

Houseowner/Householder Add-On: Home Protector

Product Disclosure Sheet

(Read this Product Disclosure Sheet before you decide to take out the Houseowner/Householder Add-On: Home Protector. Be sure to also read the general terms and conditions.)

1. What is this Add-on about?

Home Protector is an Add-on to MSIG Houseowner/Householder and Home SafeGuard insurance that provides you additional coverage to your private dwelling house / flat / apartment and contents.

2. What are the covers/benefits provided?

This Add-on offers 5 different packages for you to choose from:

Package 1	Maximum Limit (RM)		
	Plan 1	Plan 2	Plan 3
Malicious Damage by Tenant Indemnifies the loss or damage to your building caused by your tenant due to malicious act.	2,000	3,000	5,000
Loss of Rental Income due to Tenant Runaway Provides a lump sum payment for loss of rent due to tenant departure from your property without providing written notice of departure.	1,000	2,000	3,000
Legal Fees for Letter of Demand Indemnifies the legal fees incurred for issuance of letter of demand to your tenant due to non-payment of rent for overstaying or due to default of rental.	1,000		
Fire Brigade Charges and Report Indemnifies against fire brigade charges incurred as a result of loss or damage caused by fire, including the cost of replacement of fire-fighting appliances.	500		
Unoccupancy Extension for Theft Extend the cover for loss or damage due to theft if your home is unoccupied for up to 120 days.	Up to 120 days		

Package 2	Maximum Limit (RM)		
	Plan 1	Plan 2	Plan 3
Mortgage Loan Instalment Indemnifies your insured building's monthly loan instalment in the event of:	Up to max 6 months or 15,000	Up to max 6 months or 20,000	Up to max 6 months or 30,000



MSIG

MSIG Insurance (Malaysia) Bhd

Registration No. 197901002705 (46983-W)

Head Office: Customer Service Centre, Level 15, Menara Hap Seng 2,

Plaza Hap Seng, No. 1, Jalan P. Ramlee, 50250 Kuala Lumpur

Tel +603 2050 8228, Fax +603 2026 8086, Customer Service Hotline 1-800-88-MSIG (6744)

www.msig.com.my

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<ul style="list-style-type: none"> ✓ Loss or damage to building by insured events- when the loss or damage exceeds 15% of building sum insured. ✓ Evacuation by local authority due to happening of insured events for more than 72 hours. ✓ Accidental death or total permanent disablement. 			
Inconvenience Cash Allowance Provides an allowance when claim payment for loss or damage to your home by insured events is more than RM20,000.	2,000	3,000	5,000
Alternative Accommodation <ul style="list-style-type: none"> • Hotel (max 5 days) and/or • Rental (max 6 months) Indemnifies the necessary cost of reasonable alternative accommodation and/or rent as a result of your home being rendered uninhabitable due to loss or damage by insured events.	100/day 1,000/month	200/day 2,000/month	300/day 3,000/month
Burglary/Robbery Harm Allowance Provides an allowance in the event you/your family members residing with you sustain injury caused by burglars or robbers within your home. Note: a) Sick leave of at least 1 day granted by medical practitioner is required. b) Where allowance is payable for more than 1 person arising out of the same event, the compensation shall be apportioned in equal shares.	1,500	2,000	3,000
85% Average Relief Clause You will not be penalised by policy Average condition if the sum insured is ascertained to be more than 85% of the actual cost of replacement or reinstatement at time of loss.	Covered		

Package 3	Maximum Limit (RM)		
	Plan 1	Plan 2	Plan 3
Mortgage Loan Instalment Indemnifies your insured building's monthly loan instalment in the event of: <ul style="list-style-type: none"> ✓ Loss or damage to building by insured events- when the loss or damage exceeds 15% of building sum insured. ✓ Evacuation by local authority due to happening of insured events for more than 72 hours. ✓ Accidental death or total permanent disablement. 	Up to max 6 months or 15,000	Up to max 6 months or 20,000	Up to max 6 months or 30,000
Emergency Cash Allowance Provides an allowance in the event your home is uninhabitable for more than 5	3,000	4,000	5,000



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consecutive days due to loss or damage by insured events.			
Loss of Personal Money at Home Covers the accidental and physical loss of personal money arising out of theft, robbery or hold up in your home.	2,000	2,500	3,000
Loss of Personal Documents Reimburses the cost of replacing new NRIC, passport, driving license, credit card and other personal documents which damaged by insured events.	1,500	1,500	2,000
Frozen and Perishable Food Covers the loss of or damage to frozen food caused by deterioration following accidental damage to, breakdown or failure of the refrigerator/freezer unit including that caused by failure of public electricity supply for at least 6 hours.	500	1,000	1,000

