



**SMART HOME COVER**

# Simply the smartest home cover

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

# Smart Home Cover

Introducing **Smart Home Cover**, a flexible home insurance which consists of five components – HouseOwner (Building), HouseHolder (Content), Mortgage Loan Installment Protection, HomeFix and Landlord Insurance.

You have the freedom to customise and choose either Annual or Multi-Year Plan, based on your own needs and wants. You can also enjoy extra savings when you opt-in for Smart Home Cover - Multi-Year Plan that provides a three-year protection at lower premiums. Be it your home sweet home or a rental property, you can rest easy knowing that it is protected with Smart Home Cover.



## Sum Insured Calculator

Our agents will help you determine the amount to insure your residential building for, on an agreed value basis.



## Discount on Premium

Reduced premium on:

- HouseOwner components subject to conditions for Annual Plan
- All components for Multi-Year Plan

## The Components



### HouseOwner (Building)

Covers your residential building including fixtures, fittings, garages, walls, gates and fences around the house. You may choose to insure on an agreed value using our Allianz built-in sum insured calculator or by using your proposed reconstruction cost. No additional cost for new Extension to cover temporary repairs to premises due to any insured event.



### HouseHolder (Content)

Covers your household contents and personal effects that belong to you or members of your family. You may choose to insure on:

- *Full value basis* which protects all the household contents in the building.
- *First loss basis* which protects the household contents by selecting from five different plans.



### Mortgage Loan Installment Protection

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.



### HomeFix

Covers the reimbursement for the following circumstances:

- Repair of burst pipe
- Repair or replacement of doors, locks and windows (including temporary repair) arising from theft
- Domestic help allowance
- Home repair or service; such as air conditioner, plumbing, electrical wiring, painting, roofing and locksmith (once per policy year)
- Home care - Termites or Bed Bugs Pest Control; or disinfection service (once per policy year)
- If in any case Allianz \*Partner is unavailable, claims can be done on reimbursement basis

\* Allianz is partnering with **recommend.my** ([www.recommend.my](http://www.recommend.my))



### Landlord Insurance

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.

# Schedule of benefits for Smart Home Cover - Annual Plan

Smart Home Cover enables you to customise and choose an insurance solution based on your needs and finances.



## HouseOwner

<b>Agreed Value</b>	Sum Insured determined by using Allianz built-in calculator
or	
<b>Market / Reinstatement Value</b>	Sum Insured determined by customer
<b>Premium</b>	Up to 30% off from tariff



## HouseHolder

<b>Full Value</b>	Sum Insured determined by customer					
or						
<b>First Loss</b>		<b>Option 1</b>	<b>Option 2</b>	<b>Option 3</b>	<b>Option 4</b>	<b>Option 5</b>
	<b>Benefit Amount (RM)</b>	16,000	31,000	46,000	71,000	91,000
	<b>Premium (RM)</b>	*51.74	*103.48	*155.22	*238.80	*306.46

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



## Mortgage Loan Installment Protection

	Option 1		Option 2		Option 3	
	Benefit Amount (RM)	Premium (RM)	Benefit Amount (RM)	Premium (RM)	Benefit Amount (RM)	Premium (RM)
<b>House Deemed Temporarily Uninhabitable</b>	Up to 10,000 or 6 months	21	Up to 20,000 or 6 months	42	Up to 30,000 or 6 months	63
<b>Accidental Death &amp; Total Permanent Disablement</b>	Up to 10,000 or 6 months		Up to 20,000 or 6 months		Up to 30,000 or 6 months	



## HomeFix

	Option 1		Option 2		Option 3	
	Benefit Amount (RM)	Premium (RM)	Benefit Amount (RM)	Premium (RM)	Benefit Amount (RM)	Premium (RM)
<b>Repair of Burst Pipe</b>	Up to 5,000	50	Up to 10,000	75	Up to 20,000	100
<b>Repair or Temporary Repair or Replacement of Doors, Locks and Windows Arising from Theft</b>	Up to 200		Up to 200		Up to 200	
<b>Domestic Help Allowance</b>	Up to 100		Up to 200		Up to 300	
<b>Home Repair/services</b>	50		60		80	
<b>Home Care</b>	1,000		1,500		2,500	

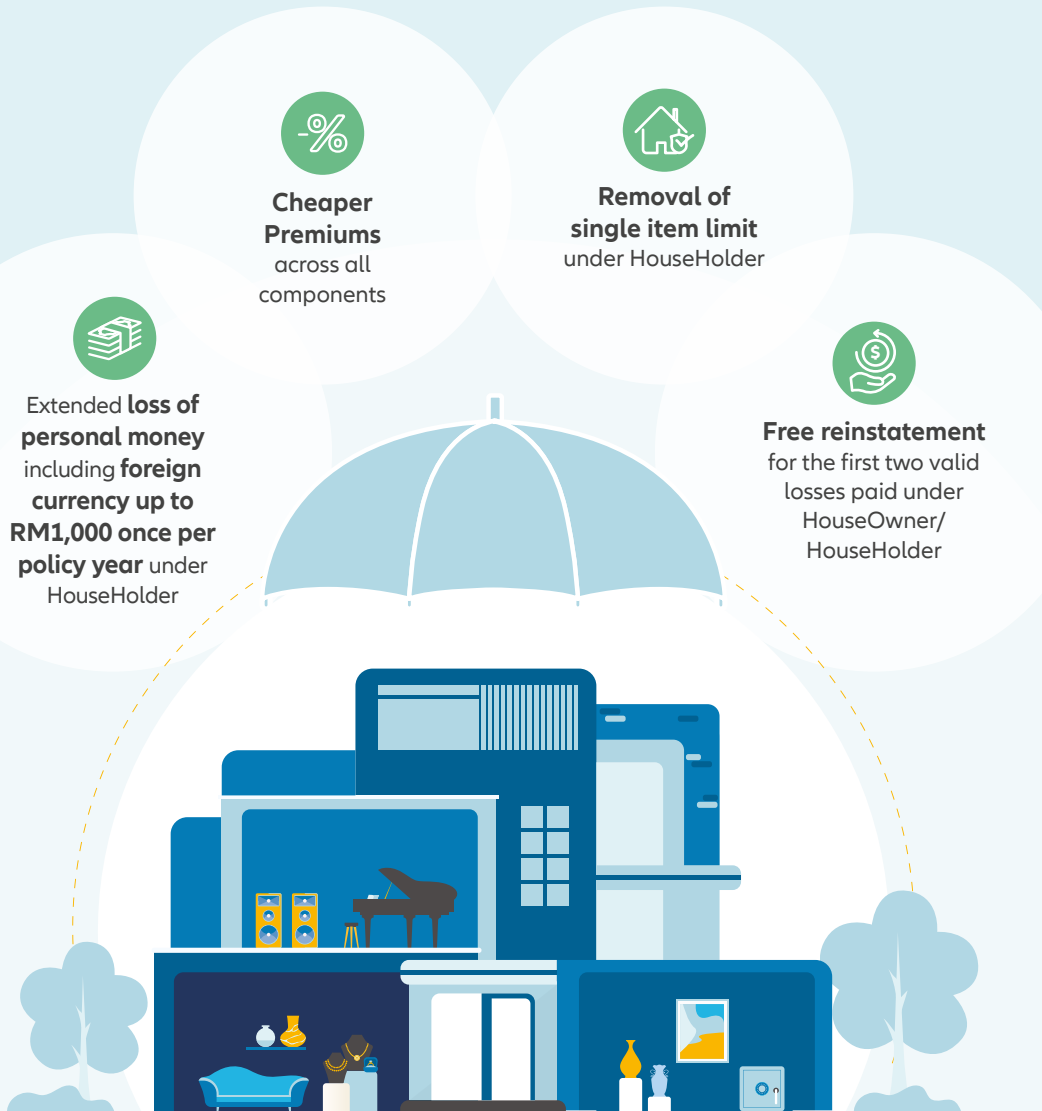


## Landlord Insurance

	Option 1		Option 2		Option 3	
	Benefit Amount (RM)	Premium (RM)	Benefit Amount (RM)	Premium (RM)	Benefit Amount (RM)	Premium (RM)
<b>Malicious Damage by Tenant</b>	Up to 2,000	51	Up to 2,000	181	Up to 2,000	439
<b>Runaway Tenant</b>	-		RM500 per incident, limited to twice a year		RM1,500 per incident, limited to twice a year	
<b>Legal Fees for Letter of Demand</b>	Limited to twice a year		Limited to twice a year		Limited to twice a year	

# 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!



# Savings With Smart Home Cover - Multi-Year Plan

Let us show you how you can save more with our Multi-Year plan with the example below.

\*HouseOwner Sum Insured: **300,000** HomeFix: **Option 1**  
 HouseHolder Full Value Sum Insured: **30,000** Landlord Insurance: **Option 1**  
 Mortgage Loan Installment Protection: **Option 1**

Annual plan renewed for 3 years Premium (RM)		Multi-Year plan Premium (RM)	Total premium saved (RM)
225.94 + 232.72 + 239.70 = 698.36	HouseOwner	575.76	122.60
101.40 x 3 = 304.20	HouseHolder Full Value	212.94	91.26
21.00 x 3 = 63.00	Mortgage Loan Installment Protection	45.00	18.00
50.00 x 3 = 150.00	HomeFix	105.00	45.00
51 x 3 = 153.00	Landlord Insurance	108.00	45.00
<b>1,368.56</b>	<b>Total premium for 3 years</b>	<b>1,046.70</b>	<b>321.86</b>

Terms and Conditions apply.

\*HouseOwner Sum Insured is based on Agreed Value with an annual escalation of 3%.

