



# Simply the smartest home cover

**Allianz General Insurance Company (Malaysia) Berhad 200601015674 (735426-V)**  
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A PIDM member

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# Smart Home Cover

The true meaning of the word “home” 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. Consists of three components namely HouseHolder (Content), HomeFix and Landlord Insurance. This plan gives you the freedom to customise and choose based on your needs and wants. Be it your home sweet home or a rental property, you can rest easy knowing that it is protected with Smart Home Cover.



## The Components



### HouseHolder (Content)

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

- *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; such as air conditioner, plumbing, electrical wiring, painting, roofing and locksmith (once per policy year)
- Home care - Termites or Bed Bugs Pest Control; or disinfection service (once per policy year)
- If in any case Allianz Partner\* is unavailable, claims can be done on reimbursement basis

\*Allianz is partnering with **recommend.my** ([www.recommend.my](http://www.recommend.my))



### 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 for Smart Home Cover - Annual Plan

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



## HouseHolder

Full Value or		Sum Insured determined by customer				
		Option 1	Option 2	Option 3	Option 4	Option 5
First Loss	Benefit Amount (RM)	16,000	31,000	46,000	71,000	91,000
	Premium (RM)	51.74*	103.48*	155.22*	238.80*	306.46*

Note:  
Base of the product must consist of 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	50		60		80	
Home Care	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
Runaway Tenant	-		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	

# Frequently Asked Questions

**1. 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 home insurance according to their needs and/or wants.

**2. What does Smart Home Cover consist of?**

It consists of 3 components: HouseHolder (Content), HomeFix and Landlord Insurance.

**3. Do I need to purchase all 3 components?**

Customers only need to purchase a HouseHolder as a base. The other components are optional for customers to select according to their needs.

**4. What is so special about Smart Home Cover?**

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

**5. Who can buy Smart Home Cover?**

Home owners, landlords and tenants.

Notes: Premium is further subject to 8% Service Tax and RM10 Stamp Duty. The Service Tax ("ST") amount herein may be subject to change as the ST rate applied shall be based on the prevailing rate(s) in accordance with the laws of Malaysia. To avoid underinsurance, kindly ensure that your sum insured is adequate.

This brochure is valid from 1 March 2024. This brochure contains the Bahasa Malaysia translated version. 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)

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