

### **General Exclusion**

Some of the situations where there will not be coverage under this Policy, and depending on the Options taken, include: your home becoming uninhabitable or inaccessible due to disease outbreak; personal accident injury caused by self-inflection, suicide, or criminal act; personal liability claims where the claim is brought in a court in a country other than Malaysia, or where legal costs and expenses are incurred outside Malaysia; liability in respect of loss or damage of property; theft of precious stones, medals, coins, and any sorts of curiosities; loss or damage by fire or explosion; consequential loss or damage; loss from unauthorized use of bank cards via cash advance transactions, transactions using cloned card, transactions where PIN/password is required.

For full list of exclusions, please refer to the policy wordings.



#### Contact Us

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# CHUBB

### Home Plus

## Chubb. Insured.

Disclaimer: This product is underwritten by Chubb Insurance Malaysia Berhad (9827-A). Please refer to the policy contract for the full details of benefits, terms and exclusions that are applicable. The information provided in this document is a brief summary for quick and easy reference. The exact terms and conditions that apply are stated in the policy contract.

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## Home Plus

Owning a house and a car are two of the biggest financial milestones in life. Nothing beats the feeling of knowing you worked hard and earned what you've finally wished for; the sense of accomplishment is beyond words can describe. Although owning these valuable possessions may give you a sense of security, how could you ensure that the contents of your hard earned assets are sheltered from exposure to mishaps like flood, theft, and other untoward events?

Chubb understands that a single insurance policy could usually fall short in providing a holistic coverage for the contents of these valuable assets. However, it would be too costly to get multiple insurance policies for these possessions. Hence, we crafted Home Plus<sup>™</sup>, an insurance plan that provides residential and lifestyle coverage, assuring the contents of these important assets are covered in a single plan with a competitive price for your convenience.

Get your home and car contents covered while you are on the go with Chubb's Home Plus now!

#### Benefits at a Glance

Product Plan	Total Sum Insured (RM)	Annual Premium (RM)
For Your Inconvenience (due to multiple causes)		
<ul> <li>Disaster cash relief</li> <li>inclusive flood cash relief</li> <li>(Due to home being not fit to live in and unable to access for minimum 48 hours)</li> </ul>	up to RM3,500 up to RM1,000	RM40
<ul> <li>Damage to frozen food (due to failure of electricity supply for more than 3 hours)</li> </ul>	up to RM350	
• 24-hour Home Referral Assistance Service at 03 7952 0135	provided	
<ul> <li>For You and Your Family (due to accident)</li> <li>Personal accident *(accidental death &amp; disability)</li> <li>Personal liability</li> <li>*Eligible for up to 4 named family members in addition to the insured policyholder</li> </ul>	up to RM15,000 up to RM25,000	RM40
<ul> <li>For Your Home (due to home break-in)</li> <li>Theft of home contents</li> <li>Replacement of house doors, locks &amp; windows</li> <li>Loss of documents &amp; money</li> </ul>	up to RM3,500 up to RM100 up to RM1,000	RM50
For Your Lifestyle (due to home break-in)         • Loss of sports equipment	up to RM1,500	RM30
<ul> <li>For Your Auto (due to car break-in)</li> <li>Replacement of home keys &amp; locks</li> <li>Loss of documents and money</li> <li>Unauthorized use of the bank cards</li> </ul>	up to RM1,000 up to RM1,500 up to RM2,500	RM30