

Smart Home
Cover

SIMPLY THE SMARTEST HOME COVER



SMART HOME COVER

The true meaning of the word “house” varies from person to person. It can be the perfect shelter that safeguards everything precious to you or an investment which generates a valuable source of rental income. Regardless of the definition, it is necessary to protect your house and its contents against financial damage or loss.

Introducing Smart Home Cover, a new kind of home insurance that offers flexibility for your peace of mind. Consisting of five components namely HouseOwner (Building), HouseHolder (Content), Mortgage Loan Installment Protection, HomeFix and Landlord Insurance, this plan gives you the freedom to choose and customise based on your needs and wants, thus, helping you to save more on premiums. Be it your home sweet home or a rental property, you can rest well knowing that it is protected with Smart Home Cover.



Sum Insured Calculator

Our agents will help you determine the amount to insure your residential building for, on an agreed value basis



Discount on Premium

Discount of up to 30% on HouseOwner premium subject to conditions

THE COVERAGE



HouseOwner (Building)

Covers your residential building including fixtures, fittings, garages, walls, gates and fences around the house. You may choose to insure on an agreed value using our Allianz built-in sum insured calculator or by using your proposed reconstruction cost.



HouseHolder (Content)

Covers your household contents and personal effects which belong to you or members of your family. You may choose to insure on a:

- *Full value basis* which protects all the household contents in the building.
- *First loss basis* which protects the household contents by selecting from five different plans.



Mortgage Loan Installment Protection

Covers your monthly loan installment in the event that your house is deemed temporarily uninhabitable due to insured events or evacuation by local authority exceeding 72 hours or the insured suffers accidental death or total permanent disablement.



HomeFix

Covers the reimbursement for the following circumstances:

- Repair of burst pipe
- Repair or replacement of doors, locks and windows (including temporary repair) arising from theft
- Domestic help allowance
- Home repair or service; such as air conditioner, plumbing, electrical wiring, painting, roofing and locksmith. (once a year)
- Home care - Termites or Bed Bugs Pest Control; and disinfection service. (once a year)
- If in any case Allianz Partner* is unavailable, claims can be done on reimbursement basis

*Allianz is partnering with **recommend.my** (www.recommend.my)



Landlord Insurance

Covers malicious damage by tenant and runaway tenant. Allianz will also bear the legal fee of issuing a letter of demand for rent past due.

SCHEDULE OF BENEFITS

Smart Home Cover enables you to choose and customise an insurance solution based on your needs and finances.



HouseOwner

Agreed Value	Sum Insured determined by using Allianz built-in calculator
Market / Reinstatement Value	Sum Insured determined by customer



HouseHolder

Full Value	Sum Insured determined by customer					
		Option 1	Option 2	Option 3	Option 4	Option 5
First Loss	Benefit Amount (RM)	16,000	31,000	46,000	71,000	91,000
	Premium (RM)	51.74	103.48	155.22	238.80	306.46



Mortgage Loan Installment Protection

	Option 1		Option 2		Option 3	
	Benefit Amount (RM)	Premium (RM)	Benefit Amount (RM)	Premium (RM)	Benefit Amount (RM)	Premium (RM)
House Deemed Temporarily Uninhabitable	Up to 10,000 or 6 months	21	Up to 20,000 or 6 months	42	Up to 30,000 or 6 months	63
Accidental Death & Total Permanent Disablement	Up to 10,000 or 6 months		Up to 20,000 or 6 months		Up to 30,000 or 6 months	



HomeFix

	Option 1		Option 2		Option 3	
	Benefit Amount (RM)	Premium (RM)	Benefit Amount (RM)	Premium (RM)	Benefit Amount (RM)	Premium (RM)
Repair of Burst Pipe	Up to 5,000	50	Up to 10,000	75	Up to 20,000	100
Repair or temporary repair or replacement of Doors, Locks and Windows arising from Theft	Up to 200		Up to 200			
Domestic Help Allowance	Up to 100		Up to 200			
Home Repair/services	50		60			
Home Care	1,000		1,500			



Landlord Insurance

	Option 1		Option 2		Option 3	
	Benefit Amount (RM)	Premium (RM)	Benefit Amount (RM)	Premium (RM)	Benefit Amount (RM)	Premium (RM)
Malicious Damage by Tenant	Up to 2,000	51	Up to 2,000	181	Up to 2,000	439
Runaway Tenant	-		RM500 per incident, limited to twice a year		RM1,500 per incident, limited to twice a year	
Legal Fees for Letter of Demand	Limited to twice a year		Limited to twice a year		Limited to twice a year	



Enabling you to get the most suitable coverage for your house.

FAQ

What is Smart Home Cover?

Smart Home Cover is a new kind of home insurance which is modular in nature where customers can tailor-make their own home insurance according to their needs and/or wants.

What does Smart Home Cover consist of?

It consists of 5 components: HouseOwner (Building), HouseHolder (Content), Mortgage Loan Installment Protection, HomeFix and Landlord Insurance.

Do I need to purchase all 5 components?

Customers only need to purchase a HouseOwner and/or HouseHolder as a base. The other components are optional for customers to select according to their needs.

What is so special about Smart Home Cover?

Besides allowing customers to tailor-make their own home insurance, customers could actually save more on their premiums.

Who can buy Smart Home Cover?

Home owners, landlords and tenants.

What is Agreed Value?

Agreed Value is the amount you insure your property for, calculated by our agents using our Allianz built-in sum insured calculator.

Must customers insure their building on agreed value?

Not necessarily. Customers may also insure their building on a market value or reinstatement value basis by providing their own sum to insure for their building.

Notes: Premium is further subject to 6% Service Tax and RM10 Stamp Duty. To avoid underinsurance, kindly ensure that your sum insured is adequate.

This brochure is valid from 20 October 2022.. This brochure contains the Bahasa Malaysia translated version. In the event of any conflict of interpretation, the English version shall prevail. This brochure is not a Contract of Insurance. The description of the available cover is only a brief summary for quick and easy reference. The precise terms, benefits, conditions and exclusions that apply are stated in the Policy.

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(Licensed under the Financial Services Act 2013 and regulated by Bank Negara Malaysia)

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