



**PACIFIC & ORIENT INSURANCE CO. BERHAD** (No. 12557-W)

**Registration No. 197201000959 (12557-W)**

**A Member Of The Pacific & Orient Group**

**A Member of PIDM**

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Registration No: W10-1808-31021805

## **PRODUCT DISCLOSURE SHEET**

### **(INSURANCE POLICY PrORumah)**

**(PURCHASE THROUGH ONLINE, WEBSITE AND Poi2u APPS)**

(Read this Product Disclosure Sheet before you decide to take out the the Houseowner / Householder Insurance Policy ( PrORumah)

The benefit(s) payable under eligible certificate/policy/product is (are) protected by PIDM up to limits. Please refer to PIDM's TIPS Brochure or contact Pacific & Orient Insurance Co. Berhad or PIDM (visit [www.pidm.gov.my](http://www.pidm.gov.my))

Be sure to also read the general terms and conditions.)

#### **1. What is this product about?**

This policy provides protection to residential building and / or contents against any loss or damage by fire, lightning or by any insured event mentioned in the insurance policy.

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

This policy covers loss or damage to the building and contents caused by the following:

##### **Insured Event:**

- i) Fire, lightning, thunderbolt, subterranean fire
- ii) Explosion
- iii) Aircraft and other aerial devices and/or articles dropped therefrom
- iv) Impact with any of the buildings by road vehicles or animals not belonging to or under the control of the insured or any member of his family
- v) Bursting or overflowing of domestic water tanks, apparatus or pipes
- vi) Theft but only if accompanied by actual forcible and violent breaking into or out of a building
- vii) Hurricane, cyclone, typhoon, windstorm
- viii) Earthquake, volcanic eruption
- ix) Flood but excluding loss or damage caused by subsidence or landslip
- x) Riot, Strike, Malicious Damage

##### **Additional coverage included under Section I – Building:**

- i) Rent Insurance
- ii) Liability to the Public
- iii) Enhanced bursting or overflowing of water tanks, apparatus or pipes

##### **Additional coverage included under Section II – Contents:**

- i) Contents Temporarily Removed
- ii) Breakage to Mirrors
- iii) Compensation for Death
- iv) Servants Property
- v) Rent Insurance
- vi) Liability to the Public
- vii) Loss of Money due to theft at home

**Optional Benefits available subject to additional premium:**

- i) Subsidence and Landslip
- ii) Plate Glass Damage
- iii) Extended Theft Cover
- iv) Increased Limits of Liability to RM100,000

Duration of cover is for one year. You need to renew the insurance cover annually.

**3. How much premium do I have to pay?**

The premium that you must pay for this insurance will depend on the type of building and the sum insured.

The policy minimum premium is RM60.

**4. What are the fees and charges that I have to pay?**

Type	Amount
Commission rebate	15% of premiums if purchased via POI2U, call centre or counter
Stamp duty	RM10
Sales and Services Tax	6% of premiums

**5. What are some of the key terms and conditions that I should be aware of\*?**

- Duty of Disclosure:
  - a) 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 the Proposal Form (or when you apply for this insurance). You must answer the questions fully and accurately.
    - Failure to take reasonable care in answering the questions may result in avoidance of your contract of insurance, refusal or reduction of your claim(s), change of terms or termination of your contract of insurance.
    - The above duty of disclosure shall continue until the time your contract of insurance is entered into, varied or renewed with us.
    - In addition to answering the questions in the Proposal Form (or when you apply for this insurance), you are required to 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.
    - 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 in the Proposal Form (or when you applied for this insurance) is inaccurate or has changed.
  - b) 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 a purpose 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 your contract of insurance, refusal or reduction of your claim(s), change of terms or termination of your contract of insurance.
    - The above duty of disclosure shall continue until the time your contract of insurance is entered into, varied or renewed with us.
    - 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 in the Proposal Form (or when you applied for this insurance) is inaccurate or has changed.

- c) You must ensure that your property is insured at the appropriate amount taking into account the renovations made to your property.

*\*This list is non-exhaustive. Please refer to the policy contract for the full terms and conditions.*

## 6. What are the major exclusions under this policy#?

This policy does not cover:

- i) War, civil war and any act of terrorism
- ii) Radioactive and nuclear energy risks
- iii) Date recognition
- iv) Property damage to data or software

*#This list is non-exhaustive. Please refer to the policy contract for the full terms and conditions.*

## 7. Can I cancel my policy?

You may cancel your policy at any time by giving written notice to us. Upon cancellation, you are entitled to a refund of premium being adjusted on the basis of us retaining the customary short term premium or minimum premium.

## 8. What do I need to do if there are changes to my contact details?

It is important that you inform us of any change in your contact details to ensure that all correspondences reach you in a timely manner.

## 9. Where can I get further information?

Should you require additional information about Houseowner / Householder insurance, please refer to the *insuranceinfo* booklet on 'Houseowner / Householder Insurance', available at all our branches or you can obtain a copy from the insurance agent or visit [www.insuranceinfo.com.my](http://www.insuranceinfo.com.my) or [www.poi2u.com](http://www.poi2u.com).

If you have any enquiries, please contact us at:

Pacific & Orient Insurance Co. Berhad  
11th Floor, Wisma Bumi Raya, No.  
10, Jalan Raja Laut,  
50350 Kuala Lumpur.  
Tel : 03-2698 5033  
Fax : 03-2693 8145  
E-mail : [poi2u@pacific-orient.com](mailto:poi2u@pacific-orient.com)

### **IMPORTANT NOTE:**

**YOU MUST ENSURE THAT YOUR PROPERTY IS INSURED AT THE APPROPRIATE AMOUNT. YOU SHOULD READ AND UNDERSTAND THE INSURANCE POLICY AND DISCUSS WITH THE AGENT OR CONTACT THE INSURANCE COMPANY DIRECTLY FOR MORE INFORMATION.**

The information provided in this disclosure sheet is a brief summary for quick and easy reference. The exact terms and conditions that apply are stated in the policy contract.

*Pacific & Orient Insurance Co. Berhad is licensed under the Financial Services Act 2013 and regulated by Bank Negara Malaysia.*

The information provided in this disclosure sheet is valid as at 14.02.2023