



Underwritten by AIG Malaysia Insurance Berhad (795492-W)

Coverage Features	What It Means	Why It Matters
<b>Home contents - all risks coverage</b>	Protection against damage or loss to your home contents regardless of cause (specific exclusions apply in some instances).	You can rely on broad coverage with few restrictions.
<b>Home contents</b>	Damaged home contents can be repaired or replaced with new item(s); reimbursement for such repair or replacement is available up to the contents coverage limit specified in your policy schedule, without taking into account depreciation.	You will not be penalised for depreciation at the time of claim, and we will reimburse loss or damage to your contents provided the sum insured is sufficient.
<b>Worldwide personal effects – all risks coverage</b>	Worldwide coverage is provided for loss or damage to your/your family’s personal valuables and personal effects occurring outside of the insured premises. Please refer to the policy for the specific exclusions that apply in some instances.	Your /your family’s personal valuables are protected while you are traveling or are away from your premises.
<b>Worldwide personal liability</b>	Worldwide coverage is provided when you, a member of your family or your domestic servant that resides with You become legally liable to pay damages for accidental death/injury to any person or accidental damage/loss to tangible property.	Accidents happen every day. Personal liability coverage protects you, in situations where your child accidentally ruins your neighbor’s expensive rug or if a visitor is injured in your premises.
<b>Credit cards &amp; forgery</b>	We will reimburse you up to RM1,000 for what you are legally obligated to pay resulting from: <ul style="list-style-type: none"> <li>• Theft or loss of bank/credit/debit/charge card in your name</li> <li>• Loss caused by forgery or alteration of cheque or negotiable instrument.</li> </ul>	In situations when your card has been misused by unknown parties or your name is forged on cheques, we will help you cover the expenses you incur.

IMPORTANT NOTE: YOU ARE ADVISED TO NOTE THE SCALE OF BENEFITS IN YOUR INSURANCE POLICY. YOU MUST NOMINATE A NOMINEE & ENSURE THAT YOUR NOMINEE IS AWARE OF THE POLICY THAT YOU HAVE PURCHASED. YOU SHOULD READ & UNDERSTAND THE INSURANCE POLICY AND DISCUSS WITH THE AGENT OR CONTACT AIG MALAYSIA DIRECTLY FOR MORE INFORMATION.

If you have any enquiries, please contact us at the email: [PCSMY-Enquiries@aig.com](mailto:PCSMY-Enquiries@aig.com)

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<b>Landscaping</b>	For losses to landscaping in your premises due to specified causes, you are covered for up to 5% of the total contents sum insured. Please note: We will pay up to RM1,000 for any one tree, shrub or plant.	You may not be aware of the cost of trees and shrubs until you need to replace them. This benefit applies to a wide variety of landscaping, including elaborate gardens.
<b>Loss prevention devices</b>	Following a covered loss, we will pay for your expenses incurred, up to RM1,000, which you incurred to install an approved loss prevention device to protect your home against the same loss in the future.	New technology is making it easier for homeowners to be more proactive in the face of perils such as lightning damage, by avoiding repeated damage with such loss prevention devices.
<b>Special coverage for access</b>	For losses incurred to your home contents due to accidental leak or discharge of water/steam from within a plumbing, heating, air conditioning or any such things, we will cover up to 50% of total contents sum insured.	Sometimes the air conditioning can leak; occasionally the sprinkler system gets set off accidentally. We understand that these things happen. This benefit includes the cost to tear out and replace the part that has been damaged or the alterations required to do the same for whatever has caused the damage.
<b>Special limits on home contents</b>	You are covered up to the amounts shown for the following: <ul style="list-style-type: none"> <li>• Money : RM2,500</li> <li>• Documents : RM3,000</li> <li>• Jewellery : Up to 1/3<sup>rd</sup> of total contents sum insured</li> <li>• Food spoilage : RM500</li> <li>• Compensation for death : 50% of total contents sum insured</li> <li>• Water tank/filter : RM1,000</li> <li>• Forced Evacuation : 50% of total contents sum insured</li> <li>• Tree removal : RM1,000</li> <li>• Disability costs : RM5,000</li> </ul>	Certain items included in your policy have their own set of coverage limits. We offer new benefits that have yet to be introduced in the market. Please refer to the policy for the full benefits provided .
<b>Additional living expenses</b>	We cover up to 5% of total contents sum insured in living expenses incurred by you if your home is uninhabitable at claim time (up to policy limits selected).	It will assist you towards your efforts in maintaining your household's usual standard of living if you are displaced from your home.

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