



**Special Advice for Home Owners (East Coast and Perak)
affected by the Flood in Dec 2014**

Part 1 – Am I Covered

Question 1.1 Is Flood covered?

Answer 1.1 This depends on your policy coverage. See chart below

Type of Policy	Loss/ damage to <u>building by fire</u> , lightning and explosion caused by gas used for domestic purposes.	Loss/ damage to <u>building by aircraft</u> , road vehicles or animals, bursting or overflowing of water tanks or pipes, theft, windstorm, earthquake and <u>flood</u> .	Loss/ damage to <u>household goods and personal effect</u> as well as coverage for the Insured by aircraft, road vehicles or animals, bursting or overflowing of water tanks or pipes, theft, windstorm, earthquake and <u>flood</u> .
Basic Fire Policy**	√	x	x
Houseowner Policy	√	√	x
Householder Policy	x	x	√

***Basic Fire Policy does not cover flood but you may have extended to cover Flood as an extra peril.*

Please check with your Insurance Advisor or MSIG, if you are unsure. If your property is mortgaged to a Bank, please also check with the Banks as you may have arranged your property insurance through them.

Next step is to contact your insurance advisor or MSIG to report claim, if you do have flood cover for your building and/ or contents so that MSIG can appoint an adjuster to survey the loss/ damage.

Please extend full cooperation to the adjusters to enable a smooth survey to be conducted.

Question 1.2 Whilst waiting for the adjuster – what can I do? Can I start cleaning?

Answer 1.2 Ideally you should wait for the adjuster to survey to avoid misunderstanding on the extent of damage. Meanwhile, you should take photographs of the damages and maybe put the damaged items to one side, if you have contents cover.

¹ For claims other than for this incident – MSIG standard procedures will continue to apply.



Question 1.3 Flood to the building – what can I claim for? The building is still there?

Answer 1.3 This would depend on a case to case basis but generally you can claim for

- Costs of Cleaning/ Washing the House
 - Repainting of wall
 - Electrical points...etc
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Question 1.4 What about my contents?

Answer 1.4 You must have Householder Cover – see chart under 1.1 above

PART 2 – Claims Process

Due to the large spread of this unfortunate flood incident, MSIG is simplifying the claim process for Home Owners. However, this simplified procedure may not be applicable to all claims if the extent of the claim upon survey requires further verification.

Question 2.1 Why only Home and not Commercial?

Answer 2.1 Claims for home generally is simpler whereas claims for Commercial property is more complex (e.g. size of the claim/ machinery / stock / different trades...etc) – therefore the simplified process is applicable only to Home related claims.

Question 2.2 What are the documents required?

Answer 2.2

Documents Required	Normal	Simplified
Claim Form	Yes	No
Quotation of Repairs	Yes	No (as the adjuster will do on site assessment).
Repair Bills	Yes	Yes
Replacement Bills**	Yes	No (as the adjuster will advise on market rates).
Technical Report on Damaged Items**	Yes	No
Discharge / Acceptance Form to the Claim Settlement	Yes but pending for adjuster report and approval from insurer.	Yes but this will be done on site by the adjuster (where ever possible).
Claims Settlement	5 working days upon receiving discharge acceptance.	5 working days upon receiving discharge acceptance Even though the number of claims have increased significantly we maintain the 5 working day standard.

** applicable only to policyholders with content cover

Please note items & conditions of the policy still apply and this includes the "Excess" condition which is either 1% of the total sum insured on building or RM200.00 whichever is less for each and every loss.

Example: Building Sum Insured: RM500,000
Excess: 1% of Sum Insured is RM5,000 or RM200
Applicable Excess: RM200
Actual Loss: RM10,000 – RM200 = RM9,800 net to be paid

Should you have any questions, please contact any of the following:

- a) Your Insurance Advisor
- b) Kuantan Branch: 09-515 7501
- c) Ipoh Branch: 05-255 1319
- d) Head Office: 1-800-88-6744
- e) Home Assist Hotline: 1-300-880-863

Disclaimer: Please read this information carefully. MSIG reserves the right to change these terms and conditions from time to time. MSIG has taken reasonable precautions to ensure that the information is current, accurate and complete at the date of publication. The information contained is provided for information only. No representations or warranties are made (express or implied).

Alternatively, you may make your home-related claims via our Home Assist Mobile apps via the QR code below:

