

Dear Editor, For immediate release:

Macam mana bha mau jaga rumah?

• Allianz General, Bomba talk home safety with Tawau residents

Kuala Lumpur, 9 February 2022 – Home fires are a contentious issue for residents in Tawau, with the latest being two separate fire incidents in Kampung Sungai Buaya in Tawau and in Kunak, earlier this year.

To address the importance of insurance, and types of coverage for homes and as well the process of making a fire report, Allianz Malaysia Berhad (Allianz Malaysia) together with the Fire and Rescue Department of Malaysia (Bomba) held the *Macam mana bha mau jaga rumah?* Media Forum in a bid to reach out to residents in the southeast coast city about home safety.

Allianz Malaysia Chief Executive Officer, Sean Wang, said: "As insurers, we feel it is crucial to go out there and engage with our communities to empower our communities with pertinent knowledge of how insurance works and a better understanding of how it can benefit them. Our goal is for the residents of Tawau to have a better understanding of how they can protect their home and their loved ones."

Understanding your insurance needs

A home, regardless of its size, shape, and build is the biggest asset you own and deserves adequate protection.

When insuring a home, a homeowner or tenant should consider an insurance cover that reflects the value of the house to avoid over or underinsuring the house, as well as the contents of the home, as the bank insures the building structure, not the items in your home.

Smart Home Cover by Allianz General offers comprehensive protection that includes cover for HouseOwner (covers residential building against damage), HouseHolder (covers household contents and personal effects), Mortgage Loan Installment Protection, Home-Fix, and Landlord Insurance.

Besides that, Allianz General also offers Allianz KampungKu which provides basic protection for *kampung* homes and household contents against fire, flood, and windstorm risks with an RM10,000 sum insured and RM1,000 for flood for a premium of only RM75 annually.

Allianz General also offers Allianz PerlindunganKu, which provides all-year-round protection for accidents and illnesses from only RM50 per year. What's more, under the Perlindungan Tenang Voucher Programme, eligible Bantuan Prihatin Rakyat (BPR)



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recipients can redeem their RM75 voucher towards purchasing affordable insurance such as Allianz PerlindunganKu at no additional cost!

Tawau residents share their experience

During the forum, Tawau residents, Mohd Yusree Yahya (Kampung Titingan), Irwan Tajari (Tanjung Batu Keramat), and Nurhayati Mustafa (Kampung Kinabutan Bukit) also shared their experience with fire incidents.

"The fire happened at Kampung Otentik, Tanjung Batu Keramat in 2019, involved 67 homes; 54 homes were razed to the ground while 13 other homes were partially burnt. When the fire first started, the Bomba was quick to the scene, however low water pressure hampered their efforts," said Irwan.

"Previously the homes were so close to one another that you could jump from one roof to another easily. After the fire, together with the Tawau Municipal Council, the houses were reconstructed in accordance with regulations, built at designated locations. Each home was also properly distanced from each other," added Irwan.

Bomba: Awareness on fire prevention is crucial

According to Bomba, there were total 311 fire incidents involving homes, shop lots, vehicles, and even *lalang*, in Tawau in 2019, but these incidents have seen a decline in 2020 (165 cases) and 2021 (162 cases). Furthermore, there were 58 reported cases of structural fires, compared to 33 cases in 2020 and 34 cases in 2021, while fire cases involving *rumah setinggan* (squatter homes) also dropped from four cases in 2019, zero cases in 2020 and two cases in 2021.

PKPgB Zulbada Alior, Senior Superintendent of Fire, Bomba, State of Sabah, Tawau Zone, revealed that putting out a fire within the first five minutes is crucial in preventing serious fire-related calamities. Once on the scene, Bomba's priority is to ensure that there is no further danger to lives and damage to assets and properties involved.

"There are many contributing factors when it comes to fires. Negligence, not having a fire extinguisher, not knowing how to use one and the general lack of awareness of fireproofing one's home such as not leaving the stove unattended are some examples. So, we must proactive and make conscious efforts to minimise the probability of a fire," said PKPgB Zulbada.

In an event of a home fire, the rightful claimers for fire insurance would be the victims, house owners, or house tenants. To facilitate an insurance claim, the claimant would require a Fire Incident Report or SLKK (Salinan Laporan Kebakaran/Kecemasan).

Below is a checklist of documents needed when applying for the SLKK.



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- Bring a letter or fill in a request form for a certified copy of the SLKK from the Fire Operation and Rescue Division. Ensure that the letter contains details of the incident (date, time, and address).
- The report will cost RM100.00.
- A photocopy of the police report
- A completed SLKK form
- Insurance policy
- Your vehicle grant (if the fire involves a vehicle)
- A Photocopy of Identification Card

To learn more about Allianz KampungKu and Smart Home Cover, visit allianz.com.my/personal/home-motor-and-travel/home.html.

To learn more about how you can take advantage of the Perlindungan Tenang Voucher Programme with Allianz Malaysia, visit <u>allianz.com.my/personal/whats-new/perlindungan-tenang-voucher-programme.html</u>.

About Allianz in Malaysia

The investment holding company, Allianz Malaysia Berhad, a subsidiary of Allianz SE, has two insurance subsidiaries - Allianz General Insurance Company (Malaysia) Berhad ("Allianz General") and Allianz Life Insurance Malaysia Berhad ("Allianz Life").

Allianz General is one of the leading general insurers in Malaysia and has a broad spectrum of services in personal lines; small to medium enterprise business and large industrial risks. The GWP for general insurance business for financial year 2020 reached a mark of RM2.36 billion. Allianz Life offers a comprehensive range of life and health insurance and investment-linked products and



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for the financial year 2020, Allianz Life recorded a GWP of RM2.95 billion and is one of the fastest growing life insurers in Malaysia. Allianz Malaysia has 32 branches nationwide.

In 2020, Allianz Malaysia was awarded the Industry Excellence Award for financial services at the MSWG-ASEAN Corporate Governance Awards. The Company also ranked seventh amongst the Top 100 Companies for Overall Corporate Governance and Performance (by Rank) and 16th amongst the Top 100 Companies for Corporate Governance Disclosure (by Rank). In 2019, Allianz Life was named The BrandLaureate's Iconic Brands of the Decade Award 2019 for Life Insurance.

To learn more about Allianz Malaysia, visit allianz.com.my

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About Allianz

The Allianz Group is one of the world's leading insurers and asset managers with more than 100 million* private and corporate customers in more than 70 countries. Allianz customers benefit from a broad range of personal and corporate insurance services, ranging from property, life and health insurance to assistance services to credit insurance and global business insurance. Allianz is one of the world's largest investors, managing around 790 billion euros on behalf of its insurance customers. Furthermore, our asset managers PIMCO and Allianz Global Investors manage 1.7 trillion euros of third-party assets. Thanks to our systematic integration of ecological and social criteria in our business processes and investment decisions, we are amongst the leaders in the insurance industry in the Dow Jones Sustainability Index. In 2020, over 150,000 employees achieved total revenues of 140 billion euros and an operating profit of 10.8 billion euros for the group.

*Includes non-consolidated entities with Allianz customers.

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