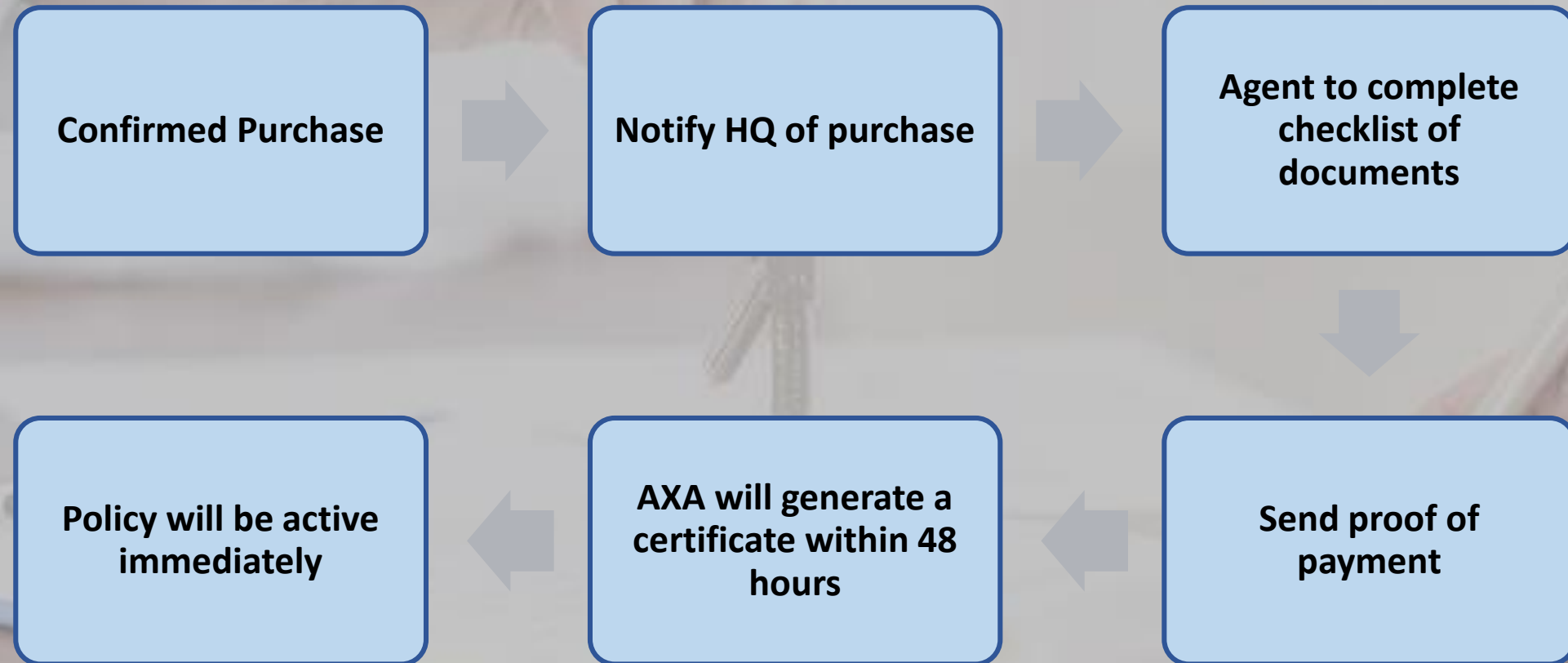




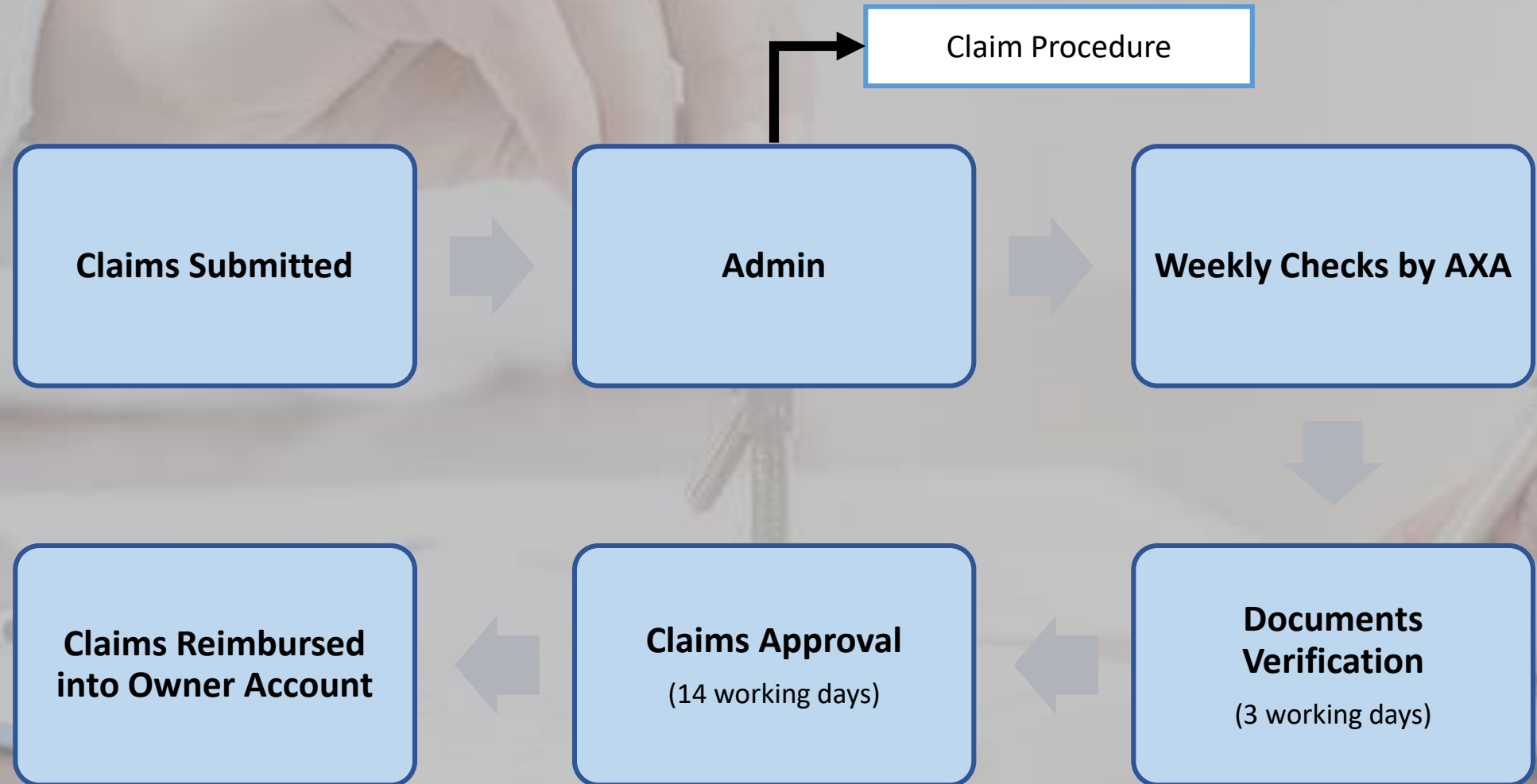
Together with our partners, AXA is committed to creating  
a better quality of life, security,  
and new environmentally friendly solutions  
for Rental Cases with Oriental Real Estate Sdn Bhd.



# Purchasing Flow Chart



# Claim Flow Chart



# FAQ – Property Owner’s Protection

## 1. What is this product about?

This policy provides coverage:

- a) For your house and contents and covers loss or damage by fire, lightning, explosions, flood, burst pipe or by any perils mentioned in the insurance policy.
- b) It also provides compensation in the event of injuries, disability or death caused by sudden and unforeseen accident
- c) Inconvenience benefits due to runaway of tenant.

## 2. What are the covers / benefits provided?

Section 1 – Houseowner and Householder Cover

Benefits	Sum Insured		
	Plan 1	Plan 2	Plan 3
Houseowners - Building	RM 100,000	RM 100,000	RM 150,000
