Allianz SMART HOME COVER

Tailored home coverage for homeowners and renters to ensure safety in every living space

Allianz General Insurance Company (Malaysia) Berhad 200601015674 (735426-V)
Licensed under the Financial Services Act 2013 and regulated by Bank Negara Malaysia
A PIDM member

The benefit 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)

Is your home adequately protected in case of emergencies?

In 2023, Bomba received over 34,389 distress calls for fires, involving RM2.6 billion in losses!

Source:
Malaymail, Bomba received over 30,000 distress calls for fire in 2023 involving RM2.6b in losses (2023)

In 2019, a total of 16,497 house break-ins were reported nationwide!

Source:
Department of Statistics Malaysia (2021)

Tailor your home coverage to fit your budget with Smart Home Cover Annual or Multi-Year Plans!

Introducing **Smart Home Cover** - your all-in-one home protection!

- HouseOwner (Building)
- HouseHolder (Contents)
- Mortgage Loan Installment Protection
- HomeFix
- Landlord Insurance

Choose Annual or Multi-Year Plans that provides a three-year protection at lower premiums. Whether it's your home or rental property, Smart Home Cover has you covered!

HouseOwner (Building) — covers your residential building against damage by fire, flood, and other insured perils

HouseOwner (Building) policy offers protection for your home's structure, fixtures, fittings, garages, walls, gates, and fences against various risks, including fire, flood, lightning, windstorm, earthquake, bursting and overflowing of water tanks and pipes, and more insured events.

You can choose to insure on an agreed value using our Allianz built-in sum insured calculator or by estimating your proposed reconstruction cost, deciding for yourself how much it would cost to completely rebuild your home if it were destroyed.

The policy also includes Temporary Repairs Benefit, covering temporary repairs to the premises due to any insured event.

With All Risk Solar Panel coverage, you are protected against unexpected damage to your Solar Photovoltaic (PV) system due to accidental damage by external means and animal damage to the panels, cables or associated components.

CLICK HERE Fill in your details to calculate the sum insured for your building.

How can you insure your home buildings with Smart Home Cover Annual or Multi-Year Plan

	Annual	**Multi-Year**
Agreed Value	Sum Insured determined by using Allianz built-in calculator	
or Market / Reinstatement Value	Sum Insured determined by customer	—
Optional Add On: All Risk Solar Panel	Sum Insured determined by customer *Enjoy up to 30% discount on HouseOwner (Building)**	Sum Insured determined by customer
Premium	Up to 17.6% off from tariff	Up to 30% off from tariff
Escalation (It ensures your home building remains adequately protected throughout the coverage period.)	Optional	3% per annum

Notes:
1. The base policy must include HouseOwner and/or HouseHolder.
2. *Terms and conditions apply.

Save on your HouseOwner premium by adding more coverages!

For example, a terrace house with an Annual Plan HouseOwner sum insured of RM300,000.

Base Product		**Coverages**	**Annual Plan Premium* on HouseOwner (RM)**
HouseOwner		Choose from HouseHolder, HomeFix, Landlord Insurance, and Mortgage Loan Installment Protection	270
HouseOwner	+1		~~270~~ 254.40
HouseOwner	+2		~~270~~ 238.50
HouseOwner	+3		~~270~~ 222.60

*This table of illustrations does not include flood loading.

Save even more with up to 30% off your HouseOwner premium when you choose the Multi-Year Plan!

HouseHolder (Contents) — protects your household contents against loss or damage due to fire, burglary and other risks

The HouseHolder (Contents) policy safeguards your household contents and personal effects from loss or damage caused by fire, lightning, explosion, flood, burst pipes, and more. Additionally, it includes public liability coverage, shielding you from legal claims and associated expenses arising from insured events involving third parties on your property.

You may choose to insure on:

- Full value basis which protects all the household contents in the building.
- First-loss coverage protects your household contents by covering a portion of the total value based on your chosen sum insured. You can choose from five plans, each with a different sum insured to match your needs.

