

PRODUCT DISCLOSURE SHEET

Dear Customer,

This Product Disclosure Sheet (PDS) is designed to provide you with some key information on your Burglary insurance.

Other customers have read this PDS and found it helpful; **you should read it too.**

1 What is Burglary Insurance?

Burglary insurance policy covers loss or damages to your property arising from theft or robbery.

2 Know Your Coverage

As an illustration, for RM700.00 annually, you will receive the following **coverage**:

This policy covers :	This policy excludes :
<ul style="list-style-type: none"> • Loss or damage to the property insured within your business premises arising from: <ul style="list-style-type: none"> ○ Theft consequent upon actual, forcible and violent entry into the premises; ○ Theft by a person feloniously concealed on the said premises; ○ Armed robbery or robbery with violence; or ○ Any attempt of the aforesaid theft or robbery. 	<ul style="list-style-type: none"> • Loss or damage due to the following: <ul style="list-style-type: none"> ○ Where the theft or robbery is committed by your family, staff or domestic servants or any person lawfully on the premises; ○ War, invasion, hostilities, strike, riot and civil commotion; ○ If the premises is unoccupied for a period exceeding 30 consecutive days; ○ Confiscation by order of any government or public authority ○ Radioactivity or other nuclear energy related risks ○ Any act of terrorism • Loss or damages where the property insured is within a yard, garden, outbuilding, or other appurtenances unless specifically included in the policy schedule.
The duration of coverage is one year. You need to renew your policy annually.	
This is not a complete list. You should refer to the policy wording for the full details on what is covered and what is not.	

If you have any questions or require assistance on your Burglary insurance, you can:



Call us at
1 300 22 5542



Visit us at
www.allianz.com.my/burglary-ins



Email us at
customer.service@allianz.com.my



Scan the QR
code above

3 Know Your Obligations

The total premium that you have to pay may vary depending on the risk exposure, Allianz's underwriting requirements and the sum insured of the property.

For illustration purposes, assuming the occupation code is supermarket and the sum insured is RM100,000.00, you must pay a premium of:

Total premium that you have to pay is	RM700.00 (annually)
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Where this is inclusive of:

Commission paid to the insurance intermediaries (If any)	25% of premium or RM175.00
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You also have to pay the following fees and charges:	
Stamp Duty	RM10.00
Services Tax	8% of premium or RM56.00
Note: The Service Tax ("ST") amount herein may be subject to change as the ST rate applied shall be based on the prevailing rate(s) in accordance with the laws of Malaysia.	

4 Important Information You Should Know

- Pre-contractual duty of disclosure (pursuant to Schedule 9 of the Financial Services Act 2013):
 - If you are applying for insurance related to your trade, business or profession, you must disclose any matter that you know is relevant to our decision in accepting the risks and determining the applicable rates and terms and any matter a reasonable person in the circumstances could be expected to know to be relevant.
 - If you are applying for insurance for purposes unrelated to your trade, business or profession, you must take reasonable care not to make a misrepresentation in answering our questions and to disclose any other matter that you know is relevant to our decision in accepting the risks and determining the applicable rates and terms.
 - Otherwise it may result in avoidance of contract, claim denied or reduced, terms changed or varied, or contract terminated.
 - You must also inform us immediately of any inaccuracies or changes in your information after entering into, varying or renewing your contract of insurance.
- You should take all reasonable precautions to prevent incidents of theft.
- You may insure your property on a Full Value or First Loss basis:
 - Full Value basis – This is adopted when there is a possibility of your entire property insured being stolen at any one time. You must ensure the adequacy of the sum insured since the insurance will be subject to the Average Clause and you will not be fully indemnified at the time of loss if the property is under insured. The correct sum insured should be what you consider to be the highest value at risk at any one time.
 - First Loss basis – This is adopted when it is not possible for your entire property insured to be stolen at the same time. The sum insured shall be based on your assessment.
- If your property is insured at an amount that is less than the actual value at the time of loss (i.e. under insurance), you are deemed to self-insure the difference.
- Excesses – being the amount you have to bear before we indemnify you.
- You must inform your insurance intermediary or us in writing on any material changes during the policy period so that the necessary amendments can be endorsed to your policy.
- Premium Warranty – The premium due must be paid and received by Allianz within sixty (60) days from policy inception. Failing which, the policy is automatically cancelled and Allianz shall be entitled to the sixty (60) days pro-rated premium for the period Allianz provided cover.

Can I cancel my policy?

You may cancel your policy by giving written notice to Allianz. Upon cancellation, you are entitled to a refund of the premium less premium based on our short period rates for the period of the policy was in force.

The benefit(s) payable under eligible product is (are) protected by PIDM up to limits. Please refer to PIDM's TIPS Brochure or contact Allianz General Insurance Company (Malaysia) Berhad or PIDM (visit www.pidm.gov.my).

The information provided in this disclosure sheet is valid as at 01/01/2026.