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

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

or PIDM (visit www.pidm.gov.my)

In 2023...

Did you know?

A PIDM member



due to floods



1. Department of Statistics Malaysia, Special Report on Impact of Flood in Malaysia (2023). 2. MalayMail, Bomba received over 30,000 distress calls for fire in 2023, involving RM2.6b in losses (2023). 3. Department of Statistics Malaysia, Crime Statistics Malaysia (2024).



BAHASA MALAYSIA

中文

households

- **Employ your own HomeGuard**

HomeGuard insurance is specifically designed to protect your household goods and personal effects, offering the necessary coverage to ensure that your valuable items are properly compensated in the event of loss.

for total peace of mind



Earthquake



Explosion



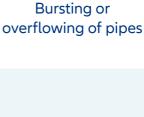
Windstorm, cyclone,

hurricane, typhoon



Extended coverage





Riot, strike and malicious damage Subsidence and Landslip

Breakage of mirrors up to RM500 (in aggregate)

Table of coverage

Liability to third party up to RM300,000 (in aggregate)

Full Theft

Cash up to RM500 (in aggregate) Replacement of external locks up to RM500 (in aggregate)

Removal of debris 5% of Sum Insured

Worldwide personal accident cover up to RM25,000 (in aggregate)

Fire brigade charges up to RM500 (in aggregate)

Servant and guest personal effects up to RM250 (in aggregate)

Frozen and perishable food up to RM500 (in aggregate)

Domestic medical assistance programme (DMA)

(DMA), ensuring timely medical support during

What are the benefits of DMA?

emergencies within the country.

during emergencies.

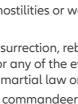
DMA is a special service provided through our Third-Party Administrator (TPA), offering you 24-hour access to medical professionals who will provide the necessary medical care

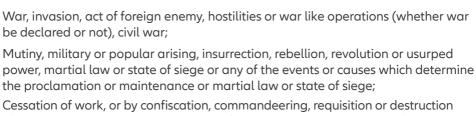
For the first time, owning a Contents Insurance — **HomeGuard** not only safeguards your belongings but also gives you exclusive access to the Domestic Medical Assistance Programme

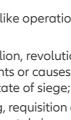
24 Hour Third Medically **Emergency** Despatch of

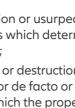
(TPA) Hotline for **Evacuations** referral to doctors and hospitals











Liability to third party exclusions

This policy shall not cover:

Nuclear weapons material;

- Liability arising out of any contract of indemnity which imposes upon the Insured's liability.
- This policy does not cover death or disablement caused by/sustained by the Insured: Strike, riot, civil commotion;
- Provoked murder or assault;

Any form of diseases, infections or parasites;

- paying passenger in an aircraft licensed for passenger service. For the purpose of this exclusion, the Insured would not be covered if he is involved in any technical operation or navigation whilst in the aircraft;
- yachting, waterski jumping, underwater activities involving the use of breathing apparatus or using woodworking machinery driven by mechanical power, racing (other than on foot) pace-making or participating in any speed-test, reliability or
- other speed trials;

for quick and easy reference. The precise terms, benefits, conditions and exclusions that apply are stated in

Hospital Party Administrator Medical Supervised Deposit Guarantee Repatriation General exclusions

of or damage to the property by order of the government de jure or de facto or any public municipal or local authority of the country or area in which the property is situated, or occasioned to property by its own fermentation, natural heating or

any nuclear waste from the combustion of nuclear fuel; Consequential loss or damage of any kind. Note: This list is non-exhaustive. Please refer to the Policy for the full list of exclusions.

the ownership, possession or use by or on behalf of the Insured of any lift,

Insanity, suicide or any attempt thereat or intentional self-inflicted injuries;

Intoxication by alcohol or drugs (other than those prescribed by a Qualified

While traveling in an aircraft as a member of the crew, except only as a fare-

Hunting, mountaineering, ice-hockey, polo-playing, steeple chasing, winter sports,

- the carrying out of alterations, additions, repairs or decorations to the Insured

Ionizing radiations or contamination by radioactivity from any nuclear fuel or from

spontaneous combustion or by its undergoing any heating or drying process;

Personal accident exclusions

Injury or damage arising out of or incidental to:

the Insured's profession or business;

vehicle, vessel or craft of any kind;

Registered Medical Practitioner; Childbirth, miscarriage, pregnancy or any complications thereof;

While operating or riding a two-wheeled motor vehicle;

While committing or attempting to commit any criminal act;

the Policy.

Contact us for more information:

- Acquired Immune Deficiency Syndrome (AIDS) or AIDS related complex (ARC) howsoever this syndrome has been acquired or may be named.
- Note: This list is non-exhaustive. Please refer to the Policy for the full list of exclusions. This brochure is not a Contract of Insurance. The description of the available cover is only a brief summary