Schedule of benefits for Smart Home Cover Annual and Multi-Year Plan

Full Value	Sum Insured determined by customer					
or	Benefit Amount (RM)	**Option 1**	**Option 2**	**Option 3**	**Option 4**	**Option 5**
		16,000	31,000	46,000	71,000	91,000
First Loss	Annual Plan Premium (RM)	*51.74	*103.48	*155.22	*238.80	*306.46
	Multi-Year Plan Premium for 3 years (RM)	~~155.22~~ *126	~~310.44~~ *243	~~465.66~~ *360	~~716.40~~ *555	~~919.38~~ *711

Note: Base of the product must consist of HouseOwner and/or HouseHolder
*excludes flood prone areas

Complimentary value-added benefits under HouseOwner and HouseHolder

Benefits	**Benefit Amount up to (RM)**	**HouseOwner**		**HouseHolder**
Home Contracting Works	2,000	No		Yes
Frozen or Perishable Food	500	No		Yes
Fire Brigade Charges	500	Yes	**and/or**	Yes
Unauthorised Use of Payment Cards	2,000	No		Yes
Loss of Personal Documents	500	No		Yes

Key points to ensure your valuable items are adequately insured

Valuable items like platinum, gold, silver articles, jewelry, and furs are limited to one-third of your Total Sum Insured on Contents. For example, with Smart Home Cover HouseHolder Annual Plan Option 5 and a Total Sum Insured of RM91,000, the combined value of these items should not exceed RM30,333.33. Additionally, any single item* is subject to a 5% limit of the Total Sum Insured on Contents, which is RM4,550, unless the item is specifically declared separately.

If you need to increase your sum insured, please reach out to your servicing agent for assistance.

**Note: This does not apply to furniture, pianos, organs, household appliances, radios, televisions, video recorders, Hi-Fi equipment, and similar items.*

Terms & conditions apply.

Enhance home protection with these add-on coverages

HomeFix

HomeFix covers reimbursement for repairs of burst pipes, doors, locks, windows, and other home services like air conditioning, plumbing, electrical wiring, painting, roofing, and pest control, including termites or bed bugs. (once per policy year)

	Option 1	Option 2	Option 3
	Benefit Amount (RM)		
Repair of Burst Pipe	Up to 5,000	Up to 10,000	Up to 20,000
Repair or Temporary Repair or Replacement of Doors, Locks and Windows Arising from Theft	Up to 200	Up to 200	Up to 200
Domestic Help Allowance	Up to 100	Up to 200	Up to 300
Home Repair/services	50	60	80
Home Care	1,000	1,500	2,500
Annual Plan Premium (RM)	50	75	100
Multi-Year Plan Premium for 3 years (RM)	~~150~~ 105	~~225~~ 158	~~300~~ 210
Optional Add-On (*Subject to additional premiums)			
Full Value on Home Improvements	Sum Insured determined by customer*		

Mortgage Loan Installment Protection

Consider adding Mortgage Loan Installment Protection if you are still paying off your loan. It covers your monthly loan installment in the event that your house is deemed temporarily uninhabitable due to insured events or evacuation by local authority exceeding 72 hours or the insured suffers accidental death or total permanent disablement.

	Option 1	Option 2	Option 3
	Benefit Amount (RM)		
House Deemed Temporarily Uninhabitable	Up to 10,000 or 6 months	Up to 20,000 or 6 months	Up to 30,000 or 6 months
Accidental Death & Total Permanent Disablement	Up to 10,000 or 6 months	Up to 20,000 or 6 months	Up to 30,000 or 6 months
Annual Plan Premium (RM)	21	42	63
Multi-Year Plan Premium for 3 years (RM)	~~63~~ 45	~~126~~ 89	~~189~~ 133

Landlord Insurance

If you are renting out your room or house, consider adding Landlord Insurance. It covers malicious damage by tenant and runaway tenant. Allianz will also bear the legal fee of issuing a letter of demand for rent past due.

