

# Protect your home as you protect your family. Get your home coverage plan from as low as RM60 a year!\*



Receive compensation should your home and/or its contents suffer loss or damage due to fire, lightning, explosions, flood, burst pipe or any other relevant perils.



Receive Assistance Allowance of RM500 in the event of a fire and flood.



Choose any 16 additional benefits with an affordable additional contribution.



No excess will be imposed, ensuring you a straightforward coverage plan. \\



Choose between Plan 1, Plan 2 or Plan 3 that suit your needs and budget.

### **Schedule of Benefits**

| Schedule of Benefits |  |        |              |        |  |  |  |  |
|----------------------|--|--------|--------------|--------|--|--|--|--|
| No.                  | Coverage / Benefits  | Plan 1 | Plan 2       | Plan 3 |  |  |  |  |
| Part A               |  |        |              |        |  |  |  |  |
| i.                   | Fire, lightning, thunderbolt, subterranean fire              | ✓      | ✓            | ✓      |  |  |  |  |
| ii.                  | Explosion  | ✓      | ✓            | ✓      |  |  |  |  |
| iii.                 | Aircraft & other aerial devices and/or articles dropped      | ✓      | ✓            | ✓      |  |  |  |  |
| iv.                  | Impact by any road vehicle or animals                        | ✓      | ✓            | ✓      |  |  |  |  |
| V.                   | Bursting, overflowing of water tanks, apparatus, pipes       | ✓      | ✓            | ✓      |  |  |  |  |
| vi.                  | Theft (actual forcible and violent breaking)                 | ✓      | ✓            | ✓      |  |  |  |  |
| vii.                 | Hurricane, cyclone, typhoon, windstorm                       | ✓      | ✓            | ✓      |  |  |  |  |
| viii.                | Earthquake, volcanic eruption                                | ✓      | $\checkmark$ | ✓      |  |  |  |  |
| ix.                  | Flood  | ✓      | ✓            | ✓      |  |  |  |  |
| x.                   | Robbery and hold up  | ✓      | ✓            | ✓      |  |  |  |  |
| Part B               |  |        |              |        |  |  |  |  |
| i.                   | Contents temporarily removed from the house                  | ✓      | ✓            | ✓      |  |  |  |  |
| ii.                  | Breakage to Mirrors  | ✓      | ✓            | ✓      |  |  |  |  |
| iii.                 | Compensation on Death (caused by thieves and/or fire)        | ✓      | $\checkmark$ | ✓      |  |  |  |  |
| iv.                  | Servants Property  | ✓      | ✓            | ✓      |  |  |  |  |
| V.                   | Rent Coverage  | ✓      | ✓            | ✓      |  |  |  |  |
| vi.                  | Liability to the Public                                      | ✓      | ✓            | ✓      |  |  |  |  |
| Part C               |  |        |              |        |  |  |  |  |
| i.                   | Assistance Allowance - Fire and/or Flood (RM500/ annually)   | ✓      | ✓            | ✓      |  |  |  |  |
| ii.                  | Deterioration of food in the freezer (up to RM100/ annually) | ✓      | ✓            | ✓      |  |  |  |  |
| iii.                 | Cost of replacing locks/keys (up to RM500)                   | ✓      | ✓            | ✓      |  |  |  |  |
| iv.                  | Cost of replacing lost legal documents (up to RM2,500)       | ✓      | ✓            | ✓      |  |  |  |  |
| V.                   | Cleaning services/laundry cost (up to RM1,000)               | ✓      | ✓            | ✓      |  |  |  |  |
| vi.                  | Loss or damage to water filter (up to RM500)                 | ✓      | ✓            | ✓      |  |  |  |  |

## **Schedule of Additional Benefits**

You may extend coverage to the following risks for an Additional Contribution ("AC"):

| No.   | Additional Benefits  | Plan 1 | Plan 2 | Plan 3 |
|-------|--|--------|--------|--------|
| Part  | Part A   |        |        |        |
| i.    | 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   | x      | ✓      | AC     |
| ii.   | Alterations, repairs and additions (25%) of sum covered                          | ×      | ✓      | AC     |
| iii.  | Riot, Strike and Malicious Damage  | x      | ✓      | AC     |
| iv.   | Bush / Lalang Fire   | ×      | ✓      | AC     |
| V.    | Damage by Falling Trees or Branches and Objects                                  | ×      | ✓      | AC     |
| vi.   | Escalation   | x      | ✓      | AC     |
| Part  | Part B   |        |        |        |
| i.    | Landlord's Household Goods and Furnishings in Blocks of                          |        |        |        |
|       | Flats / Apartments / Condominium   | x      | ×      | AC     |
| ii.   | Plate glass  | ×      | ×      | AC     |
| iii.  | Extended theft (excluding theft by domestic servants or member of your family    |        |        |        |
|       | or household)  | ×      | ×      | AC     |
| iv.   | Extended theft (including theft by domestic servant)                             | ×      | ×      | AC     |
| V.    | Subsidence and Landslip Cover (standard)   | ×      | ×      | AC     |
| vi.   | Subsidence and Landslip Cover (excluding proviso (A))                            | ×      | ×      | AC     |
| vii.  | Additional Rent Coverage   | ×      | ×      | AC     |
| viii. | Increased Limit of Liability to the Public                                       | ×      | ×      | AC     |
| No.   | Add-On Benefits  | Plan 1 | Plan 2 | Plan 3 |
| i.    | Mortgage loan/financing instalment protection                                    | AC     | AC     | AC     |
| ii.   | Landlord coverage  | AC     | AC     | AC     |

Key: ✓= Standard Coverage ×= Not applicable / not able to be opted AC = Subject to AC

b) Please refer to the certificate and Product Disclosure Sheet for further details of the product benefits, exclusions, terms and conditions.

### 1300 88 252 385

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For more information, please contact:

a) Duration of cover is one (1) year. You need to renew your certificate annually.