



Takaful myHome Cover



TAKAFULmalaysia

Protect your home as you protect your family

Get your home coverage product from as low as RM60 a year!*



Be compensated with Assistance Allowance of RM500 in the event of a fire or flood.



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



Choose any of the 16 additional benefits with an affordable additional contribution.



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



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

**Subject to the certificate terms, exclusions and conditions. Please refer to our website to find out more about this product.*

Terms and conditions apply. | Member of PIDM | The benefit(s) payable under eligible product is 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 Takaful Malaysia or PIDM (visit www.pidm.gov.my).

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	✓	✓	✓
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)	✓	✓	✓
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 with an Additional Contribution ("AC"):

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

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

Notes:

- Duration of cover is one (1) year. You need to renew your certificate annually.
- Please refer to the certificate and Product Disclosure Sheet for further details of the product benefits, exclusions, terms and conditions.

This flyer is for general information only and is not a contract for this product. You are advised to refer to certificate and product disclosure sheet for detailed information regarding the important features, benefits, exclusions, terms and conditions of the plan for understanding before participating this product.

For more information, please contact:

1300 88 252 385

www.takaful-malaysia.com.my

Managed by: Syarikat Takaful Malaysia Am Berhad 201701032316 (1246486-D) ("Takaful Malaysia") | 27th Floor, Annexe Block, Menara Takaful Malaysia, No. 4, Jalan Sultan Sulaiman, 50000 Kuala Lumpur. | Licensed under the Islamic Financial Services Act 2013 and regulated by Bank Negara Malaysia.