Package 4	Maximum Limit (RM)		
	Plan 1	Plan 2	Plan 3
Increased Jewellery Coverage Increases limit for total value of platinum, gold and silver articles, jewellery and furs from one-third (1/3) to one-half (1/2) of total sum insured on contents.	50% of Total Sum Insured on Contents		
Improved Security Indemnifies the cost of purchasing/installing security alarm system and/or surveillance system in the event of theft, hold up or armed robbery in your home.	2,000	3,500	5,000
Cleaning Allowance Indemnifies the expenses incurred on cleaning services for your home due to aftermath of the insured events.	1,000	1,500	2,000
Personal Liability Indemnifies your legal liability to third party due to defect in the building or accident occurs in or about the home.	200,000	300,000	500,000

Package 5*	Maximum Limit (RM)		
	Plan 1	Plan 2	Plan 3
Accidental Death of Your Pet Reimburses the purchase price or adoption fee if your pet suffers accidental death due to injury in your home.	3,000	5,000	10,000
Medical Expenses of Your Pet due to Injury Reimburses the medical expense incurred if your pet suffers accidental injury in your home.	1,000	2,500	5,000
Boarding Kennel & Cattery Fees of Your Pet (max 30 days) Reimburses the cost of having your pet looked after by licensed kennel or cattery if	50/day	150/day	200/day



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your home is uninhabitable due to an insured event.

*Mandatory to have at least one of Package 1-4 before you can purchase Package 5.

Duration of cover is for one year. You need to renew your insurance 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)

3. How much premium do I have to pay?

The Add-on premium (excluding service tax) that you have to pay depends on the package and plan you have selected.

Home Protector	Plan 1 (RM)	Plan 2 (RM)	Plan 3 (RM)
Package 1	192	338	500
Package 2	58	70	91
Package 3	36	46	61
Package 4	84	117	165
Package 5	18	32	61

4. What are the fees and charges that I have to pay?

Type	Amount
• Service Tax	• 8% of premium
• Commission paid to the Insurance Adviser	• 15% of premium

You are obligated to pay any applicable taxes (which include but not limited to service tax and stamp duty) imposed by the Malaysian tax authorities in relation to your Policy.

5. What are some of the key terms and conditions that I should be aware of?

- **Importance of Disclosure** - You must take reasonable care not to misrepresent when answering questions in the proposal form or in any request made by MSIG Insurance (Malaysia) Bhd ("Company") and check the information you have provided is complete and accurate. You should also disclose all relevant information which may influence the Company in the acceptance of this insurance, decide the terms and the premium you will pay. If you do not take reasonable care and the information provided by you is incomplete or inaccurate, this may affect your claim. Your responsibility to provide complete and accurate information when requested by the Company shall continue until the time of you entering into, making changes to or renewing your insurance.
- You must purchase/own either MSIG Houseowner/Householder or Home SafeGuard policy before you can purchase this Add-on.
- Unless renewed, the coverage will cease on expiry date and we shall strictly not be liable.

Note: This list is non-exhaustive. Please refer to the Policy Document for the terms and conditions under this Policy.

6. What are the major exclusion(s) under this add-on?

- Wear and tear of your building.
- Suicide (whether sane or insane).
- Loss or damage by theft, robbery and hold up which is not reported within 24 hours of discovery to police authority.

Note: The Add-on is subject to the general exclusions of the MSIG Houseowner/Householder and Home SafeGuard policy. Please refer to the Policy Document for the full list of exclusions.

7. Can I cancel this add-on?

You may cancel this add-on at any time by giving written notice to us. Any refund of premium is based on the cancellation clause in your MSIG Houseowner/Householder or Home SafeGuard policy when you cancel the policy at the same time.

8. What do I need to do if there are changes to my contact details?

It is important that you inform us of any change in your contact details to ensure that all correspondences reach you in a timely manner.

9. Where can I get further information?

Should you require additional information about this Add-on or houseowner / householder insurance, please contact us at:

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E-mail: myMSIG@my.msig-asia.com

10. Other types of add-on cover available:

- Hospitalisation Inconvenience Benefit

IMPORTANT NOTE:

YOU SHOULD READ AND UNDERSTAND THE INSURANCE POLICY AND DISCUSS WITH YOUR INSURANCE ADVISER OR CONTACT THE INSURANCE COMPANY DIRECTLY FOR MORE INFORMATION.

This information provided in the Product Disclosure Sheet is valid as of 1 September 2025.