

It's like having a personal guard

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)

Did you know?

In 2023...



Estimated RM755.4 million in losses occurred due to floods



34,389 distress calls for fires were recorded, leading to estimated losses of RM2.6 billion



11,557 house break-ins and thefts were reported, affecting countless households

Sources:

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).

Employ your own HomeGuard for total peace of mind

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.



Fire



Flood



Lightning



Earthquake



Explosion



Windstorm, cyclone, hurricane, typhoon



Impact damage



Aircraft damage



Bursting or overflowing of pipes

Extended coverage

Table of coverage

Full Theft
Riot, strike and malicious damage
Subsidence and Landslip
Breakage of mirrors up to RM500 (in aggregate)
Liability to third party up to RM300,000 (in aggregate)
Cash up to RM500 (in aggregate)
Replacement of external locks up to RM500 (in aggregate)
Worldwide personal accident cover up to RM25,000 (in aggregate)
Frozen and perishable food up to RM500 (in aggregate)
Servant and guest personal effects up to RM250 (in aggregate)
Fire brigade charges up to RM500 (in aggregate)
Removal of debris 5% of Sum Insured

Domestic medical assistance programme (DMA)

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 (DMA), ensuring timely medical support during emergencies within the country.

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 during emergencies.



What are the benefits of DMA?



24 Hour Third Party Administrator (TPA) Hotline for referral to doctors and hospitals



Emergency Medical Evacuations



Medically Supervised Repatriation



Dispatch of Medicine



Hospital Deposit Guarantee

General exclusions

This policy does not cover:

- War, invasion, act of foreign enemy, hostilities or war like operations (whether war be declared or not), civil war;
- Mutiny, military or popular arising, insurrection, rebellion, revolution or usurped power, martial law or state of siege or any of the events or causes which determine the proclamation or maintenance or martial law or state of siege;
- Cessation of work, or by confiscation, commandeering, requisition or destruction 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 spontaneous combustion or by its undergoing any heating or drying process;
- Nuclear weapons material;
- Ionizing radiations or contamination by radioactivity from any nuclear fuel or from 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.

Liability to third party exclusions

This policy shall not cover:

- Injury or damage arising out of or incidental to:
 - the Insured's profession or business;
 - the ownership, possession or use by or on behalf of the Insured of any lift, vehicle, vessel or craft of any kind;
 - the carrying out of alterations, additions, repairs or decorations to the Insured premises.
- Liability arising out of any contract of indemnity which imposes upon the Insured's liability.

Personal accident exclusions

This policy does not cover death or disablement caused by/sustained by the Insured:

- Strike, riot, civil commotion;
- Insanity, suicide or any attempt thereof or intentional self-inflicted injuries;
- Any form of diseases, infections or parasites;
- Intoxication by alcohol or drugs (other than those prescribed by a Qualified Registered Medical Practitioner);
- Childbirth, miscarriage, pregnancy or any complications thereof;
- Provoked murder or assault;
- While operating or riding a two-wheeled motor vehicle;
- While traveling in an aircraft as a member of the crew, except only as a fare-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;
- While committing or attempting to commit any criminal act;
- Hunting, mountaineering, ice-hockey, polo-playing, steeple chasing, winter sports, 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;
- 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 for quick and easy reference. The precise terms, benefits, conditions and exclusions that apply are stated in the Policy.

Contact us for more information: