

Date: As Per Printing Date

Dear Customer,

This Product Disclosure Sheet (PDS) is designed to provide you with some key information on your Houseowner / Householder Insurance.

Other customers have read this PDS and found it helpful; you should read it too.

### 1. What is Houseowner / Householder Insurance?

Houseowner/Householder Insurance is a comprehensive home policy that covers the private dwelling house / flat / apartment and contents against fire and other perils including legal liability to the public for accidents caused by defects in the building.

### 2. Know Your Coverage

As an illustration, for RM788.00 (before Service Tax and Stamp Duty) annually, you will receive the following coverage based on sum insured of RM500,000 on building and RM100,000 on contents for a landed house constructed of brick walls and tiled roof.

This policy covers loss or damage caused by:	This policy excludes:
<ul style="list-style-type: none"> <li>• Fire, lightning, thunderbolt, subterranean fire</li> <li>• Explosion</li> <li>• Aircraft damage</li> <li>• Impact damage by road vehicles or animals</li> <li>• Bursting or overflowing of water tanks, apparatus or pipes*</li> <li>• Theft but only if accompanied by actual forcible and violent entry or exit</li> <li>• Hurricane, cyclone, typhoon or windstorm**</li> <li>• Earthquake or volcanic eruption**</li> <li>• Flood**</li> <li>• Robbery and hold up in the premises</li> </ul> <p>Additional Benefits:</p> <ul style="list-style-type: none"> <li>• Loss of rent</li> <li>• Liability to the public</li> <li>• Contents temporarily removed from the house^^</li> <li>• Damage to mirrors, other than hand mirrors^^</li> <li>• Compensation for death of the Insured^^</li> <li>• Servant's property^^</li> </ul> <p>^^Applicable to Householder policy only</p>	<ul style="list-style-type: none"> <li>• Loss or damage due to theft if the house is unoccupied in excess of 90 days.</li> <li>• War, civil war, and any act of terrorism.</li> <li>• Radioactive and nuclear energy risks.</li> <li>• Property damage to data or software.</li> <li>• Consequential loss or damage of any kind except rent insurance.</li> </ul> <p>In the event of loss or damage occurred, the following Excess will apply:</p> <ul style="list-style-type: none"> <li>• For peril marked with *, the first RM50.00 is not covered.</li> <li>• For peril marked with **, the first 1% of the total sum insured on buildings or RM200.00, whichever is the less.</li> </ul> <p>Note: You should refer to the policy wording for the full list of exclusions.</p>

By paying an additional premium, you can expand the coverage to include:

Additional Coverage(s)	Building	Contents
• Plate glass damage	<input checked="" type="checkbox"/>	<input type="checkbox"/>
• Damage by hurricane, cyclone, typhoon or windstorm to metal smoke stacks, awnings, blinds, signs and other outdoor fixtures and fittings including gates and fences	<input checked="" type="checkbox"/>	<input type="checkbox"/>
• Extended theft cover (without evidence of forced and violent entry or exit)	<input type="checkbox"/>	<input checked="" type="checkbox"/>
• Subsidence and landslip	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
• Riot, strike and malicious damage	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
• Increased limits of liability to the public	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
• Add-Ons: Hospitalisation Inconvenience Benefit; Home Protector Package; Landslip or Landslide (Non-Tariff)	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>

This is not a complete list. Please read the policy wording carefully for full details.

Duration of cover is for one (1) year. You need to renew your policy annually.

The benefit(s) payable under eligible product is protected by PIDM up to limits. Please refer to PIDM's TIPS Brochure or contact MSIG Insurance (Malaysia) Bhd or PIDM (visit [www.pidm.gov.my](http://www.pidm.gov.my)).

If you have any questions or require assistance on your Houseowner/ Householder Insurance, you can:



Call us at:  
1-800-88-MSIG (6744) or  
603-2050-8228



Visit us at:  
<https://www.msig.com.my/>



Email us at:  
[myMSIG@my.msig-asia.com](mailto:myMSIG@my.msig-asia.com)

### 3. Know Your Obligations

**For Houseowner/Householder Insurance, you must pay the below premium:**

The price you pay will be based on the sum insured, type of building and construction materials used and elected additional coverage.

	Houseowner (Building)	Householder (Contents)
Sum Insured	RM500,000.00	RM100,000.00
Standard Cover	RM450.00	RM338.00
+ Additional Cover Riot, Strike, Malicious Damage	RM50.00	RM10.00
<b>Total Gross Premium</b>	<b>RM848.00</b>	
<b>You also have to pay the following fees and charges:</b>		
Stamp Duty <sup>^</sup>	<b>RM10.00</b>	
Service Tax	<b>8% of premium or RM67.84</b>	
Commission (included in premium)	<b>15% of premium or RM127.20</b>	
<b>Total Premium Payable</b>	<b>RM925.84</b>	

<sup>^</sup>Stamp duty payment for annual premium not exceeding RM150 is exempted until 31/12/2028. However, RM10 stamp duty shall be payable starting from 1/1/2029.

### 4. Other Key Terms

- Duty of Disclosure - You must provide complete and accurate information in the application/proposal form and disclose any matter that you know or could be expected to know to be relevant.
- You must ensure that your property is insured at the appropriate amount taking into account the renovation made to your property.
- If the amount insured in your insurance policy is less than the rebuilding cost (i.e. under-insurance), you are deemed to be self-insuring the difference. The average condition will apply in the event of a claim.
- The basis of compensation for loss or damage to the property:
  1. Market Value - it will pay the value of the property insured at the time of damage or loss less due allowance for wear and tear and/or depreciation and subject to the deduction of any excess and amount which you required to bear under the policy.
  2. Reinstatement Value - it will pay the cost of replacing or reinstating the damaged property of the same type or kind but not superior to or more extensive than the insured property when new, provided that the sum insured is adequate to cover the total cost of replacing or reinstating the property.
- Excess, being an amount you have to bear before you are paid. This is applicable for certain perils.
- All claims must be notified to us as soon as possible but not later than seven (7) days.

The list is **non-exhaustive**. You should refer to the policy wording for the full list of terms and conditions.

### 5. Can I cancel my policy?

Yes. You may cancel your policy at any time by giving a written notice to us. Upon cancellation, you are entitled to a refund of premium being adjusted on the basis of us retaining the customary short-term premium or minimum premium of RM60.

**MSIG Insurance (Malaysia) Bhd is a general insurance company licensed under the Financial Services Act 2013 and regulated by Bank Negara Malaysia.**

The information provided in this Product Disclosure Sheet is valid as at 1 January 2026.