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Allianz Malaysia urges vigilance, importance of being prepared in light of recent earthquakes in Johor

Kuala Lumpur, 23 September 2025 – In the wake of recent earthquakes in the southern region of Malaysia, particularly Johor, Allianz Malaysia Berhad (Allianz Malaysia) urges the public to remain vigilant and prepared for natural disasters.

While Malaysia is typically shielded from seismic activities due to its geographic location outside the Pacific Ring of Fire, the recent events in Johor have underscored the importance of being aware and ready for any eventuality.

Allianz Malaysia is committed to empowering individuals and businesses with the knowledge and tools necessary to protect their assets against such unforeseen occurrences. Allianz Malaysia's insurance solutions, including Smart Home Cover and Allianz Business Shield, are tailored to provide robust protection in a single package, eliminating the need for multiple separate policies and ensuring that Malaysians are well-equipped to face the challenges posed by natural disasters.

"Recent events serve as a reminder that natural disasters can occur unexpectedly. At Allianz Malaysia, we are committed to providing comprehensive coverage solutions that offer peace of mind to our customers. With Smart Home Cover and Allianz Business Shield, our customers can focus on their lives and businesses, knowing that these important assets are well protected," said Sean Wang, Chief Executive Officer of Allianz Malaysia.

Under Smart Home Cover, HouseOwners and/or HouseHolders will automatically be protected against 10 types of unexpected events ranging from natural disasters like earthquakes to incidents such as theft, without the need for further add-ons. This ensures peace of mind for homeowners, knowing their homes are safeguarded against unforeseen events.

Homeowners are typically required by banks to obtain either Mortgage Reducing Term Assurance (MRTA) or Mortgage Level Term Assurance (MLTA) insurance as part of their loan agreement, as a safeguard in the event of death or total and permanent disability of the borrower by helping to settle the outstanding loan balance.

However, MRTA and MLTA only cover the individual – not the property itself, and even if these policies are in place, home insurance is still essential as it provides protection for the physical structure of the house and depending on the policy, the contents too.

Further, to ensure full and ongoing protection, homeowners should always maintain a dedicated home insurance policy regardless of their mortgage status. As homes age, they may become more susceptible to issues such as burst water pipes, which are covered under the HomeFix component of Smart Home Cover.

Meanwhile, business owners can benefit from Allianz Business Shield, which simplifies insurance for business owners by bundling various protections such as burglary and fire coverage into a single, customisable package.

To protect against earthquakes, business owners only need to add on 0.01% of their fire sum insured, ensuring their business assets are secure.

The occurrence of earthquakes in Malaysia, despite its usual immunity, may be attributed to various factors including shifts in tectonic plates and the broader impacts of climate change. These developments serve as a reminder that natural disasters can strike anywhere, challenging the conventional perceptions of safety based on geographic location.

Considering climate change and other factors contributing to these unexpected seismic activities, Allianz Malaysia encourages the public to stay informed and proactive. Here are some general tips to stay safe:

1. **Stay Updated:** Keep abreast of the latest news and alerts regarding natural disasters.
2. **Evaluate Coverage:** Regularly review your insurance policies to ensure you have adequate coverage for various perils.
3. **Customise Your Policy:** Tailor your insurance coverage to suit your specific needs and circumstances.

Allianz Malaysia remains committed to supporting the community by providing reliable and comprehensive insurance solutions. For more information on and to purchase Smart Home Cover, please visit [Smart Home Cover | Home Insurance | Allianz Malaysia](#); for Allianz Business Shield, please visit [Business Insurance for SME in Malaysia | Allianz Malaysia](#).

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About Allianz in Malaysia

Allianz Malaysia Berhad ("Allianz Malaysia"), an investment holding company and a subsidiary of Allianz SE, operates through 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, offering a broad range of services across personal lines, small to medium enterprises, and large industrial risks. For the 2024 financial year, Allianz General's Gross Written Premiums (GWP) reached RM3.42 billion. Allianz Life offers a comprehensive range of life and health insurance products, as well as investment-linked products. For the 2024 financial year, Allianz Life recorded a GWP of RM3.83 billion, making it one of the fastest-growing life insurers in Malaysia. Allianz Malaysia operates 30 branches nationwide. In 2024, Allianz Malaysia Berhad was named Best Digital Insurer by InsuranceAsia News in the Country Awards for Excellence 2024. Allianz General received the award for General Insurer of the Year by InsuranceAsia News in 2024.

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 serving private and corporate customers in nearly 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 749 billion euros* on behalf of its insurance customers. Furthermore, our asset managers PIMCO and Allianz Global Investors manage about 1.8 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 among the leaders in the insurance industry in the Dow Jones Sustainability Index. In 2024, over 156,000 employees achieved total business volume of 179.8 billion euros and an operating profit of 16.0 billion euros for the Group.

* As of June 30, 2025.

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