Householder	RM 10,000	RM 10,000	RM 15,000

## FAQ – Property Owner's Protection

### 2. What are the covers / benefits provided?

#### Section 1 – Houseowner and Householder Cover

Benefits	Sum Insured		
	Plan 1	Plan 2	Plan 3
Houseowners - Building	RM 100,000	RM 100,000	RM 150,000
Householder	RM 10,000	RM 10,000	RM 15,000

#### Section 2 - Personal Accident & Inconveniences Benefits

Benefits	Sum Insured		
	Plan 1	Plan 2	Plan 3
Accidental Death	RM20,000	RM30,000	RM50,000
Permanent Disablement	RM20,000	RM30,000	RM50,000
Daily Hospital Income (maximum up to 30 days)	RM50 per day	RM100 per day	RM100 per day
<b>Inconveniences (due runaway of tenant)</b>			
Default in Rental (2 months)	RM1,500	RM3,000	RM5,000
Letter of Demand	RM180	RM180	RM180
Utility Bill Protection	RM250	RM350	RM350
Malicious Damage by Tenant	RM1,000	RM2,000	RM2,000
<b>Total Premium</b>	<b>RM 534.10</b>	<b>RM 915.70</b>	<b>RM 1,301.54</b>

\*Duration of cover is for one year. You need to renew your insurance policy annually.