	Option 1	Option 2	Option 3
	Benefit Amount (RM)		
Malicious Damage by Tenant	Up to 2,000	Up to 2,000	Up to 2,000
Runaway Tenant	—	RM500 per incident, limited to twice a year	RM1,500 per incident, limited to twice a year
Legal Fees for Letter of Demand	Limited to twice a year	Limited to twice a year	Limited to twice a year
Annual Plan Premium (RM)	51	181	439
Multi-Year Plan Premium for 3 years (RM)	~~153~~ 108	~~543~~ 381	~~1,317~~ 922

Enjoy hassle-free renewals and premium savings over 3 years with Smart Home Cover Multi-Year Plan

Covers your house with Agreed Value and an annual escalation of 3% to ensure that your home is adequately insured throughout the three-year protection. Best of all, you can enjoy additional benefits with no additional charges!

Cheaper Premiums across all components

Removal of single item limit* under HouseHolder
*No declaration of single item limit

Extended **loss of personal money** including **foreign currency up to RM1,000 once per policy year** under HouseHolder

Free reinstatement for the first two valid losses paid under HouseOwner/ HouseHolder

Important things to know about claims

72 Hours Claims Settlement[1] for Claims up to RM5,000

Notify and submit your claim via MyAllianz App.[2]

Allianz will assess your claim once all documents are received.

Allianz issues the approved claim payout via E-payment.[3]

28 Days Claims Settlement[4] for Claims up to RM300,000

Notify and submit your claim via MyAllianz App.[2]

Allianz appoints adjuster to investigate your claim.

Subsequently, Allianz assess the claim based on the investigation report.

Allianz issues the approved claim payout via E-payment.[3]

1. The turnaround time from the complete document received till the date of payment is 72 hours.
2. MyAllianz App is available to download on the App Store and Google Play.
3. In the event where terms & conditions of the policy are not met or breach, Allianz reserves the right to repudiate the claim.
4. The turnaround time from the complete document received till the date of payment is 28 days. For full turn-around time of claims approval, please visit az.my/non-motor-claims-charter.

**For claim amount more than RM300,000 and above, the turnaround time till the date of payment is 7 days from receipt of Adjusters report.*

Important Notes

1. The HouseOwner and/or HouseHolder are essential components to purchase as a base. The other components are optional and can be chosen based on your needs.

2. An agreed value clause stipulates the amount you insure your building for, calculated by our agents using our Allianz built-in sum insured calculator.

3. Escalation covers the inflationary impact on the building by applying a specified percentage to the policy premium throughout the year. The sum insured shall be increased each day by an amount representing 1/365th of the specified percentage increase per annum.

   Notes: Premium is further subject to 8% Service Tax and RM10 Stamp Duty. 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. To avoid underinsurance, kindly ensure that your sum insured is adequate.

4. Coverages under Smart Home Cover HouseOwner and HouseHolder components

Coverage		**HouseOwner**	**HouseHolder**
		Building	**Contents**
1	Fire, lightning, thunderbolt, subterranean fire	Yes	Yes
2	Domestic explosion	Yes	Yes
3	Aircraft damage	Yes	Yes
4	Impact by road vehicles or animals	Yes	Yes
5	Bursting or overflowing of domestic water tanks, apparatus or pipes	Yes	Yes
6	Theft but only accompanied by actual forcible and violent breaking into or out of a building	Yes	Yes
7	Hurricane, cyclone, typhoon, windstorm	Yes	Yes
8	Earthquake, volcanic eruption	Yes	Yes
9	Flood but excluding loss or damage caused by subsidence or landslip	Yes	Yes
10	Loss of rent — Limit 10% of Total Sum Insured	Yes	Yes
11	Liability to the public — Limit RM50,000	Yes	Yes
12	Property temporarily removed — Limit to 15% of Total Sum Insured on contents (does not cover property removed for sales or exhibition or furniture depositories)	No	Yes
13	Damage to mirrors — Limit RM500 per piece any one incident	No	Yes
14	Compensation for death of Insured — Limit RM10,000 or one-half of the Total Sum Insured on contents whichever is lesser	No	Yes
15	Servants’ property	No	Yes
16	Temporary Repairs To Premises — Limit RM500 for each claim	Yes	Yes

This brochure is valid from 3 November 2026.

This brochure is not a Contract of Insurance. The description of the available cover is only brief summary for quick and easy reference. The precise terms, benefits, conditions and exclusions that apply are stated in the Policy.

Contact us for more information: