

# Burglary Insurance with Property Hub



## Product Disclosure Sheet

Read this Product Disclosure Sheet to get an understanding of the burglary insurance you will or have received by becoming a customer of *Property Hub Sdn Bhd*. Be sure to also read the general terms and conditions.

**Financial Service Provider:** AIG Malaysia Insurance Berhad (“AIG”)

Product Name: **Burglary Insurance** [Property Hub]

### 1. What is this product about?

This is a complimentary Burglary insurance provided to you as a declared customer of Property Hub.

### 2. What are the covers / benefits provided?

This policy covers:

- a) Household contents up to RM5,000 within the resident’s premises.
- b) Items such as watches, laptops, handphones, notebooks, and personal digital assistants are limited up to RM2,000 only per occurrence;

### 3. How much premium do I have to pay?

There is no premium payable as this is a complimentary coverage.

### 4. What are the fees and charges that I have to pay?

You are not required to pay any fees and charges for this insurance policy.

### 5. What are some of the key terms and conditions that I should be aware of?

- You must take reasonable care to ensure that all information you provide Property Hub in the course of engaging with Property Hub and receiving this complimentary burglary insurance are full, complete, correct, honest and to the best of your knowledge. i.e. you should have answered the questions fully and accurately. Failure to have taken reasonable care in providing the relevant information may result in avoidance of this coverage, refusal or reduction of your claim(s), change of terms or termination of your contract of insurance in accordance with the remedies in Schedule 9 of the Financial Services Act 2013. You are also required to disclose any other matter that you knew to be relevant to our decision in accepting the risk and determining the rates and terms.
- You also have a duty to notify Property Hub in writing if there is any change to the address in which you are currently residing.

- Your excess is the first part of any claim for loss or damage that you have to bear yourself for any occurrence of loss in this coverage.

## **6. What are the major exclusions under this policy?**

- This policy does not cover certain losses such as:
  - a) Residences which are used for anything other than private dwelling purposes.
  - b) Armed robbery and hold-up
  - c) Jewellery, antique, cash and paintings; tea leaves, liquor, perishable and consumable goods;
  - d) Theft without forcible violent entry to or exit from resident's building;
  - e) No part of the structure or ceiling, walls, wallpapers, stairs, doors, windows, railings or the like of the Private Residence
  - f) 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;
  - g) Loss or damage to Insured Property due to theft caused by or carried out by the Insured Person's domestic servants or any of the Insured Person's Immediate Family Member who have access to the covered Private Residence;
  - h) Loss or damage due to any fraudulent, dishonest or criminal act of the Insured Person, legal spouse, any Immediate Family Member or person normally residing therein or resident domestic servant acting alone or in collusion with others;
  - i) Loss of or damage due to nuclear reaction, nuclear radiation or radioactive contamination, or to any act or condition incident to any of the foregoing;
  - j) Loss of or damage due to manuscripts, records or accounts;
  - k) Loss or damage occurring while there is any in the condition of the risk, such as when the door or window of the premises is damaged by typhoon or during a fire in the premises;
  - l) Damage by vandalism or malicious mischief;
  - m) Loss or damage due to use of any key or duplicate thereof irrespective of whether the key belongs to the Insured Person or not;
  - n) Loss or damage to Insured Property insured under a more specific policy; and/or
  - o) Mysterious disappearance, unexplainable and/or unprovable event.
- AIG shall not be deemed to provide cover and AIG shall not be liable to pay any claim or provide any benefit hereunder to the extent that the provision of such cover, payment of such claim or provision of such benefit would expose AIG, AIG's parent company or AIG's ultimate controlling entity to any sanction, prohibition or restriction under United Nations resolutions or the trade or economic sanctions, laws or regulations of the European Union or the United States of America.

*Note: This list is non-exhaustive. Please refer to the insurance policy for the full list of exclusions under this coverage.*

#### 7. Can I cancel my policy?

No. This is a complimentary cover and will automatically terminate either upon the expiry date, when you reach the age of 65 years or in the unfortunate event of death.

#### 8. Who do I need to tell if there are changes to my contact / personal details?

It is important you inform AIG and Property Hub of any change in your contact details to ensure all correspondences reach you in a timely manner.

#### 9. Where can I get further information?

Should you require additional information about insurance, please refer to the *insuranceinfo* booklets available at all our branches or you can obtain a copy from the insurance agent or visit [www.insuranceinfo.com.my](http://www.insuranceinfo.com.my).

If you have any enquiries, please contact us at:

AIG Malaysia Insurance Berhad

Set out our address please

**Telephone:** 1 800 88 8811

**Email:** [AIGMYCare@aig.com](mailto:AIGMYCare@aig.com)

**Website:** [www.aig.my](http://www.aig.my)

#### 10. Other types of similar insurance available:

We have a number of other potentially suitable products. You may contact our branches or agents for further details or visit our website at: [www.aig.my](http://www.aig.my).

**IMPORTANT NOTE:  
YOU SHOULD READ AND UNDERSTAND THE INSURANCE POLICY AND  
DISCUSS WITH YOUR SERVICE PROVIDER OR CONTACT THE INSURANCE COMPANY  
DIRECTLY FOR MORE INFORMATION.**

The information provided in this disclosure sheet is valid as at **08/08/2018**.

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