# FAQ – Property Owner's Protection

**3. I do not want to purchase Section 1 - Houseowner and Householder Cover. Can I only purchase optional benefit under Section 2?**

Section 2 - Personal Accident & Inconveniences Benefits is a rider for this scheme and it must purchase at the same time with Section 1 – Houseowner and Householder Cover.

**4. What is Daily Hospital Income coverage?**

Insured must be hospitalized as an in-patient for treatment or surgery due to accident.

**5. (a) What is Default in Rental benefit?**

In the event of runaway tenant, we shall pay up to two (2) months loss of rent (specified in the valid tenancy agreement) or the maximum limit as per plan selected (whichever is lower).

**(b) What is valid tenancy agreement?**

Tenancy agreement with tenant stamped by Lembaga Hasil Dalam Negeri (LHDN).

**(c) In case of default payment or what if my tenant defaults?**

You are responsible to send a reminder/chaser to tenant within 15 days from the rental due date/ agreed date (specified in the valid tenancy agreement). Failing that, this benefit will not respond.

**(d) Can I claim the up to the maximum limit on the benefit Default in Rental ?**

We shall pay up to two (2) months loss of rent (specified in the valid tenancy agreement) or the maximum limit as per plan selected (whichever is lower). In event of security deposit payable to the landlord in upfront, we will only pay off the balance of owed rent amount.

# FAQ – Property Owner's Protection

**6. What is Letter of Demand benefit?**

Reimburse the legal cost of issuing a letter of demand to your tenant for any outstanding payment as per stamped tenancy agreement with the tenant.

**7. (a) What is Utility Bill Protection?**

Reimburses the Insured person's outstanding utilities bill (Electricity & Water) up to 2 months or the maximum limit as per plan selected (whichever is lower), provided that a valid claim is payable under benefit Default in Rental of this Policy. However, we will not pay for the late payment penalty interest charge that accrue on the account balance after the payment due date.

**(b) I have multiple properties; can I make claim under one policy?**

No. The utility bills must from the risk location declared in Section 1.

**8. What is Malicious Damage by Tenant coverage?**

Compensation for the loss or damage caused by either your tenant or member of their immediate family member or their guest intentionally to your property.

**9. Can I increase the Sum Insured or to add-on other benefits?**

No. All benefits and limits offered are standard and fixed. You are not allowed to add-on or subtract any benefits in the insurance policy.

# FAQ – Property Owner’s Protection

## 10. Can I cancel my policy?

You may cancel your policy by giving us a written notice. Upon cancellation, you are entitled to a refund of the premium based on short period rates\* for the policy period which has been in force. No refund premium is allowed if there is a claim under the policy.

### \*Short-Period Rates Table

<b>Period Not Exceeding</b>	<b>Refund of Annual Premium</b>
One month	80%
Two months	70%
Three months	60%
Four months	50%
Five months	40%
Six months	25%
Over Six months	No Refund



## FAQ – Property Owner's Protection

### 11. What are the documents required to submit a claim?

These documents and / or actions are listed in the table below and will depend on the type of claim You intend to submit to Us. Take note that the documents and / or actions required from You are not limited only to those that are stated in the table below. We reserve the right to request additional documents, information, confirmation, certification and other relevant documents from You to process Your claim.

Benefit	List of documents
<b>Houseowner</b>	Claim Form Repair bill / Replacement bill Color photos depicting the damage part/item Technical Report from repairer
<b>Householder</b>	Claim Form Repair bill / Replacement bill Color photos depicting the damage part/item Technical Report from repairer
<b>Accidental Death</b>	Claim Form Death Certificate Comprehensive Postmortem Report Deceased NRIC Driving License (if road accident) Police Report Beneficiary NRIC Proof of relationship between Insured & beneficiary
<b>Permanent Disablement</b>	Claim Form Comprehensive Medical Report Driving License (if road accident) Police Report
<b>Hospital cash allowance</b>	Claim Form Discharge summary
<b>Default in Rental Utility Bill Protection</b>	Claim Form Proof of reminder / chaser to tenant within 15 days from rental due date Valid of Tenancy agreement outstanding utilities bills
<b>Letter of demand</b>	Claim Form Solicitor fee for issuance letter of demand copy of letter of demand
<b>Malicious damage</b>	Claim Form Repair bill / Replacement bill Color photos depicting the damage part / item Police Report



**Certificate Of Insurance**

**No: «0000»**

**PROPERTY OWNER'S PROTECTION**

The coverage provided under this Certificate of Insurance is subject to the terms, conditions and exceptions of SmartHome Optimum Enhanced and SmartCare Shield Personal Accident Policy. A copy of the full terms, conditions and exceptions of the Policy can be obtained from AXA Affin General Insurance Berhad upon request.

