



SECURE HOME

# Insurance for your household goods and personal belongings at home

MOVING FORWARD WITH YOU

The benefits payable under eligible Policy is (are) protected by PIDM up to limits. Please refer to PIDM's TIPS Brochure or contact Berjaya Sompo Insurance or PIDM (visit [www.pidm.gov.my](http://www.pidm.gov.my))



## About This Product

Secure Home is an insurance plan that covers your household goods & personal belongings\* against loss or damage by all risks, including fire, lightning, flood, theft or accidents.

It also offers full theft cover where theft by visitors to your home such as contractors or part-time cleaners are also protected, in addition to the theft coverage due to forcible & violent break in or out at the insured premise.

### Key Coverage



**Fire or Lightning**



**Flood**



**Theft**



**Other Accidents**

\*Personal Belongings refer to Personal Effects defined as personal items for your personal use, for example clothing, watch or wallet.

## Good To Know



### All Risks Protection

Covers your household goods & personal belongings\* against all risks, including fire, lightning, flood, theft, accident and more.



### 3 Plan Options

3 plan options with sum insured of up to RM60,000 on your household contents.



### No Declaration

No need to declare the actual amount of the contents in your home.

## Why Is This Product Different?

### ✓ Simple & Hassle-free

- Easy to apply. You do not need to disclose to us the value of every item of your home contents, just choose your preferred plan to sign-up.
- Easy to Claim. To complete a claim form and provide proof of damage/loss. Claim must be paid to the rightful owner. We understand sometimes it is difficult to provide receipt for us to determine ownership, hence you do not need to show proof of receipts for your home content unless we require some proof to confirm ownership only if necessary. However, a police report is required if it is a criminal act.

### ✓ Complements Your Houseowner Insurance

- Houseowner Insurance covers your home building only.
- When combined with Secure Home, it covers both your home building and household goods & personal belongings\* which belong to you, your family members or full-time maid residing with you at the insured premise.

### ✓ No Impact for Underinsurance

For example, you bought a policy with sum insured of RM15,000. However, the total value of your home content is RM30,000. This means you are underinsured. In the event of a claim with a partial loss of RM10,000,

- If Underinsurance is applied (it will have impact on the eligible claim amount due to the underinsurance)  
Your insurer pays  $RM15,000/RM30,000 = \frac{1}{2}$  ratio x RM10,000 = RM5,000. You will have to bear the remaining RM5,000 partial loss yourself.
- If No Underinsurance is applied (it will have no impact on the eligible claim amount due to underinsurance)  
Your insurer pays up to RM10,000, but subject to limit per item based on selected plan, excess (if any) and other terms and conditions.

## When Disaster Strikes, Is Your Home Protected?



Based on 2018 statistics, the value of properties lost due to fire was estimated at a whopping RM3.31bil.

Source: The Star Online news, 16 May 2019



Malaysia has among the highest incidence of lightning activity in the world. Lightning can cause severe damage to electrical appliances.

Source: The Star Online news, 10 Nov 2018



In 2017, there are 16,200 cases due to house break-in and theft.

Source: Crime Index, Malaysia 2017

## What Are The Coverages Provided?

There are three affordable plans under Secure Home. You can choose the plan that best suits your needs with total annual premium payable from as low as RM134.20.

Benefit & Premium Table	Sum Insured (RM)		
	Plan A	Plan B	Plan C
Coverage on All Household Contents (RM)	15,000	32,000	60,000
Limit Per Item (RM)	1,500	3,000	5,000
Total Annual Premium Payable (RM)	134.20	269.20	490.60

Note: Total annual premium payable stated above is inclusive of Annual Premium, RM10 Stamp Duty, 8% Sales and Services Tax (SST) and 15% commission to the insurance intermediary.

Policyholders are allowed to claim up to the limit per item depending on the selected plan. For example, under Plan A, if the value of the item is RM2,000, the maximum amount the policyholder can claim is RM1,500.

## FAQ

### 1. What are the major exclusions under this policy?

This policy does not cover losses which are specifically excluded under the policy, for example loss or damage:

- to cash, bank notes, cheques, securities for money, deeds, bonds, bills of exchange, promissory notes, stamp collections and etc;
- due to theft of any Contents left inside a vehicle or left in the Open;
- occasioned by or happening through mechanical or electrical breakdown or derangement;
- war, invasion, act of foreign enemy, hostilities, or warlike operations (whether war be declared or not); and
- any act of terrorism.

### 2. Is there any excess applicable?

There is an excess of RM100 which the Insured must bear in the event of loss or damage due to accidental damage.

### 3. What if the available limits are insufficient?

If the Insured requires a higher limit coverage, he/she may refer to other products available from Berjaya Sompo Insurance Berhad such as Houseowner/Householder insurance.

This list is non-exhaustive. Please refer to the Policy Wording for all the terms and conditions under this Policy.

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This is a product leaflet and not a contract document. The descriptions of the available covers are only a brief summary for quick and easy reference. Please refer to the Product Disclosure Sheet (PDS) for more information on this plan as well as the policy documents for the complete terms and condition of this plan.

## Connect with us on

 CIMB Malaysia  CIMB\_Assists

For more information, log on to [www.cimb.com.my](http://www.cimb.com.my), call +603 6204 7788 or visit any of our CIMB Bank branches nationwide.

Terms and conditions apply.