### Allianz General Insurance Company (Malaysia) Berhad (735426-V)



# **Smart Home Cover Proposal Form**

Allianz General Insurance Company (Malaysia) Berhad ('Company') is licensed under the Financial Services Act 2013 and regulated by Bank Negara Malaysia ('BNM').

### **Consumer Insurance Contract**

Pursuant to Paragraph 5 of Schedule 9 of the Financial Services Act 2013, if you are applying for this Insurance **wholly for purposes unrelated to your trade, business or profession**, you have a duty to take reasonable care not to make a misrepresentation in answering the questions in this Proposal Form and disclose any other matter that you know to be relevant to our decision in accepting the risks and determining the rates and terms to be applied, otherwise it may result in avoidance of contract, claims denied or reduced, terms changed or varied, or contract terminated.

#### **Non-consumer Insurance Contract**

Pursuant to Paragraph 4 (1) of Schedule 9 of the Financial Services Act 2013, if you are applying for this Insurance for purposes related to your trade, business or profession, you have a duty to disclose any matter that you know to be relevant to our decision in accepting the risks and determining the rates and terms to be applied and any matter a reasonable person in the circumstances could be expected to know to be relevant, otherwise it may result in avoidance of contract, claims denied or reduced, terms changed or varied, or contract terminated.

This duty of disclosure for Consumer and Non-consumer Insurance Contract shall continue until the time the contract is entered into, varied or renewed.

You also have a duty to tell us immediately if at any time after your contract of insurance has been entered into varied or renewed with us any of the information given is inaccurate or has changed.

You should ensure that this Proposal Form is completed correctly as it forms the basis of the Insurance Contract. This basis of contract clause shall not apply if you are an individual applying for this insurance wholly for purposes unrelated to your trade, business or profession.

This Proposal Form shall form part of the Policy Contract. Policy owners are advised to read the policy carefully and understand its contents. You are encouraged to seek clarification from the Company if necessary.

The liability of the Company does not commence until acceptance of the proposal form has been intimated by the Company or policy has been issued.

Period of Insurance:							Cover Note No.:				
From D D - M M - Y Y Y To D D - M M - Y Y Y									-		
							Agent Co	de:			
Please complete in CA	DITAL LETTEDO/T:-								_		
			oriate boxes.								
PART 1 - PARTICUL	ARS OF PROPOSEF	₹									
Name of Proposer (as per NRIC/											
Passport)											
Salutation	Mr	Madam	Miss								
Correspondence											
Address											
								Post Code			
Contact No.	(H) -	_		(O)							
	(HP)	_		(Email)							
Date of Birth			NRIC	/Bus. Reg./Pa	ssport No.						
Nationality	Malaysian	Others									
Occupation											
Situation/Address											
								Post Code			
Mortgagee/Chargee (if any)											

### **Head Office**

Level 29, Menara Allianz Sentral, 203, Jalan Tun Sambanthan, Kuala Lumpur Sentral, 50470 Kuala Lumpur Tel: +603-2264 1188 / 2264 0688 Fax: +603-2264 8499

### **Allianz Customer Service Center**

## PART 2 - PROPERTY TO BE INSURED

The SUM to be insured must represent FULL VALUE of the property, the Proposer being required to sign a declaration to that effect below. The insurance will be subject to average, which means that if at the time of loss or damage the sum insured is less than the full value of the property insured the amount payable is proportionately reduced.

