including overflow of the sea

For Additional Benefit E) Rent Insurance, this amount will be added to the Total Sum Insured on Buildings as stated on the Schedule.

Additional Benefit F) Liability to the Public will now include "cover for accidents caused by a defect in landlord's household goods and furnishings".

What is Not Covered

- a) The **Excess** amount stated in the **Schedule**;
- b) Destruction or damage occurring while the Private Flat/Apartment are left unoccupied.

Optional Benefit No. 2 - Insurance of Plate Glass**What is Covered**

This insurance is extended to cover accidental breakage of **Plate glass**, occurring during the period of insurance for:

1. The replacement of **Plate glass** with glass of similar manufacture or quality or at **Our** option, **We** will pay **You** the cost of such replacement subject to a maximum sum of RM1,000.00 per glass sheet.
2. The cost incurred in boarding up such breakage for which **We** are liable.

What is Not Covered

- i) Breakage of or damage to frames or framework of any description;
- ii) Cost of removal or replacement of any **fittings** or **fixtures**;
- iii) Breakage of glass in conservatories, green houses or outbuildings;
- iv) Breakage of glass which is broken or damaged at the commencement of this insurance;
- v) Any **consequential loss**.

Optional Benefit No. 3 - Extension to cover against 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

This insurance is extended to cover loss or damage to metal smoke stacks, awnings, blinds, signs and other outdoor **fixtures** and **fittings** including gates and fences under **Insured event** 7(b).

Optional Benefit No. 4- Extension to cover alterations, repairs and additions (but not appreciation in value in excess of the sum insured)

This insurance is extended to cover alterations, repairs and additions (but not in appreciation in value in excess of the sum insured) to Buildings for an amount not exceeding 25% of the Total **Sum Insured** on Buildings.

Additional Benefit F) Liability to the Public will now include cover for liability arising out of or incidental to the carrying out of alterations, additions, repairs or decorations to buildings.

Applicable for Contents Only

Optional Benefit No. 5A - Extension for extended theft cover but excluding theft by domestic servants or any member of **Your family** or **Household**

What is Covered

Insured event No. 6 will now be read as follows :

Theft or any attempted theft.

For contents temporarily removed, theft is only insured:

- i) at any Bank, Safe Deposit or occupied private dwelling;
- ii) in any building where **You** or any member of **Your family** is residing;
- iii) in the course of removal to or from any Bank or Safe Deposit whilst **You**, a member of **Your family** or an authorised person is in charge.

For contents temporarily removed to places other than (i), (ii) and (iii) above, the contents will only be insured against theft or any attempted theft, when accompanied by actual forcible and violent breaking into or out of a building.

What is Not Covered

1. (a) If the building or any part of it are lent, let or sub-let.
- (b) If theft occurs in any out building not directly communicating with the private dwelling house or private flat / apartment / condominium.
- (c) Theft of servant's property outside **Your** private dwelling house or private flat / apartment / condominium.

UNLESS accompanied by actual forcible and violent breaking into or out of a building.

2. Theft from the **open**.
3. The first 1% of the Total **Sum Insured** on contents or RM250.00, whichever is lower.
4. Theft by **Your** domestic servants or any member of **Your family** or **Household**.
5. If the Private Dwelling House was unoccupied for more than ninety (90) days consecutively in any one **Period of insurance**, this cover will be suspended unless agreed by **Us** by way of an **endorsement**.

Optional Benefit No. 5B - Extension
for extended theft cover including
theft by domestic servants

What is Covered

Insured event No. 6 will now be read as :

Theft or any attempted theft including theft by the **Insured's** domestic servant(s).

For contents temporarily removed, theft is only insured :

- (i) at any Bank, Safe Deposit or occupied private dwelling.
- (ii) in any building where **You** or any member of **Your family** is residing;
- (iii) in the course of removal to or from any Bank or Safe Deposit whilst **You**, a member of **Your family** or an authorised person is in charge.

For contents temporarily removed to places other than (i), (ii) and (iii) above, the contents will only be insured against theft or any attempted theft, when accompanied by actual forcible and violent breaking into or out of a building.

What is Not Covered

1. (a) If the Building or any parts of it are lent, let or sub-let.
(b) If theft occurs in any out-building not directly communicating with the private dwelling house or private flat/apartment /condominium.
(c) If theft of servant's property other than from the private dwelling house or private flat /apartment/condominium.
UNLESS accompanied by actual forcible and violent breaking into or out of a building.
2. Theft from the open.
3. The first 1% of the Total **Sum Insured on contents** or RM250.00, whichever is lower.
4. If the Private Dwelling House was unoccupied for more than ninety (90) days consecutively in any one **Period of insurance**, this cover will be suspended unless agreed by **Us** by way of an **endorsement**.

Applicable for Buildings and/or Contents
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Optional Benefit No. 6 - Increase of
Indemnity limits under Additional
Benefit E - Rent Insurance

The limit of liability under the Additional Benefit E- Rent Insurance is increased to () per cent of the Total **Sum Insured** on Buildings and/or Contents.

Optional Benefit No. 7 - Increase of
Indemnity limits under the Additional
Benefit F - Liability to the Public

The limit of liability under the Additional Benefit F- Liability to the Public is increased to RM..... for any one accident or series of accidents out of one **Occurrence**.

Optional Benefit No. 8 - Extension to
cover Riot, Strike and Malicious Damage

What is Covered

This insurance is extended to cover Riot, Strike, Malicious Damage.

Loss or damage to property **insured** directly caused by :

- (1) The act of any person taking part together with others in any disturbance of the public peace (whether in connection with a strike or lock-out or not) not an **occurrence** mentioned in items (a), (b) and (c) under the section "What is Not Covered" of this extension.
- (2) The action of any lawfully constituted authority in suppressing or attempting to suppress any such disturbance or in minimising the consequences of any such disturbance.
- (3) The wilful act of any striker or lock-out worker done in furtherance of a strike or in resistance to a lock-out.
- (4) The action of any lawfully constituted authority in preventing or attempting to prevent any such act or in minimising the consequences of any such act.
- (5) The malicious act of any person (whether or not such act is committed in the course of a disturbance of the public peace) not being an act amounting to or committed in connection with an **occurrence** mentioned in items (a), (b) and (c) under the section "What is Not Covered" of this extension.

What is Not Covered

Loss or damage occasioned by or through or in consequence, directly or indirectly, of any of the following **occurrences**, namely:

- a) War, invasion, act of foreign enemy, hostilities, or warlike operations (whether war be declared or not), civil war;
- b) Mutiny, civil commotion assuming the proportions of or amounting to a popular uprising, military uprising, insurrection, rebellion, revolution, military or usurped power;
- c) Any act of terrorism,

For this purpose an act of terrorism means an act, including but not limited to the use of force or violence and/or the threat of any person or groups of persons, whether acting alone or on behalf of or in connection with any organisations or governments, committed for political, religious, ideological or similar purposes including the intention to influence any government and/or to put the public, or any section of the public in fear.

In any action, suit or other proceedings, where **We** alleges that by reason of the provisions of this Condition any loss or damage is not covered by this insurance, the burden of proving that such loss or damage is covered shall be upon **You**.

- d) In respect of malicious acts, **we** shall not be liable for any loss or damage by fire or explosion nor for any loss or damage arising out of or in the course of burglary, housebreaking, theft or larceny or any attempt of such acts or caused by any person taking part.

Cont. : Optional Benefit No. 8

What is Covered

Average

If the property insured shall at the breaking out of any fire or at the commencement of any destruction of or damage to such property by any other peril insured against by this extension is collectively of greater value than the **sum insured**, then **You** will be responsible for the difference and will bear a pro-rated share of the amount of loss. This average condition will apply separately for each item insured.

Subject otherwise to the terms and conditions of the **Policy**.

What is Not Covered

- e) Loss of earnings, loss by delay, loss of market or other **consequential** or indirect loss or damage of any kind or description whatsoever.
- f) Loss or damage due to total or partial cessation of work or the retarding or interruption or cessation of any process or operation.
- g) Loss or damage caused by permanent or temporary dispossession resulting from confiscation, commandeering or requisition by any lawfully constituted authority.
- h) Loss or damage caused by permanent or temporary dispossession of any building resulting from the unlawful occupation by any person of such building.

For g) or h) above, **We** are not relieved of any liability to **You** in respect of physical damage to the property insured occurring before dispossession or during temporary dispossession.

Optional Benefit No. 9 - Extension to
cover Subsidence and Landslip

What is Covered

This insurance is extended to cover loss or damage to the property insured caused by:

- i) subsidence and/or heave of the site on which the buildings stand or land belonging to; or
- ii) landslip.

Subject otherwise to the terms and conditions of the **Policy**.

What is Not Covered

We will not pay for loss or damage :

- a) to swimming pools, terraces, patios, drives, footpath, walls, gates or fences unless the building, its outbuilding or garages are damaged by the same cause and at same time;
- b) to or resulting from movement of solid floor slabs, unless the foundation beneath the external walls of the buildings are damaged by the same cause and at the same time;
- c) Directly or indirectly caused by:
 - Coastal or river **erosion**;
 - Demolition, structural alteration or structural repair;
 - Defective design or inadequate construction of foundations.
- d) This Optional Benefit is subject to the following **excess**, and is applicable for each and every loss:
 - 5% of the total **sum insured** or RM25,000.00 whichever is the lower, ascertained after the application of any condition of average.

Note: This insurance can be extended to cover item (a) of this Optional Benefit with payment of additional premium based on a separate sum insured.

APPENDIX 1**HOUSEOWNER/HOUSEHOLDER POLICY**

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WHAT MAKES UP THIS POLICY

Insurance does not cover **You** against everything that can happen.
Please **read Your policy** carefully to make sure **You** understand what it covers,
the terms and conditions applicable and make sure **You** are satisfied with this
insurance.

The heading does not form part of the policy wording.

The **Policy**, **Schedule** and **Endorsements** must be read together as they form **Your** insurance contract.

This **Policy** sets out what **You** are insured for as shown on the **Schedule** and the circumstances where **You** are not protected or covered .

Some words and expressions have been printed out in **bold** because they have been given specific meaning in the **Policy**. **You** will find their meaning in the Glossary.

The coverage provided under this **Policy** is subject to **You** fully observing and fulfilling the terms, provisions, **Endorsements** and clauses of the **Policy**.

YOUR DUTY TO INFORM US

Duty of Disclosure

- i) Before this insurance is provided to **You**, **You** are, under the law, required to inform **Us** of all information which a reasonable person under the circumstances would be expected to know to be relevant.
- ii) If **You** do not fully and faithfully provide this information, this insurance may be treated as if **You** have not been insured by **Us**.

Endorsements and Renewals

You are required before **endorsement** or renewal of **Your** insurance, to tell **Us** everything **You** know that is relevant and that a reasonable person under the circumstances could be expected to know. For any information given that may be deemed to increase the risk of loss or damage, **We** may require **You** to pay an additional **premium**.

Notice of Other Insurances

You must inform **Us** of any other insurance that **You** have bought at the time of purchasing this insurance, and also during the **period of** this **insurance**, covering any of the same property insured under this **Policy**.

Such notice should be given and endorsed by **Us** in this **Policy** before the **occurrence** of any loss or damage, failing which all benefits under this **Policy** may be forfeited.

INSURING CLAUSE
(APPLICABLE FOR BUILDINGS AND/OR CONTENTS)

We will Insure the Buildings and/or Contents as shown on **Your Schedule** during the **period of insurance**.

This cover will be given on the basis:-

- (i) that **You** agree to pay **Us** the **Premium** for the cover, and
- (ii) of the verbal/written information provided by **You** at the point of entering into this contract.

In respect of **Insured events** occurring during the **period of insurance** and subject to the limitations, exceptions and conditions contained or endorsed in the **Policy**, **We** will, by payment or by reinstatement or repair, indemnify **You** against loss or damage to the property insured as mentioned in the **Schedule**.

This **Policy** insures **You** up to the amount of the **sum insured** as stated in the **Schedule** for loss or damage to **Your** building and/or **Your** contents caused by an **Insured event**.

Your Schedule will show if **You** have insured **Your** building, **Your** contents or both.

Your Building

"Buildings" means buildings of a Private Dwelling House at the **premises** and includes:

- all domestic offices, stables;
- garages and outbuildings on the same **premises** used solely in connection to it and on the same **premises**;
- **fixtures** and **fittings**;
- walls, gates and fences around the **premises**.

Private Dwelling House shall also refer to buildings of Flats and Apartments. When Blocks of Flats or Apartments are insured, Private Dwelling House will refer to the Private Flats or Apartments.

INSURING CLAUSE
(APPLICABLE FOR BUILDINGS AND/OR CONTENTS)

Your Contents

"Contents" means Household goods and **personal effects** of every description, belonging to **You** or any member of **Your family** normally residing with **You** contained in the Private Dwelling House, Flat or Apartment and all domestic offices, stables, garages and out-buildings, used solely in connection to it, on the same **premises** specified on the **schedule**.

What is Covered

The cover for the contents is **limited** to:

- a) No one article (furniture, pianos, organs, household appliances, radios, television sets, video recorder sets, Hi-Fi equipment not included) shall be of greater value than five (5) percent of the Total **Sum Insured** on Contents, unless such article is specially declared as a separate item;
- b) Total value of platinum, gold and silver articles, jewellery and furs shall not exceed one third of the Total **Sum Insured** on Contents.

What is Not Covered

The cover for the contents **will not include:**

- a) Part of the structure or ceiling, wallpapers or anything similar;
- b) Property insured under more specific policies;
- c) Deeds, bonds, bills of exchange, promissory notes, cheques, securities for money, stamps, documents of any kind, cash, currency notes, bank notes manuscripts, medals and coins, motor vehicles and accessories or livestock unless specifically mentioned in the **Schedule**.

APPLICABLE WARRANTIES
(APPLICABLE FOR BUILDINGS AND/OR CONTENTS)

This **Policy** is subject to the following **Warranties**:

Restriction of Merchandise Warranty

No part of the **premises** should be used for the manufacture or deposit or storage of merchandise during the **period of insurance**.

Premium Warranty

Premium due to **Us** must be paid and received by **Us** within **sixty** (60) days from the inception date of this **policy/endorsement/renewal** certificate.

If the condition is not complied with, this contract shall be automatically cancelled and **We** shall be entitled to the pro-rated **Premium** for the period **We** provide the cover.

Where the **premium** payable is received by **Our** authorised agent, the payment is deemed to be received by **Us** for the purposes of this **warranty**.

The onus of proving that the **premium** payable was received by a person, including an insurance agent who was not authorised to receive such **premium**, shall lie with **Us**.

INSURED EVENTS
(APPLICABLE FOR BUILDINGS AND/OR CONTENTS)

What is Covered

We will provide cover for loss or damage to Your Building and/or Contents caused by any of the following:

- 1) Fire, Lightning, Thunderbolt, Subterranean Fire
- 2) Explosion
- 3) Aircraft and Other Aerial Devices and/or articles dropped therefrom
- 4) Impact with any of the buildings:
 - i) For Private Dwellings, by any road vehicle or animals not belonging to or under the control of:
 - **You**; or
 - **Your family** member.
 - ii) For Block of Flats or Apartments, by any road vehicles or animals not belonging to or under the control of:
 - **You**; or
 - **Your** agent or servant; or
 - Any person resident on the Private Flats or Apartments.
- 5) Bursting or Overflowing of Domestic Water Tanks, Apparatus or Pipes
- 6) Theft, but only if accompanied by actual forcible and violent breaking into or out of a building or any such attempt

What is Not Covered

We will not provide cover for loss or damage to Your Building and/or Contents as follows:

- a) The **Excess** amount stated on the **Schedule**.
- b) Destruction or damage occurring while the Private Dwelling House is left unoccupied.
- a) If the Private Dwelling House is unoccupied for more than ninety (90) days whether consecutively or not in any one **period of insurance**, the cover will be suspended unless agreed by **Us** by way of an **endorsement**.
- b) Loss or damage due to theft by **Your** domestic servants or any member of **Your family**.

INSURED EVENTS
(APPLICABLE FOR BUILDINGS AND/OR CONTENTS)

What is Covered

7) Hurricane, Cyclone, Typhoon,
Windstorm

8) Earthquake, Volcanic Eruption

9) **Flood**

What is Not Covered

a) The **Excess** amount stated in the **Schedule**.

b) Loss or damage to :

i) any building in the course of construction, reconstruction or repair, unless all outside doors, windows and other openings are complete and protected;

ii) metal smoke stacks, awnings, blinds signs and other outdoor **fixtures** or **fittings** including gates and fences.

The **Excess** amount stated in the **Schedule**.

a) The **Excess** amount stated in the **Schedule**.

b) Loss or damage to **buildings** caused by subsidence or landslip, except as a result of earthquake or volcanic eruption.

ADDITIONAL BENEFITS

This refers to additional benefits provided to **You** without any additional **premium**, but which are subject to the terms and conditions of the **Policy**.

Applicable for Contents

Applicable if **Your** Policy insures **Your Contents** only:

(A) Contents Temporarily Removed

What is Covered

You are covered for an **Insured event** when the contents are temporarily removed from **Your** Private Dwelling, but remaining within the Geographical Area, provided such contents are not covered under another insurance policy.

The limit of liability of this benefit is fifteen (15) percent of the Total **Sum Insured** on Contents.

What is Not Covered

- a) Contents removed for sale or exhibition.
- b) Contents placed at furniture storage area.
- c) Losses due to **Insured event** 7 (hurricane, cyclone, typhoon, windstorm), **Insured event** 8 (earthquake, volcanic eruption) and **Insured event** 9 (flood) whilst the contents are in transit.

B) Breakage to Mirrors

What is Covered

You are covered for breakage of mirrors whilst in the Private Dwelling.

The limit of liability is RM500.00 per piece any one accident.

What is Not Covered

- a) Hand Mirrors

C) Compensation for Death

What is Covered

You are covered against fatal injury (death) occurring in the Private Dwelling House due to external or visible violence caused by thieves or by fire, if the death occur within three (3) calendar months of such injury.

What is Not Covered

ADDITIONAL BENEFITS

Cont. ... Compensation for Death

If there are more than one (1) named insured, **We** will be liable for a pro-rate proportion of the compensation. For a Corporation, **You** must nominate a person or persons and lodge their name(s) with **Us**.

The limit of liability of this benefit is the sum specified on the **Schedule** or one-half of the Total **Sum Insured** on Contents, whichever is lesser.

D) Servants Property

What is Covered

You are covered for loss or damage caused by an **Insured event** to clothing and **personal effects** of **Your** domestic servant(s), who stay with **You** or **Your** family within the Geographical Area as stated on the **Schedule**, provided such contents are not insured under another insurance policy.

What is Not Covered

a) Cash, currency notes, bank notes and stamps.

Applicable for Buildings and/or Contents

Applicable if **Your** Policy insures either **Your Building** and/or **Contents**:

E) Rent Insurance

What is Covered

As an Owner, **You** are covered for loss of rent in the event **Your** Private Dwelling House as stated on the **Schedule** is no longer habitable, as a result of an **Insured event** for the period necessary for reinstatement.

As an Occupier, **We** will pay for reasonable additional expenses incurred at a hotel, lodging house or boarding house, as a result of an **Insured event**, for the period necessary for reinstatement.

What is Not Covered

ADDITIONAL BENEFITS

Cont. .. Rent Insurance

The total limit of liability shall not exceed ten(10) percent of the Total **Sum Insured** on Buildings and/or Contents.

This benefit is in addition to the Total **Sum Insured** as stated on the **Schedule**.

F) Liability to the Public

What is Covered

We will indemnify **You** or Spouse **Your** legal liability in respect of accidents or series of accidents arising out of one **occurrence**, during the period of insurance to property or bodily injury to another person, who is not a member of **Your family, Household** or in **Your** service:

- a) Liability as owner of the insured Building caused by a defect in the buildings.
- b) Liability as an Occupier in respect of accidents which occur in or about the private dwelling house.

Our limit of liability shall not exceed the sum specified on the **Schedule**.

We will also indemnify **You** or Spouse:

- i) Legal costs and expenses recoverable from **You** or Spouse by any claimant, provided such legal cost and expenses were incurred before the date **We** shall have paid or offered to pay the full amount of the claim or the total amount recoverable in respect of any one **occurrence**.
- ii) Legal costs and expenses incurred by **You** or Spouse with **Our** consent.

What is Not Covered

- a) Any claims brought against **You** or Spouse, in any country in courts outside Malaysia.
- b) All legal costs and expenses which are not incurred in or recoverable in Malaysia.
- c) **We** shall not be liable for injury or damage arising out of or incidental to:
 - Ownership, possession or use by or on behalf of **You** or Spouse of any lift, vehicle, vessel or craft of any kind;
 - The carrying out of alterations, additions, repairs or decorations to **Your** buildings;
 - Damage to property by subsidence fire or explosion (other than explosion of any domestic boiler fitted in an individual flat or apartment in the insured Buildings), for insurance for Private Flats or Apartments;
 - Any contractual agreement;
 - Asbestos or exposure or potential exposure to asbestos, any actual or alleged asbestos related injury or damage involving the use, presence, existence, detection, removal, elimination or avoidance of asbestos;
 - Any part of the insured Buildings used in connection with **Your** profession or business.

ADDITIONAL BENEFITS

Cont. ...Liability to the Public

What is Covered

If Buildings are for Blocks of Flats or Apartments, Our indemnity to **You** is restricted to **Your** legal liability for claims made on **You** as owner of the Buildings, as specified on the **Schedule**, but not as a resident occupying any part of the insured Buildings in respect of any accident occurring during the period of insurance.

We will indemnify **Your** personal representative in the event of **Your** death, in respect of the liability incurred by **You** or Spouse, provided the personal representative observes and fulfils and is subject to the terms, conditions and limitations of the Policy.

