

**GREAT EASTERN GENERAL INSURANCE (MALAYSIA) BERHAD**  
**198301007025 (102249-P)**

Level 18, Menara Great Eastern,  
303 Jalan Ampang, 50450 Kuala Lumpur  
Tel: (603) 4259 8888 Fax: (603) 4813 0055  
Customer Service Careline: 1300-1300 88  
Website: www.greasterngeneral.com.my



## EASI-HOME CONTENTS

### PRODUCT DISCLOSURE SHEET

7 July 2020

**Note:** Read this Product Disclosure Sheet before you accept this insurance. Be sure to also read the general terms and conditions.

#### 1. What is this product about?

This policy provides a cover for your household contents in your home against specific causes such as fire or theft and also other numerous benefits as stated below.

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

Policy Coverage

Protection against	Limits of indemnity
Fire & lightning, water damage, explosion, earthquake, windstorm, flood, falling trees, malicious damage, impact, aircraft damage, riot & civil commotion, subsidence or landslip and accidental damage	Up to 100% of Sum Insured
Theft, by forcible and violent entry, of contents from your house	Up to 100% of Sum Insured
Occupier's liability of you and your family Plus:	Up to RM250,000
Loss of money	Up to RM500
Replacement of damaged locks and keys	Up to RM500
Loss or damage to your pedal cycles	Up RM500 per unit
Debris removal	Up to RM2,000
Out-of-pocket expenses	Up to RM2,000
Repair of doors or windows	Up to RM1,000
Title of deeds or documents	Up to RM2,500
Coin, medal and stamp collections	Up to RM500
Fire brigade charges	Up to RM5,000
Freezer food	Up to RM500
Alternative accommodation	Up to 10% of Sum Insured
Order to evacuate by government authority: If your home building is in imminent danger of being damaged or destroyed by an insured event, the contents of your home will be paid in the event you are prevented by the Order to removed them	Up to 50% of Sum Insured

**Note:**

- Please refer to the sample Policy Contract for the full list of terms and conditions under this Policy.
- Premium due must be paid and received by us within 60 days from the inception date of this Policy.
- Duration of cover is for one year. You need to renew your insurance Policy annually. Terms and conditions apply.

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

Rate = 0.55% against Sum Insured proposed.

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

Type	Amount
• Commissions paid to the insurance agent	• 25% of Total Premium
• Stamp duty	• RM10.00
• Government Tax	• 6%

**Note:**

- i. Please be informed that the Government Tax has been implemented effective from 1 September 2018.
- ii. Your obligation to pay Government Tax at the prevailing rate shall form part of the terms and conditions in Your insurance Policy.

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

Importance of disclosure – you must give all the facts in your application form fully and faithfully.

You must ensure that your property is insured at the appropriate amount taking into account the renovations made to your property.

In the event of a claim:

- For any loss or damage to the property, you shall give immediate notice thereof in writing to Great Eastern General Insurance (Malaysia) Berhad and shall at your own expense within thirty (30) days after the happening of such loss or damage deliver to Great Eastern General Insurance (Malaysia) Berhad a claim in writing with such detailed particulars and proof as may reasonably require. In case of loss or damage by theft or any attempt thereat you shall also give immediate notice to the Police.

Steps to submit a claim:

- Notify and submit a duly completed and signed Fire/Houseowner/Householder Claim Form together with the supporting documents to Great Eastern General Insurance (Malaysia) Berhad (GEGM) via: Online submission (Please click [here](#)) – select Fire/Houseowner/Householder or;
- Give us a call at 1300 1310 88 or;
- Email us at [claimscare-my@greasterngeneral.com](mailto:claimscare-my@greasterngeneral.com).

### **Note:**

- i. This list is non-exhaustive. Please refer to the Policy Contract for the full list of terms and conditions under this Policy.

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

This policy does not cover losses caused by the following events:

- War, terrorism, radiation or contamination by radioactivity, nuclear weapons material.
- Any consequence of war, invasion, act of foreign enemy, hostilities (whether war be declared or not), civil commotion amounting to a popular rising, civil war, rebellion, revolution, insurrection or military or usurped power.
- Cheating and/or criminal Breach of Trust
- Existing damage

### **Note:**

- i. This list is non-exhaustive. Please refer to the Policy Contract for the full list of exclusions.

## 7. Can I cancel my policy?

You may cancel this Policy by giving us a notice in writing and, provided that no claim has been made during the Period of Insurance, we will make a refund of premium paid for any unexpired Period of Insurance calculated at our usual short-term rates. We may cancel this Policy by sending seven (7) days' notice by letter to your last known address and we will make a refund of the premium paid for any unexpired Period of Insurance.

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

It is important that you inform us, in writing or by visiting any of our branches, of any changes made in your contact or personal details to ensure that all correspondences reach you in a timely manner.

## 9. Where can I get further information?

Should you require additional information about houseowner/householder insurance, please refer to the *insuranceinfo* booklet on 'Houseowner/householder Insurance', available at all GEGM branches or you can know more by visiting [www.insuranceinfo.com.my](http://www.insuranceinfo.com.my).

If you have any enquiries, please contact us at:

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## 10. Other types of houseowner/householder insurance cover available.

You may check with your agent or contact us directly for other similar types of cover currently available.

**IMPORTANT NOTE:**

**YOU MUST ENSURE THAT YOUR PROPERTY IS INSURED AT THE APPROPRIATE AMOUNT. YOU SHOULD READ AND UNDERSTAND THE INSURANCE POLICY AND DISCUSS WITH THE AGENT OR CONTACT THE INSURANCE COMPANY DIRECTLY FOR MORE INFORMATION.**

Great Eastern General Insurance (Malaysia) Berhad 198301007025 (102249-P) is licensed under the Financial Services Act 2013 and is regulated by Bank Negara Malaysia.

If there is any discrepancy between the English and Bahasa Malaysia versions of this document, the English version shall prevail.

*The information provided in this disclosure sheet is valid as at 07/07/2020*