# Schedule of benefits for Smart Home Cover - Multi-Year Plan

Smart Home Cover - Multi-Year Plan is only limited to Class 1A construction building type (e.g. Fully brick walls, non-combustible roof materials). This customisable plan takes away the hassle of having to renew and pay the premium at annual intervals. You only need to pay a premium once to enjoy 3 years of protection with lower premiums across all components.



## HouseOwner

<b>Agreed Value</b>	Sum Insured determined by using Allianz built-in calculator
<b>Escalation</b>	3% per annum
<b>Premium</b>	Up to 30% off from tariff



## HouseHolder

<b>Full Value</b>	Sum Insured determined by customer					
<b>First Loss</b>		<b>Option 1</b>	<b>Option 2</b>	<b>Option 3</b>	<b>Option 4</b>	<b>Option 5</b>
	Benefit Amount (RM)	16,000	31,000	46,000	71,000	91,000
	Premium (RM)	*126	*243	*360	*555	*711
Premium saved if you opt for Smart Home Cover - Multi-Year Plan (RM)		<b>29.22</b>	<b>67.44</b>	<b>105.66</b>	<b>161.40</b>	<b>208.38</b>

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



## Mortgage Loan Installment Protection

	Option 1		Option 2		Option 3	
	Benefit Amount (RM)	Premium (RM)	Benefit Amount (RM)	Premium (RM)	Benefit Amount (RM)	Premium (RM)
<b>House Deemed Temporarily Uninhabitable</b>	Up to 10,000 or 6 months	45	Up to 20,000 or 6 months	89	Up to 30,000 or 6 months	133
<b>Accidental Death &amp; Total Permanent Disablement</b>	Up to 10,000 or 6 months		Up to 20,000 or 6 months		Up to 30,000 or 6 months	
Premium saved if you opt for Smart Home Cover - Multi-Year Plan (RM)		<b>18</b>		<b>37</b>		<b>56</b>