Section I - BUILDINGS The Proposer's Private Dwelling House or Flat / Apartment / Condominium and all the Domestic Offices, Stables, Garages and Out-Buildings used solely in connection therewith and on the same premises including Fixtures and Fittings therein and the Walls, Gates and Fences around and pertaining thereto situate at as above mentioned.							SUM TO BE INSURED	
Option 1 – Agreed Value Ba  (Sum insured will be calculus Please declare the below into Building Type/Type of Property No. of Storey:	tion)	To refer to Allianz Agreed Value Calculator						
External Improvement/ Internal Fitting/ Improved Finishes: RM (optional)  Option 2 – Market Value / Reinstatement Value Basis  (Sum Insured to be calculated based on the reconstruction cost of the insured property)								
				Tota	l Sum Insured on Buildi	ngs	RM	
Section II - CONTENTS							SUM TO BE INSURED	
Option 1 – Full Value Basis  On Household Goods and Personal Effects of every description (except as aftermentioned) the property of the Proposer or any member of the Proposer's family and domestic staff normally residing with the Proposer in the Proposer's Private Dwelling and all the Domestic Offices, Stables, Garages and Out-buildings used solely in connection therewith and on the same premises situate at as above mentioned.								
No one article (Furniture, Pianos, Organs, Household Appliances, Radios, Television Sets, Video Recorder Sets, Hi-Fi Equipment and the like excepted) will be deemed of greater value than five (5) per cent of the Total Sum Insured on the said Contents unless such articles is specially declared as a separate item.								
Specify here any such articles of greater )								
Total Sum Insured on Contents							RM	
Option 2 – First Loss withou	ıt Avera	ge Basis						
Plan A		Plan B Plan C		Plan D			Plan E	
RM10,000	RM20	0,000	RM30,000	RM30,000 RM50,000			RM70,000	
Section III – MORTGAGE LOAN INSTALLMENT PROTECTION  Covers your monthly loan installment for the insured building against Damage to Building and Accidental Death & Permanent Disablement to Insured								
Benefits	Benefits Plan A			Plan B			Plan C	
House deemed temporal uninhabitable arising to insured perils other that theft	from	Up to RM 10,000 or	6 months	Up to RM 20,000 or 6 months U			Up to RM30,000 or 6 months	
b. Accidental Death & Up to RM 10,000 or 6 months Up to RM 20,000 or 6 months Permanent Disablement				Up t	o RM 30,000 or 6 months			
Section IV – HOMEFIX								
Benefits		Plan A		Plan B		Plan C		
Repair of Burst Pipe     Repair or Replacement  Dears, Leeks and Win		Up to RM500 Up to RM200		Up to RM1,000 Up to RM200		Up to RM1,500 Up to RM200		
Doors, Locks and Windows 3. Domestic Help Allowance 4. Home Repair/Service via Partner Website  Up to RM100 RM50							Up to RM300 RM80	

Section V - LANDLORD INSURANCE							
Benefits	Plan A	Plan B	Plan C				
<ol> <li>Malicious Damage by Tenant</li> <li>Tenant Runaway</li> <li>Legal Fee for Letter of Demand</li> </ol>	RM2,000 N/A Limited to twice in a year	RM2,000 RM1,000 (RM500 /incident) Limited to twice in a year	RM2,000 RM3,000 (RM1,500 /incident) Limited to twice in a year				

### **IMPORTANT NOTE**

- 1. The value of Platinum, Gold and Silver Articles, Jewellery and Furs payable under the Policy is limited to one-third of the Total Sum Insured on Contents.
- 2. This Policy is for Private Dwellings and/or Contents contained therein, occupied solely for residential purposes or residential and domestic office purposes.
  - No manufacture or deposit or storage of merchandise may be allowed in the Private Dwelling or in any portion of the premises of which the Private Dwelling forms a part.
- 3. This Policy does not cover property more specifically insured or, unless specially mentioned declared herein:-
  - Deeds, Bonds, Bills of Exchange, Promissory Notes, Cheques, Securities for Money, Stamps, Documents of any kind, Cash, Currency Notes, Bank Notes, Manuscripts, Medals and Coins, Motor Vehicles and Accessories.

PART	3 - OTHER DETAILS	
1.	Of what materials is the dwelling constructed.  (a) Walls?  (b) Roof?	(a) bricks, Others, Specify
2.	(a) What is its height in storey?	(a) Single Double Flats Others Flats/Other, Specify,storey
3.	(b) Year of construction?  Are there any outbuildings and, if so, how are they constructed?	(b) YES NO
	<ul><li>(a) Walls?</li><li>(b) Roof?</li></ul>	(a)
4.	Please state the nature of your residence (tick whichever applicable)  (a) Detached Private Dwelling House. Please state the distance away from the nearest building (excluding small out-houses)?  (b) Non-detached Private Dwelling House  (c) Flat/Apartment/Condominium  (i) with separate entrance exclusively under your control  (ii) without separate entrance and not under your control  d) Room not self-contained	(a) (b) (c) (i) (ii) (d)
5.	Is the dwelling occupied solely by you and your family and servants?  If <b>no</b> , state number of other tenants, lodgers, boarders or paying guests.	YES NO
6.	Will the dwelling regularly be left unoccupied? Attention is drawn to a Proviso in the Policy that cover against Theft will be suspended for any period or periods in excess of 90 days in any one period of insurance during which the dwelling be left without an inhabitant therein unless specially agreed to by the Company.	YES NO
7.	Are the buildings in a good state of repair and will they be so maintained?	YES NO