What is Not Covered

GENERAL EXCEPTIONS
(APPLICABLE FOR BUILDINGS AND/OR CONTENTS)

You will not be covered under the following circumstances:

General Exception 1

We will not cover loss or damage or other contingency caused directly or indirectly by:

- a) War, invasion, act of foreign enemy, hostilities, or warlike operations (whether war be declared or not), civil war;
- b) Mutiny, riot, military or popular uprising, insurrection, rebellion, revolution, military or usurped power, martial law or state of siege or any of the events or causes which determine the proclamation or maintenance of martial law or state of siege;
- c) Any act of terrorism.

For this purpose an act of terrorism means an act, including but not limited to the use of force or violence and/or the threat thereof, of any person or groups of persons, whether acting alone or on behalf of or in connection with any organisations or governments, committed for political, religious, ideological or similar purposes including the intention to influence any government and/or to put the public or any section of the public in fear.

Any loss or damage or other contingency happening during the existence of abnormal conditions (whether physical or otherwise) which are caused directly or indirectly, of any of the said **occurrences** shall be deemed to be loss, damage or a contingency which is not covered by this insurance. **You** have to prove that such loss, damage or other contingency happened independently of the existence of such abnormal conditions.

In any action, suit or other proceedings, where **We** alleges that by reason of the provisions of this Condition any loss or damage is not covered by this insurance, the burden of proving that such loss or damage is covered shall be upon **You**.

General Exception 2

We will not cover loss or damage:

- (a) caused by cessation of work, or by confiscation, commandeering, requisition or destruction of or damage to the property by order of the Government de jure or de facto or any Public Municipal or Local Authority of the country or area in which the property is situated;

GENERAL EXCEPTIONS
(APPLICABLE FOR BUILDINGS AND/OR CONTENTS)

Cont. . . General Exception 2

- (b) to property by its own fermentation, natural heating or spontaneous combustion or by its undergoing any heating or drying process;
- (c) arising from or in consequence of or contributed to by nuclear weapons material;
- (d) arising from or in consequence of or contributed to by ionising radiations or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel. Solely for this purpose, combustion shall include any self-sustaining process of nuclear fission.

General Exception 3

We will not cover **Consequential loss** or damage of any kind except Rent Insurance.

**HOW WE WILL SETTLE YOUR CLAIM
(APPLICABLE FOR BUILDINGS AND/OR CONTENTS)**

Insurable Interest

Only **You** have rights to claim from **Us**, except upon **Your** death, or by operation of law, the passing of interest of this insurance to another person shall only take effect after **We** have endorsed the **Policy**.

No Right of Claim from Any Other Person

Whilst the **Policy** insures property of **Your family** or domestic servant, only **You** can make a claim on their behalf.

Limit to Three (3) Paying Guests only

This **Policy** is valid if the number of paying guests, boarders and lodgers does not exceed three (3) persons.

For the purposes of Additional Benefit - F) Liability to the Public, these persons are deemed to be members of **Your Household**.

Market Value

We will indemnify **You** the insured value or the **market value** of the insured property whichever is lower subject to the deduction of any **Excess**.

Market value means the value of the property insured at the time of loss or damage less allowance for **wear** and **tear** and/or **depreciation**.

The market value shall be determined by a valuation obtained by **Us** from the:

- manufacturer, or
- authorised sole agent or agent, or
- authorised broker, authorised distributor, or
- building contractor, or
- loss adjuster licensed under the Insurance Act 1996, or
- Registered Valuer under the Valuers and Appraisers Act 1981 to be mutually appointed by both **You** and **Us**.

The valuation so obtained shall be conclusive in any legal proceedings against **Us**.

HOW WE WILL SETTLE YOUR CLAIM
(APPLICABLE FOR BUILDINGS AND/OR CONTENTS)

Our Maximum Liability

Our total liability to **You** in respect of loss or damage during any one **period of insurance** will not exceed the amount stated against each item or in the aggregate, the Total **Sum Insured** specified on the **Schedule** or such other sum or sums endorsed in this **policy**.

Average

If the market value of the property insured at the time of any loss is collectively of higher value than the **sum insured** stated in the **Schedule**, then **You** will be responsible for the difference and bear a proportional share of the loss. The sharing of proportional loss will apply separately to each item insured.

Excess

For loss or damage (except by fire) to the Buildings of the Private Dwelling House by any **Insured event** where **Excess** applies, **Excess** shall separately apply to:

- (a) each building. All insured buildings at the same **premises** stated in the **Schedule** are considered as one building.
- (b) each incident. If the same **Insured event** occurs within seven (7) consecutive days, it is considered the same incident.

Other Insurance

If there are any other policies covering the same or part of the same loss, damage or liability, **We** will only pay a share of the total loss, damage or liability proportionally.

Subrogation

We are entitled to undertake in **Your** name and on **Your** behalf:

- the full conduct, control and settlement of any proceedings;
- recover compensation or secure **indemnity** from any third party in respect of anything covered by this **Policy**.

at **Our** own expense and benefit.

**HOW WE WILL SETTLE YOUR CLAIM
(APPLICABLE FOR BUILDINGS AND/OR CONTENTS)**

Fraud

We will not pay if **Your** claim is in any way fraudulent by **You** or persons acting on **Your** behalf.

Right of Access and Control

On the happening of any loss or damage **We** are entitled to:

- enter any building where the loss or damage has happened;
- take and keep possession of the insured property;
- deal with the salvage of the damaged insured property.

However, **You** shall not abandon the damaged insured property to **Us**.

Arbitration

Any difference on the amount of any loss or damage between **You and Us** shall be referred to an arbitrator who shall be appointed in writing by **You** and **Us**. In case **You** and **Us** are unable to agree on a single Arbitrator, within two months of being required in writing to do so by either party, then **You** and **Us** shall be entitled to appoint an Arbitrator each who shall appoint an Umpire to preside over their meetings. However, one party is at liberty to appoint a sole Arbitrator, should the other party within two months of the written notice fail to appoint the other Arbitrator.

The costs of arbitration and awards shall be decided by the Arbitrator, Arbitrators or Umpire.

You and **Us** clearly agree that the awards by the Arbitrator, Arbitrators or Umpire shall be obtained first before **You** can commence legal proceedings on **Us**.

HOW TO MAKE A CLAIM
(APPLICABLE FOR BUILDINGS AND/OR CONTENTS)

Notice and Proof of Claim

You must immediately notify in writing to **Us** of any loss or damage and:

- at **Your** own expense and within 30 days after the incident, deliver to **Us** a claim in writing with detailed particulars and proofs as **We** may reasonably require;
- for loss or damage by theft or attempted theft, **You** must immediately make a Police report.

Building Plans

If **We** elect to reinstate any building, **You** must furnish **Us** plans, specifications and quantities as **We** may reasonably require.

Liability Claims

You shall upon receiving any notice of any accident or claim from other parties, give **Us** immediate notice in writing and as soon as possible supply **Us** full particulars in writing.

You shall send to **Us** immediately any writ, summons or other legal process issued or commenced against **You** and provide all necessary information and assistance to enable **Us** to settle or resist any claim or institute proceedings.

You shall not without **Our** written consent:

- admit or repudiate any claim or liability;
- offer or negotiate to pay a claim.

YOUR RESPONSIBILITY
(APPLICABLE FOR BUILDINGS AND/OR CONTENTS)

Duty of care

You shall use all reasonable diligence and care to keep the **premises** in proper state of repair. As owner of the Private Dwelling, **You** shall made good as soon as possible any defect discovered and shall, in the mean time, take additional precautions to prevent injury, loss or damage.

We will not be liable for any injury, loss or damage caused by **You** failing to remedy such defect after receiving notice from **Us** or from any person or public body.

Reinstatement of Sum Insured

After a loss, the full **sum insured** of this insurance shall be maintained.

You are required to pay an additional pro rata **premium** based on the amount of loss calculated from the date of loss to the expiry date of insurance.

Unvalued Policy Clause

This is an unvalued **policy**. **You** must prove to the satisfaction of the Company the value of the property at the time of the happening of its destruction or the amount of such damage.

HOW YOUR POLICY MAY BE CANCELLED
(APPLICABLE FOR BUILDINGS AND/OR CONTENTS)

You may cancel this **policy** at any time by giving **Us** notice in writing. **You** shall be entitled to a refund of **premium** after **We** have charged **You** based on **Our customary short-period rates** or minimum **premium** payable under the **Policy**, whichever is higher.

We may also cancel this **policy** at any time by giving **You** seven days' notice in writing and will refund the pro rata **premium** equal to the unexpired **period of insurance**.

GLOSSARY

Some words and expressions in this **Policy** have a specific meaning which is given below. Each word is printed in bold where it appears.

"Consequential loss" means financial loss.

"Depreciation" means the reduction in the value of the item or property due to **wear and tear**.

"Endorsement" means a written alteration to the terms, conditions and limitations of this **policy** which is shown on the **Schedule**.

"Erosion" means being worn or washed away by water or wind.

"Excess" means the amount **You** must pay towards a claim before **We** pay. The amount will be stated on the **Schedule** or in any selected Optional Benefits.

"Flood" means the overflowing or deviation from their normal channels of either natural or artificial water courses, bursting or overflowing of public water mains and any other flow or accumulation of water originating from outside the building.

"Family" and **"Household"** means any person(s) who normally reside with **You**.

"Fixtures" and **"Fittings"** means items that are permanently attached to **Your** building.

"Indemnity" means putting **You** back to **Your** same financial position immediately before the loss.

"Insured event" means one of the perils listed under this **Policy**.

"Occurrence" means the exact period when the incident took place.

"Open" means anywhere at the premises not fully enclosed by walls and a roof and which is not able to be secured, also any outbuildings on the premises if such buildings are not able to be secured.

"Period of insurance" means the period for which **You** are insured. It commences at the time **We** agree to give **You** insurance and finishes at midnight on the day of expiry. The expiry date is shown on the **Schedule**.

"Personal Effects" means personal items regularly worn or carried on the person for his/her personal use, for example clothing, watch, wallet.

"Plate glass" means glass fitted to the structure of the building.

GLOSSARY

"Policy" means **Your** insurance contract which consists of this policy wording and **Schedule**.

"Premium" means any amount **We** require **You** to pay under the **policy** and includes Government charges.

"Schedule" means the **policy schedule** where both the insured items and sum insured are specified.

"Secured" means locked so as to prevent entry other than by using force.

"Premises" means the land at the address shown on the **Schedule** on which the building is built, including the yard or garden used only for domestic purposes.

"Sum insured" means the amount **You** have insured on either **Your** building, **Your** contents (including specified contents) as shown on the **Schedule**. This shall include the Additional Benefits and any of the Optional Benefits selected by **You**.

"Customary short-period rates" means the following:

<u>Period Not Exceeding</u>	<u>Percentage of Rate Charged</u>
15 days	10% of Annual Rate
1 month	20% -do-
2 months	30% -do-
3 months	40% -do-
4 months	50% -do-
5 months	60% -do-
6 months	70% -do-
7 months	75% -do-
8 months	80% -do-
9 months	85% -do-
10 months	90% -do-
11 months	95% -do-
12 months	100% -do-

"Warranties" means either restriction or obligation that the **Policy** imposes on **You**. A breach of a warranty will entitle **Us** to reject the claim for loss or damage or liability.

"Wear and tear" means damage or a reduction in value through age, ordinary use or lack of maintenance.

"We, Our and Us" means the insurance company .

"You and Your " means the person(s) named on the **Schedule** as the insured.

SCHEDULE

POLICY NO.....

COMPANY :

INSURED NAME :

POSTAL ADDRESS:

PREMISES:

DATE OF PROPOSAL AND DECLARATIONS:

PERIOD OF INSURANCE:

a) Fromday of)
)Both dates inclusive

b) To theday of)

Any subsequent period for which **You** shall pay and **We** will agree to accept a renewal **premium**

FIRST **PREMIUM** RM.....

RENEWAL **PREMIUM** RM.....

WHAT IS COVERED

SUM INSURED

TOTAL SUM INSURED

Optional Benefits Extended

Limits of Liability

1. We will not be liable for :

(a) Under **Insured event** 5 for the first RM50.00.

SCHEDULE

- (b) Under **Insured events** 7, 8 and 9 for the first one (1) per cent of the Total **Sum Insured** on Buildings or RM200.00 whichever is less.
2. Limit of the amount of **Our** liability under Additional Benefit C) Compensation for Death: RM10,000.00 or one half of Total **Sum Insured** on Contents whichever is less.
3. Limit of the amount of **Our** liability under Additional Benefit F) Liability to the Public: RM50,000.00 any one accident or series of accidents constituting one **occurrence** in respect of Buildings and Contents respectively.
4. Geographical Area : Malaysia

Signed on the day of20.....

ON BEHALF OF THE COMPANY

MODEL PROPOSAL FORM

Notice to Proposer under Section 149(4) of Insurance Act, 1996 .

You are required to disclose, in this proposal form, fully and faithfully all the facts which you know or ought to know, otherwise the policy issued hereunder may be void.

Full Name of Proposer _____

Address of Proposer _____

Premises at which the insurance is required _____

Period of Insurance : From _____ to _____
(both dates inclusive)

1. Of what materials is the dwelling constructed

(a) Walls ?

1. (a) _____

(b) Roof ?

(b) _____

2. What is its height in storey ?

2. _____

3. Are there any outbuildings and, if so,
how are they constructed

3. Yes No

☐
☐

(a) Walls ?

(a) _____

(b) Roof ?

(b) _____

4. Please state the nature of your residence

[Tick (✓) whichever applicable]

(a) Detached Private Dwelling House
Please state the distance away the
nearest building (excluding small out-houses)

4. (a)

☐

(b) Non-detached Private Dwelling House

(b)

☐

(c) Flat/Apartment/Condominium

(c)

☐

5. Is the dwelling occupied solely by you and your
family and servants? If **no**, state number of other
tenants, lodgers, boarders or paying guests.

5.

Yes

No

☐
☐

<p>6. Will the dwelling regularly be left unoccupied ?</p> <p>(Attention is drawn to a Proviso in the Policy that cover against Theft will be suspended for any period or period in excess of 90 days in any one period of insurance during which the dwelling be left without an inhabitant therein unless specially agreed to by the Company).</p>	<p>6.</p>	<p>Yes</p> <div style="border: 1px solid black; width: 50px; height: 25px; margin: 0 auto;"></div>	<p>No</p> <div style="border: 1px solid black; width: 50px; height: 25px; margin: 0 auto;"></div>
<p>7. Are the buildings in a good state or repair and will they be so maintained ?</p>	<p>7.</p>	<p>Yes</p> <div style="border: 1px solid black; width: 50px; height: 25px; margin: 0 auto;"></div>	<p>No</p> <div style="border: 1px solid black; width: 50px; height: 25px; margin: 0 auto;"></div>
<p>8. Is insurance required against :</p>	<p>8. (a)</p>	<p>Yes</p> <div style="border: 1px solid black; width: 50px; height: 25px; margin: 0 auto;"></div>	<p>No</p> <div style="border: 1px solid black; width: 50px; height: 25px; margin: 0 auto;"></div>
<p>(a) Full Theft (under Contents only)</p>			
<p>(b) Riot, Strike and Malicious Damage (under Buildings and/or Contents)</p>		<p>Yes</p> <div style="border: 1px solid black; width: 50px; height: 25px; margin: 0 auto;"></div>	<p>No</p> <div style="border: 1px solid black; width: 50px; height: 25px; margin: 0 auto;"></div>
<p>(c) Accidental damage to plate glass (under Buildings only)</p>	<p>(c)</p>	<p>Yes</p> <div style="border: 1px solid black; width: 50px; height: 25px; margin: 0 auto;"></div>	<p>No</p> <div style="border: 1px solid black; width: 50px; height: 25px; margin: 0 auto;"></div>
<p>(d) Rent Insurance under Additional Benefit E) of the policy in excess of the 10% of the Total Sum Insured on Buildings and/or Contents</p>	<p>(d)</p>	<p>Yes</p> <div style="border: 1px solid black; width: 50px; height: 25px; margin: 0 auto;"></div>	<p>No</p> <div style="border: 1px solid black; width: 50px; height: 25px; margin: 0 auto;"></div>
		If yes, limit increased to : __%	
<p>(e) Subsidence & Landslip (under Buildings and/or Contents)</p>	<p>(e)</p>	<p>Yes</p> <div style="border: 1px solid black; width: 50px; height: 25px; margin: 0 auto;"></div>	<p>No</p> <div style="border: 1px solid black; width: 50px; height: 25px; margin: 0 auto;"></div>
(Note : Rates will be quoted on application for items (a) to (e) above)			
<p>9. Has any Company or Insurer in respect of any of the Contingencies to which this proposal applies :</p>	<p>9. (a)</p>	<p>Yes</p> <div style="border: 1px solid black; width: 50px; height: 25px; margin: 0 auto;"></div>	<p>No</p> <div style="border: 1px solid black; width: 50px; height: 25px; margin: 0 auto;"></div>
<p>(a) Declined to insure you ?</p>			
<p>(b) Required special terms to insure you ?</p>	<p>(b)</p>	<p>Yes</p> <div style="border: 1px solid black; width: 50px; height: 25px; margin: 0 auto;"></div>	<p>No</p> <div style="border: 1px solid black; width: 50px; height: 25px; margin: 0 auto;"></div>
<p>(c) Cancelled or refused to renew your insurance ?</p>	<p>(c)</p>	<p>Yes</p> <div style="border: 1px solid black; width: 50px; height: 25px; margin: 0 auto;"></div>	<p>No</p> <div style="border: 1px solid black; width: 50px; height: 25px; margin: 0 auto;"></div>

(d) Increased your premium on renewal ? If so, please give particulars.	Yes (d)	No	<input type="checkbox"/>	<input type="checkbox"/>
<hr/>				
10. Have the Buildings and/or Contents suffered damage by hurricane, cyclone, typhoon, windstorm or flood during the past five years ? If so, please give particulars.	10.	Yes	<input type="checkbox"/>	No <input type="checkbox"/>
<hr/>				
11. Have you ever sustained loss from any of the Covers required in Q8. If so, please give particulars.	11.	Yes	<input type="checkbox"/>	No <input type="checkbox"/>
<hr/>				
12. Have you any other policies in force covering any of the contingencies to be insured against ? If so, please give particulars.	12.	Yes	<input type="checkbox"/>	No <input type="checkbox"/>
<hr/>				
13. Is this proposal in lieu of any insurance with this Company. If so, please give particulars	13.	Yes	<input type="checkbox"/>	No <input type="checkbox"/>
<hr/>				

PROPERTY TO BE INSURED

The SUM to be insured must represent FULL VALUE of the property, the Proposer being required to sign a declaration to that effect below. The insurance will be subject to average, which means that if at the time of loss or damage the sum insured is less than the full value of the property insured the amount payable is proportionately reduced.

BUILDING

The Proposer's Private Dwelling House or Flat/Apartment/Condominium and all the Domestic Offices, Stables, Garages and Out-Buildings used solely in connection therewith and on the same premises including Fixtures and Fittings therein and the Walls, Gates and Fences around and pertaining thereto

.....

Total Sum Insured on Buildings

CONTENTS

On Household Goods and Personal Effects of every description (except as aftermentioned) the property of the Proposer or any member of the Proposer's family and domestic staff normally residing with the Proposer in the Proposer's Private Dwelling and all the Domestic Office, Stables, Garages and Out-buildings used solely in connection therewith and on the same premises

No one article (furniture, pianos, organs, household appliances, radios, television sets, video recorder sets, Hi-Fi equipment and the like excepted) will be deemed of greater value than five (5) per cent of the Total Sum Insured on the said Contents unless such articles is specially declared as a separate item.

Specify here any such articles of greater value than five (5) per cent of the Total Sum Insured on the said Contents)
)
)

Total Sum Insured on Contents

IMPORTANT NOTE

1. The value of Platinum, Gold and Silver Articles, Jewellery and Furs payable under the Policy is limited to one-third of the Total Sum Insured on Contents.
2. This Policy is for Private Dwellings and/or Contents contained therein, occupied solely for residential purposes or residential and domestic office purposes. No manufacture or deposit or storage of merchandise may be allowed in the Private Dwelling or in any portion of the premises of which the Private Dwelling forms a part.
3. This Policy does not cover property more specifically insured or, unless specially mentioned declared herein :-

Deeds, Bonds, Bills of Exchange, Promisory Notes, Cheques, Securities for Money, Stamps, Documents of any kind, Cash, Currency Notes, Bank Notes, Manuscripts, Medals and Coins, Motor Vehicles and Accessories.

DECLARATION

I/We hereby declare that the above answers and statements are true, and that I/We withheld no material information regarding this Proposal.

I/We agree that this Declaration, and the answers above given, as well as any further Proposal or Declaration or Statement made in writing by me or anyone acting on my/our behalf shall form the basis of the contract between me/us and the Company, and I/We further agree to accept indemnity subject to the conditions in and endorsed on the Company's Policy.

I/We also declare that THE TOTAL SUMS TO BE INSURED REPRESENT NOT LESS THAN THE FULL VALUE OF THE PROPERTY, as above mentioned, and I/We agree that no insurance shall commence until the Proposal has been accepted by the Company.

Date :

.....
 (Signature of Proposer)

Compliance with Section 16(2) of the Anti-Money Laundering Act 2001:-

I hereby certify that the Proposal's original NRIC/Business Registration Certificate was verified and authenticated by me at the point of sales.

Third Party verification:-

Signature	:	_____
Name	:	_____
NRIC	:	_____
Date	:	_____

"Third Party" refers to insurance agents, insurance brokers or staff of insurance companies

Note : To maintain a copy of the NRIC for applicants for individual insurance policies where the premium is more than RM50,000.