## HomeFix

	Option 1		Option 2		Option 3	
	Benefit Amount (RM)	Premium (RM)	Benefit Amount (RM)	Premium (RM)	Benefit Amount (RM)	Premium (RM)
<b>Repair of Burst Pipe</b>	Up to 5,000	105	Up to 10,000	158	Up to 20,000	210
<b>Repair or Temporary Repair or Replacement of Doors, Locks and Windows Arising from Theft</b>	Up to 200		Up to 200		Up to 200	
<b>Domestic Help Allowance</b>	Up to 100		Up to 200		Up to 300	
<b>Home Repair/services</b>	50		60		80	
<b>Home Care</b>	1,000		1,500		2,500	
Premium saved if you opt for Smart Home Cover - Multi-Year Plan (RM)		<b>45</b>		<b>67</b>		<b>90</b>



## Landlord Insurance

	Option 1		Option 2		Option 3	
	Benefit Amount (RM)	Premium (RM)	Benefit Amount (RM)	Premium (RM)	Benefit Amount (RM)	Premium (RM)
<b>Malicious Damage by Tenant</b>	Up to 2,000	108	Up to 2,000	381	Up to 2,000	922
<b>Runaway Tenant</b>	-		RM500 per incident, limited to twice a year		RM1,500 per incident, limited to twice a year	
<b>Legal Fees for Letter of Demand</b>	Limited to twice a year		Limited to twice a year		Limited to twice a year	
Premium saved if you opt for Smart Home Cover - Multi-Year Plan (RM)		<b>45</b>		<b>162</b>		<b>395</b>

Note: The Schedule of benefits shown is per annum basis

# Frequently Asked Questions

## 1. What is Smart Home Cover?

Smart Home Cover is a new kind of home insurance which is modular in nature where customers can tailor-make their home insurance according to their needs and/or wants.

## 2. What does Smart Home Cover consist of?

It consists of 5 components: HouseOwner (Building), HouseHolder (Content), Mortgage Loan Installment Protection, HomeFix and Landlord Insurance.

## 3. Do I need to purchase all 5 components?

Customers only need to purchase a HouseOwner and/or HouseHolder as a base. The other components are optional for customers to select according to their needs.

## 4. What is so special about Smart Home Cover?

Besides allowing customers to tailor-make their home insurance, they could actually save more on their premiums. Customers can also opt for Smart Home Cover - Multi-Year plan, to enjoy lower premiums across all components.

## 5. Who can buy Smart Home Cover?

Home owners, landlords and tenants.

## 6. What is Agreed Value?

Agreed Value is the amount you insure your building for, calculated by our agents using our Allianz built-in sum insured calculator.

## 7. What is Escalation?

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 1/365<sup>th</sup> of the specified percentage increase per annum.

Notes: Premium is further subject to 6% Service Tax and RM10 Stamp Duty. To avoid underinsurance, kindly ensure that your sum insured is adequate.

## 8. What is covered under Smart Home Cover HouseOwner and HouseHolder components?

Coverage	HouseOwner	HouseHolder
	Building	Content
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

Note: All items of greater value than 5% of the Total Sum Insured on household contents are to be declared as separate items in the policy (except furniture, piano, organ, household appliance, radio, television set, video recorder set, Hi-Fi equipment, and the like). Total value of platinum, gold, and silver articles, jewellery, and furs shall not exceed one-third of the Total Sum Insured on household contents.

This brochure is valid from 16 February 2023. This brochure contains the Bahasa Malaysia translated version. 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.

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

### Allianz Customer Service Centre

Allianz Arena

Ground Floor, Block 2A, Plaza Sentral

Jalan Stesen Sentral 5, Kuala Lumpur Sentral

50470 Kuala Lumpur.

Allianz Contact Centre: 1 300 22 5542

Email: [customer.service@allianz.com.my](mailto:customer.service@allianz.com.my)

  [AllianzMalaysia](#)

 [allianz.com.my](http://allianz.com.my)