8. Is insurance required a	against:		(a)	YES	NO			
(a) Full Theft (under Contents only)				YES	NO			
<ul><li>(b) Riot, Strike and Malicious Damage (under Buildings and Contents)</li><li>(c) Accidental damage to plate glass (under Buildings only)</li></ul>				YES	NO			
	• • • • •	3 7,	(d)					
(d) Rent Insurance under Additional Benefit E of the policy in excess of the 10% of the Total Sum Insured on Buildings and/or Contents.				YES	NO			
(e) Subsidence and	landslip (under Buildings a	nd/or Contents)		es, limit incre		%		
(Note : Additional rates	s will be quoted on applicat	ion for items (a) to (e) above.)	(e)	YES	NO			
		ny of the contingencies to						
which this proposal ap (a) Declined to insur	•		(a)	YES	NO			
				VEC	NO			
	terms to insured you?		(b)	YES	NO			
(c) Cancelled or refu	used to renew your insuran	ce?	(c)	YES	NO			
(d) Increased your p	remium on renewal?		(d)	YES	NO			
If so, please give partic	culars.							
10. Have the Buildings and typhoon, windstorm or	d/or Contents suffered dam flood during the past five y		Y	ES	NO			
If so, please give partic	culars.							
11. Have you ever sustain If so, please give par		ils required in Q8?	Y	ES	NO			
12. Have you ever sustained those referred to in C	ed loss from any of the here 28 and Q10 above? If so,	Y	YES NO					
13. Have you any other poinsured against? If so,	licies in force covering any please give particulars.	YES NO						
14. If this proposal is in liet particulars.	u of any insurance with this	YES NO						
15. Is your home used for (This includes any gar	Y	ES	NO					
PART 3 - PAYMENT INSTRU	CTION							
I enclose cash/cheque no.:		for RM				1	made pa	ayable to
Allianz General Insurance Com	ipany (Malaysia) Berhad.							,
Credit Card Payment		Masi	ercard Mas	ster Card		VISA	Visa	
Direct Debit Authorization								
I hereby request and authorize (in RM) of the annual premium of below.								
Name Of Cardmember								
Cardmember's Account No.								
Expiry Date	mm yyyy							
Name of Insured	,,,,							
1.								
				Total Da	vable (DM)			
PART 4 - DECLARATION				Total Pa	yable (RM) .			
I hereby confirm the above infor above, I shall keep Allianz info payments shall apply which, sha	rmed in writing or by giving	fresh standing instructions. F						
Signat	ure Of Cardmember			•		Date		

### PART 5 - DATA PRIVACY AND DISCLOSURE OF PERSONAL INFORMATION

Protection of your privacy is very important to us. Please visit our website at "http://www.allianz.com.my" to view our Privacy Statement (NOTICE TO CUSTOMERS OF ALLIANZ GENERAL INSURANCE COMPANY (MALAYSIA) BERHAD ON THE PERSONAL DATA PROTECTION ACT 2010).

#### **Disclosure & Consent**

The personal data You supply will be used by the Allianz Group and it agents to facilitate the performance of Our function as an insurance company according to the Privacy Statement. By signing on this proposal form You consent to the use of Your personal data for the purposes as stated in the Privacy Statement.

### **PART 6 - GENERAL IMPORTANT NOTICE**

- 1. You also have a duty to tell us immediately if at any time after your contract of insurance has been entered into, varied or renewed with us, any of the information given is inaccurate or has changed.
- 2. You should ensure that the application form is completed accurately as it forms the basis of the insurance contract.
- 3. This Proposal Form shall form part of the Policy contract Policy owner is advised to read the policy carefully and understand it's contents. You are encouraged to seek clarification from Allianz General Insurance Company (Malaysia) Berhad if necessary.
- 4. Your attention is drawn to the 60 days Premium Warranty attached to the policy. By this warranty, the insurance policy is automatically cancelled unless the full premium is paid to the Company within 60 days from commencement date of cover.
- 5. We reserve the right of acceptance, coverage will only be effective upon approval by Allianz General Insurance Company (Malaysia) Berhad (735426-V).

### **PART 7 - DECLARATION**

I/We understand that it is my/our duty to take reasonable care not to make a misrepresentation in answering the questions in this Proposal Form and I/we hereby declare that I/we have fully and accurately answered the questions above.

I/We agree that no insurance shall commence until the Proposal has been accepted by the Company.

Date			-	
	Day	Month	Year	Signature of Proposer/Company's Chop