

Smart Home
Cover

SIMPLY THE SMARTEST HOME COVER



SMART HOME COVER

The true meaning of the word “house” varies from person to person. It can be the perfect shelter that safeguards everything precious to you or an investment which generates a valuable source of rental income. Regardless of the definition, it is necessary to protect your house and its contents against financial damage or loss.

Introducing Smart Home Cover, a new kind of home insurance that offers flexibility for your peace of mind. Consisting of five components namely HouseOwner (Building), HouseHolder (Content), Mortgage Loan Installment Protection, HomeFix and Landlord Insurance, this plan gives you the freedom to choose and customise based on your needs and wants, thus, helping you to save more on premiums. Be it your home sweet home or a rental property, you can rest well knowing that it is protected with Smart Home Cover.



THE COVERAGE



HouseHolder (Content)

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

- *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.




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* via Allianz Partners** (once a year)
- Home care*** via Allianz Partners** (once a year)
- If in any case Allianz Partners are unavailable, claims can be done on reimbursement basis

* *Air conditioner, plumbing, electrical wiring, painting, roofing and locksmith*

** *Partners include **recommend.my** (www.recommend.my) and*

 **kaodim** (www.kaodim.com).
The Faster & Easier Way To Hire Services

*** *Termites or Bed Bugs Pest Control; and disinfection service*



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

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



HouseHolder

Full Value	Sum Insured determined by customer					
	Option 1	Option 2	Option 3	Option 4	Option 5	
First Loss	Benefit Amount (RM)	10,000	20,000	30,000	50,000	70,000
	Premium (RM)	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



HomeFix

	Option 1		Option 2		Option 3	
	Benefit Amount (RM)	Premium (RM)	Benefit Amount (RM)	Premium (RM)	Benefit Amount (RM)	Premium (RM)
Repair of Burst Pipe	Up to 5,000	50	Up to 10,000	75	Up to 20,000	100
Repair or temporary repair or replacement of Doors, Locks and Windows arising from Theft	Up to 200		Up to 200		Up to 200	
Domestic Help Allowance	Up to 100		Up to 200		Up to 300	
Home Repair/services via Allianz Partners or reimbursement basis	50		60		80	
Home Care via Allianz Partners or reimbursement basis	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)
Malicious Damage by Tenant	Up to 2,000	51	Up to 2,000	181	Up to 2,000	439
Tenant Runaway	-		RM500 per incident, limited to twice a year		RM1,500 per incident, limited to twice a year	
Legal Fees for Letter of Demand	Limited to twice a year		Limited to twice a year		Limited to twice a year	



Enabling you to get the most suitable coverage for your house.

FAQ

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 own home insurance according to their needs and/or wants.

What does Smart Home Cover consist of?

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

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.

What is so special about Smart Home Cover?

Besides allowing customers to tailor-make their own home insurance, customers could actually save more on their premiums.

Who can buy Smart Home Cover?

Home owners, landlords and tenants.

What is Agreed Value?

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

Must customers insure their building on agreed value?

Not necessarily. Customers may also insure their building on a market value or reinstatement value basis by providing their own sum to insure for their building.

Notes: To avoid underinsurance, kindly ensure that your sum insured is adequate.

This brochure is valid from 16 July 2020. 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)

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