

PRODUCT DISCLOSURE SHEET

Dear Customer,

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

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

1 What is Allianz Kampungku?

Allianz Kampungku provides protection for your building and/or household contents. In addition to this, it also provides compensation in the event of death and permanent disablement.

2 Know Your Coverage

As an illustration, for RM70.75 annually, you will receive the following coverage:

This policy covers:	This policy excludes:
<ul style="list-style-type: none"> Building and/or Household Contents : RM10,000 Loss or damages caused by fire and/or lightning to your building (excluding foundation) and/or household contents. Emergency Relief Benefit : RM1,000 for any one loss and in total Loss or damages due to: <ul style="list-style-type: none"> o Fire; o Flood; or o Windstorm; to your property insured. Personal Accident : RM1,000 for any one loss and in total <ul style="list-style-type: none"> o Accidental death or permanent disablement; and o Funeral expenses; for you and one (1) *immediate family member residing in the same house. Immediate family member means your legal spouse, parents, parents-in-law or children (up to 21 years of age). 	Any loss or damage arising out of or in connection with: <ul style="list-style-type: none"> • Theft during or after the occurrence of a fire; • Subsidence and landslide; • War, invasion, civil war, rebellion or revolution; • Any act of terrorism; • Ionizing radiations or contamination by radioactivity from any nuclear fuel or nuclear waste; and • Consequential loss.
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.	
The duration of coverage is one (1) year. You need to renew your policy annually.	

If you have any questions or require assistance on our home insurance, you can:



Call us at
1 300 22 5542



Visit us at
allianz.com.my/allianz-kampungku



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



Scan the QR
code above

3 Know Your Obligations

For this home insurance, you must pay a premium of:

Standard Cover	RM70.75 annually
Total premium you must pay is RM70.75.	

Where this is inclusive of:	
Commission	15% of premium or RM10.61
You also have to pay the following fees and charges:	
Stamp Duty*	RM10.00
Service Tax	8% of premium or RM5.66

Notes:

1. 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.
2. *Stamp duty is exempted until 31/12/2028. Thereafter, RM10 stamp duty shall be payable starting from 1/1/2029.

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Other Key Terms

- You must provide complete and accurate information in the application form.
- 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.
- Cash before cover – The premium due must be paid and received by Allianz before cover commences. This policy is automatically null and void if this condition is not complied with.
- All claims must be given in writing to Allianz within thirty (30) days from the date of accident/loss.

Note: This list is non-exhaustive. You should refer to the policy wording for the full details of the terms and conditions.

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Can I cancel my policy?

Yes. You may cancel your policy at any time by giving us no less than fourteen (14) days' written notice.

- When you terminate this policy, the following short period rates shall apply provided that no claim has been made during the period of insurance then subsisting.

Period Insured	Percentage (%) of Annual Premium to be Charged
Two (2) months or less	40%
Three (3) months	50%
Four (4) months	60%
Five (5) months	70%
Six (6) months	75%
Over six (6) months	100%

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).