Date of Issue:	
Policyholder:	
NRIC No.:	
Correspondence Address:	
Period of Insurance:	

**Section 1: Houseowner and Householder Cover**

**i) Houseowner**

Home building is covered against loss or damage caused by fire, lightning, explosion, aircraft damage, impact damage, bursting or overflowing of water tanks or pipes, hurricane, cyclone, typhoon, windstorm, earthquake, volcanic eruption, flood and housebreaking or theft by forcible entry.

**ii) Home Contents All Risks**

Home Contents is covered on 'All Risks' basis, which means it covers all the perils (coverages) as per the Houseowner cover, and includes riot, strike and malicious damage, accidental damage and 'Full Theft' (burglary or theft without signs of forcible entry).

Location of the property to be Insured:			
Type of Building:	<input type="checkbox"/> Bungalow <input type="checkbox"/> Semi-Detached House <input type="checkbox"/> Terrace House <input type="checkbox"/> Flat <input type="checkbox"/> Apartment <input type="checkbox"/> Condominium <input type="checkbox"/> Town House		
Postal Code:		Year Built:	No. of Storeys:
<b>Benefits</b>	<input type="checkbox"/> <b>Plan 1</b>	<input type="checkbox"/> <b>Plan 2</b>	<input type="checkbox"/> <b>Plan 3</b>
Houseowner	RM100,000	RM100,000	RM150,000
Home Contents All Risks (Jewellery 1/3 of Sum Insured)	RM 10,000	RM 10,000	RM 15,000



<b><u>Section 2: Personal Accident</u></b>			
<b>Benefits</b>	<b>Plan 1</b>	<b>Plan 2</b>	<b>Plan 3</b>
Accidental Death	RM 20,000	RM 30,000	RM 50,000
Accidental Permanent Disablement	RM 20,000	RM 30,000	RM 50,000
Daily Hospital Cash Benefits (due to accidental) -max up to 30 days	RM 50 per day	RM 100 per day	RM 100 per day
<b>Inconvenience Benefits to Owner (due tenant runaway)</b>			
(i) Default in Rental  In the event of runaway tenant, we shall pay up to 2 months' loss of rent (as per your valid tenancy agreement with the tenant) or the maximum limit as per plan selected (whichever is lower). Landlord responsible to send a reminder/chaser to tenant within 15 days from the rental due date. Failing that, this benefit will not be covered.  This benefit can only be claimed once during period of Insurance.	RM 1,500	RM 3,000	RM 5,000
(ii) Letter of Demand  We shall indemnify the legal cost of issuing a letter of demand to your tenant to demand for any outstanding rent as per your tenancy agreement with the tenant.  This benefit can only be claimed once during period of Insurance.	RM180	RM180	RM180
(iii) Utility Bill Protection  Reimburses the Insured person's outstanding utilities bill (Electricity & Water) up to 2 months or the maximum limit as per plan selected (whichever is lower), provided that a valid claim is payable under Section 2 (i) of this Certificate of Insurance. However, we will not pay for the late payment penalty interest charge that accrue on the account balance after the payment due date.  The utility bills must from the location of the insured property declared in Section 1.  This benefit can only be claimed once during the Period of Insurance.	RM 250	RM350	RM350
(iv) Malicious Damage by Tenant  We shall pay for the loss or damage caused by either your tenant or member of their immediate family member or their guest intentionally to your property. However, we will not pay any costs or expenses resulting from: (a) Wear and tear of your building; or (b) Poor maintenance by your tenant or a member of their immediate family or your tenant's guests; or	RM1,000	RM2,000	RM2,000



(c) Cost of cleaning, re-decorating, painting or wall-papering unless physical structure damage has occurred to your building.			
Total Premium Payable (inclusive of 6% SST and stamp duty)	<b>(Landed Property)</b>		
	RM 533.04	RM 910.40	RM1,315.85
	<b>(Flat &amp; Apartment)</b>		
	RM535.16	RM912.52	RM1,319.03

**Sanction Limitation Clause**

No (re) insurer shall be deemed to provide cover and no (re) insurer shall be liable to pay any claim or provide any benefit hereunder to the extent that the provision of such cover, payment of such claim or provision of such benefit would expose that (re) insurer to any sanction, prohibition, or restriction under United Nations resolutions or the trade or economic sanctions, laws or regulations of the European Union, United Kingdom, United States of America or Malaysia.

**Important Notes:-**

The above is only a brief summary of the policy coverage. It is not intended to replace policy document. For full details of all Policy Terms, Conditions, Exclusions and Warranties, please refer to actual Policy document.

This Certificate of Insurance is computer generated and does not require a signature .

ISSUING AGENT: INSURITY PLANNING PLT  Branch Office Address: GF-09, IOI BUSINESS PARK, PERSIARAN PUCHONG JAYA SELATAN BANDAR PUCHONG JAYA 47170 PUCHONG, SELANGOR  Branch Code: 36 PUCHONG	INSURITY PLANNING PLT Authorised Agent
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