



Summary of Coverage

Burglary Insurance
Property Hub Sdn Bhd

In consideration of Property Hub Sdn Bhd ('Property Hub') having applied a written proposal and declaration which shall be the basis of this contract with AIG Malaysia Insurance Berhad (795492-W) ('the Company'), the Company agrees to provide Burglary coverage for the benefit of the Insured Member, to the extent of and subject to the terms, conditions and exclusions contained in or endorsed on this master policy during the Period of Insurance.

Type of coverage	Benefits	Annual Aggregate Limit (RM)
Burglary – forcible/violent illegal entry into or exit from the Private Residence. <i>(Reimbursement basis).</i>	Loss or damage to: a) Household Goods and Personal Effects. <small>Note: Items such as watches, laptops, handphones, and personal digital assistants are limited up to RM2,000 only per occurrence.</small>	Up to 5,000
	Total Sum Insured	5,000

DEFINITIONS

The following words shall carry the meanings defined below:

Burglary

Shall mean forcible and violent illegal entry or exit from the Private Residence to steal and the definition of which shall be that of the legal definition provided in Malaysia which in any event, shall be an admitted crime.

Company

Shall refer to AIG Malaysia Insurance Berhad (795492-W).

Competent Age

Shall refer to the age of eligibility of the Insured Member to qualify for coverage under this master policy, and begins from 24 years.

Date of Loss

Shall refer to the date when the Burglary occurs.

Household Goods

Shall mean all contents within the Private Residence including but not limited to household linen, crockery, cutlery, furniture, electrical appliances, musical instruments, free-standing lightings and fans, carpets and the like.

Household Members

Shall mean individuals including the Immediate Family who reside together with the Insured Member in the Private Residence when the covered incident takes place.

Immediate Family

Shall mean the Insured Member's biological parents, adopted parents, legal spouse, children, adopted children, step-parents and stepchildren.

Insured Member

Shall refer to:

- a registered customer who has purchased or rented a property with Property Hub;
- someone who has been vetted, selected, and declared by Property Hub to the Company; and
- someone who is of Competent Age.

Insured Property

Shall mean the Insured Member's Household Goods and Personal Effects of every description located within the Private Residence.

Period of Insurance

Shall refer to a 6-month period commencing from [date] to [date] for which Property Hub has taken out cover with the Company for the benefit of the Insured Member.

Personal Effects

Shall refer to such items as the Insured Member's and the Household Members' clothing, luggage(s), handbag(s), shoes, pen(s), belt(s), lighter(s) and the like which are kept and/or stored at the Private Residence, excluding jewellery.

Private Residence

The term "Private Residence" shall mean a single unit of constructed building (must be constructed of brick/concrete walls and roofed with non-combustible material) whether with land title or strata title solely used as human dwelling for an individual such as house, flat, apartment and condominium including fixtures, fittings, walls, gates and fences, within and around the perimeter of the compound which is the Insured Member's last known permanent address as shall be declared to the Company at the inception of the Insured Member's coverage under the master policy.

BENEFITS & CONDITIONS

- 1) The Insured Member must notify Property Hub if there is any change to the address in which the Insured Member is currently residing.

- 2) **LOSS OF OR DAMAGE TO PROPERTY HUB PROPERTY**

The Company will indemnify the Insured Member against loss or damage to the Insured Member's Property caused by Burglary, subject to actual forcible, violent entry or exit from the covered Private Residence, save and except for the following:

- a) residences which are used for anything other than private dwelling purposes.
- b) armed robbery and hold-up;
- c) Jewellery, antiques, fixtures and fittings, cash, 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, bank notes, manuscripts, medals and coins, motor vehicles and accessories or livestock;
- g) loss of or damage to Insured Property due to theft caused by or carried out by the Insured Member's domestic servants or any of the Insured Member's Immediate Family members who have access to the covered Private Residence.
- h) loss or damage due to any fraudulent, dishonest or criminal act of the Insured Member, his/her legal spouse, any Immediate Family member or person normally residing therein or resident domestic servant whether acting alone or in collusion with others;
- i) loss 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 to manuscripts, records or accounts;
- k) loss or damage occurring while there is any change 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 Member or not;
- n) loss or damage to property insured under a more specific master policy; and/or
- o) mysterious disappearance, unexplainable and/or not provable event.

- 3) **CONSENT TO USE PERSONAL DATA**

Property Hub and the Insured Member represents and warrants that if it submits information relating to the Insured Member or other individual to the Company, that it has the authority to provide information relating to the Insured Member or other individuals, that it has informed the Insured Member or other individuals about the purposes for which his/her personal information is collected, used and disclosed as well as the parties to whom such personal information may be disclosed by the Company, and that Property Hub, Insured Member or other individuals agree and consent that the Company may collect, use, disclose and process the personal information (whether obtained during the application process or administration of this master policy) in accordance with the Company's Privacy Notice as published from time to time at <https://www.aig.my/privacy-notice>

- 4) **DUTY OF DISCLOSURE**

Property Hub and the Insured Member must take reasonable care to ensure that all answers to the questions are full, complete, correct, honest and to the best of Property Hub's and the Insured Member's knowledge. Property Hub also has a duty to inform the Company of any change in the information given to the Company earlier before the coverage is generated.

