

PRODUCT DISCLOSURE SHEET

Dear Customer,

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

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

1 What is Fire Insurance?

Fire insurance covers your property against loss or damage by fire, lightning and explosion caused by gas used for domestic purposes.

2 Know Your Coverage

As an illustration, for RM550.00 annually, you will receive the following **coverage**:

| | |
|--|--|
| This policy covers: | This policy excludes: |
| Loss or damage to your property due to fire, lightning and explosion caused by gas used for domestic purposes. | Loss or damage due to: <ul style="list-style-type: none"> • Theft during or after the occurrence of a fire • Fermentation, natural heating or spontaneous combustion • The burning of property by order of any public authority • Subterranean fire • Pollution or contamination • War, civil war and any act of terrorism • Radioactivity and nuclear energy risks |
| By paying an additional premium, you can expand the coverage to include the following: | |
| <ul style="list-style-type: none"> • Storm, tempest • Flood • Explosion • Impact damage • Subsidence and Landslip • Spontaneous Combustion • Riot Strike and Malicious Damage • Damage by Falling Trees or Branches and Object | |
| 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 Fire insurance, you can:



Call us at
1 300 22 5542



Visit us at
www.allianz.com.my/fire-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 underwriting requirements of the insurance company.

For illustration purposes, assuming construction of wall is fully brick walls and/or 2-hours fire resistant, the roof is constructed of non-combustible material, the occupation code is office and sum insured is RM1,000,000.00, you must pay a premium of:

| | |
|--|----------------------|
| Standard Cover | RM550.00 |
| Additional Cover | |
| <ul style="list-style-type: none"> • Storm tempest • Riot, Strike and Malicious Damage | RM150.00 RM140.00 |

| | |
|---|----------------------------|
| Total premium that you have to pay is | RM840.00 (annually) |
| <i>Note: This policy is subject to minimum premium of RM75.00 for commercial risk and RM60.00 for private dwelling risk</i> | |
| Where this is inclusive of: | |
| Commission paid to the insurance intermediaries (If any) | 15% of premium or RM126.00 |
| You also have to pay the following fees and charges: | |
| Stamp Duty | RM10.00 |
| Services Tax | 8% of premium or RM67.20 |
| <i>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.</i> | |

4 Important Information You Should Know

- Pre-Contractual Duty of Disclosure (pursuant to Schedule 9 of the Financial Services Act 2013):
 - If 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 you could be reasonably expected to know to be relevant.
 - If 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 must ensure that your property is appropriately insured taking into account the renovations made to your property.
- You may insure your property on a Market Value or Reinstatement Value Basis, :-
 - Market Value basis – we will pay the cost of repairing or replacing the lost or damaged property less the amount for wear, tear and depreciation.
 - Reinstatement Value Basis – we will pay the full cost of repairing the damaged property without any deductions for wear, tear or depreciation provided that the sum covered is adequate to cover the cost of reinstating the property.
- The sum insured must be monitored and reviewed regularly to avoid under-insurance otherwise claims settlement will be on Average Basis.
- Excesses – being the amount which you have to bear in the event of a claim, is applicable for certain perils, e.g. bursting or overflowing of water tanks or pipes, windstorm, earthquake and flood.
- 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 the premium calculated based on our short period rates for the period 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.