If Property Hub does not, the Company may:

- a) declare this master policy void from inception (which means treating it as invalid);
- b) not pay any claim that has been or will be made under the master policy; or
- c) be entitled to recover from Property Hub the total amount of any claim already paid under the master policy or any claim the Company has to pay under any relevant legislation, plus any recovery costs.

HOW TO MAKE A CLAIM

The Insured Member may submit all relevant documents or related queries via email to AIGMYCare@aig.com.

1. HOW TO MAKE A CLAIM

STEP 1: Lodge a Police Report within 24 Hours

The Insured Member must lodge a police report within the first 24 hours from Date of Loss. The police report will be submitted along with the Full Claims Form in **STEP 3**.

STEP 2: Notify AIG Malaysia immediately

- a) The Insured Member can phone in their notification by dialing **1800-8888-11** or send in a written notice of claim to the Company as soon as possible, but in any event within 14 days after the Date of Loss.
- b) A copy of the claims' notification form is attached as Appendix 1 to this master policy.
- c) The Insured Member shall produce for the Company's examination pertinent documents at such reasonable times and shall co-operate with the Company in all matters pertaining to any loss and/or claims. Failure to comply with this condition may prejudice the claim.
- d) Written notice of claim given by or on behalf of the Insured Member and received by the local office of the Company, or to any authorized official of the Company shall be deemed notice to the Company.

STEP 3: Complete the Full Claims Form and submit to AIG Malaysia with the Police Report

- a) A copy of the Full Claims Form is attached as Appendix I to this master policy.
- b) Written proof of loss must be furnished to the Company by the Insured Member at its said office within 30 days from the Date of Loss. Failure to furnish such proof within the time required shall not invalidate nor reduce any claim if it was not reasonably possible to give proof within such time provided such proof is furnished as soon as possible and in no event, except in the absence of legal capacity, later than 1 year from the Date of Loss.
- c) The Insured Member shall submit the Police Report together with the Full Claims Form to the Company. If the police report is submitted after the Full Claims Form, the Company at its sole discretion may choose to accept the same based on the reasons given by the Insured Member for the delay.
- d) All documents and evidence must be provided at the Insured Member's costs and expense in the form and nature required and the list set out below is not exhaustive. The supporting documents that must be submitted are:
 - i. Full Claims Form with details of the Insured.
 - ii. Certified true copy of Police Report and investigation results.
 - iii. Copy of the Summary of Coverage document.
 - iv. Photographs depicting point of forcible entry and place where stolen items were placed before loss.
 - v. Historical purchase bills/warranty cards, repair/replacement bills.
- e) The Company reserves the right to request for additional relevant document(s) as may be applicable and reasonable to support the Insured Member's claim at the Insured Member's expense.

Note: You may also mail these documents to the following address:

**AIG Malaysia Insurance Bhd
Menara Worldwide
198 Jalan Bukit Bintang,
55100, Kuala Lumpur, Malaysia**



2. LIMITATION OF CLAIMS

No claim benefits shall be payable for any claim filed to the Company beyond a period of 1 year from the Date of Loss.

For payable claims, the annual premium for the relevant case must be paid in full.

Once a claim has been paid, the annual aggregate limit will reduce by the amount that has been paid.

3. RECEIPTS

The Company shall not be committed by any notice of any trust charge, a lien, assignment or other dealings with the master policy and the receipt of the Insured Member for any compensation payable herein shall in all cases be effectual discharge of liability of the Company.

EXCLUSIONS

1. This master policy will not cover the following:
 - a) Losses that do not occur within the Period of Insurance;
 - b) Losses that occur at risk locations which have not been lodged with Property Hub and subsequently declared to the Company.
 - c) Losses caused by illegal acts;
 - d) Losses that are intentionally or negligently caused by the Insured Member;
 - e) Losses due to war, invasion, act of foreign enemy, hostilities or warlike operations (whether war has been declared or not), civil war, rebellion, revolution, insurrection, military or usurped power,
 - f) Losses due to the order of any government, public authority, or customs' officials.

2. The Company shall not be liable for a loss that would otherwise be payable, if it occurs directly or indirectly, due to or in consequence of:
 - a) an act in contravention of a government prohibition or regulation or law or public master policy;
 - b) War, invasion, act of foreign enemy, hostilities or warlike operations (whether war be declared or not), civil war, rebellion, revolution, insurrection or military or usurped power, civil commotion, uprising, martial law, riot or the act of any lawfully constituted authority;
 - c) an 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, by any person or group(s) of persons, whether acting alone or on behalf of or in connection with any organization(s) or government(s), committed for political, religious, ethnic, 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 which is occasioned by or through or in consequence of, directly or indirectly, any of the above said occurrences shall be deemed to be injury, loss or damage which is/are not covered by this insurance master policy, except to the extent that the Insured Member shall prove that such injury, loss or damage happened independently from the existence of such conditions.

In any action, suit or other proceeding where the Company alleges that by reason of the provisions of this condition, any injury, loss or damage is not covered by this insurance, the burden of proving that such injury, loss or damage is covered shall be on the Insured Member.

3. The Company shall not be deemed to provide cover and the Company 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 the Company, the Company's parent company or the Company'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.

IMPORTANT NOTES

This insurance is underwritten by AIG Malaysia Insurance Berhad.

Please note that this Summary of Coverage document is created and approved by AIG Malaysia Insurance Berhad, and will be available solely for reference on Property Hub's website. It cannot be used as proof of cover.