PRODUCT DISCLOSURE SHEET
FLEXI HOME GUARD INSURANCE

Date: As Per Printing Date

Dear Customer,
This Product Disclosure Sheet (PDS) is designed to provide you with some key information with regards to your Flexi Home Guard Insurance.

Other customers have read this PDS and found it helpful; ***you should read it too****.*

1. What is Flexi Home Guard Insurance

Flexi Home Guard Insurance is a comprehensive home policy that covers the private dwelling house/flat/apartment against fire and other perils. This insurance also provides an all-in product that provides comprehensive coverage for accidental loss or damage to home contents. This is designed exclusively for Hong Leong Bank Berhad customers who are legally residing or employed in Malaysia.

2. Know Your Coverage

As an illustration, for RM368.00 (before Service Tax and Stamp Duty) premium annually, you will receive the following Flexi Home Guard Insurance coverage based on building sum insured of RM500,000 and contents sum insured of RM3,000 for a linked house constructed of brick walls and roofed with tiles.

This policy **covers**:	This policy **excludes**:
<u>Section I – Building</u> Loss or damage to building caused by: • Fire, lightning, thunderbolt, subterranean fire • Explosion • Aircraft damage • Impact damage by road vehicles or animals • Bursting or overflowing of water tanks, apparatus or pipes* • Theft but only if accompanied by actual forcible and violent entry or exit • Hurricane, cyclone, typhoon or windstorm** • Earthquake or volcanic eruption** • Flood excluding loss or damage caused by subsidence or landslip** • Robbery and hold up in the premises • Loss of rent up to the limit of 10% of total sum insured on building <u>Section II - Contents</u> Accidental loss of or damage to your home contents. Note: This is not a complete list. Please refer to the policy wording for full list of coverages and limits.	• Loss or damage due to subsidence, landslip, riot, strike and malicious damage. • Radioactive and nuclear energy risks. • War, invasion, act of foreign enemy, hostilities or warlike operations, civil war. • Any act of terrorism. • Consequential loss or legal liability of whatsoever nature. • Wear and tear, gradual deterioration. In the event of loss or damage occurred, the following Excess will apply: • For peril marked with *, the first RM50.00 is not covered. • For peril marked with **, the first 1% of the total sum insured on buildings or RM200.00, whichever is the less. Note: You should refer to the policy wording for the full list of exclusions.
By paying an **additional premium**, you can expand the coverage to include: • Section I: Plate Glass Damage; Loss or damage by Hurricane, Cyclone, Typhoon or Windstorm to Outdoor Fixtures and Fittings; Alterations, Repairs and Additions; Subsidence and Landslip; Riot, Strike and Malicious Damage • Section II: Upgrade the sum insured as per plans (RM25,000, RM50,000, RM75,000 or RM100,000) • Optional Coverage A - Malicious Damage by Tenant • Optional Coverage B - Worldwide Coverage for Personal Belongings • Optional Coverage C - Worldwide Personal Liability Note: This is not a complete list. Please read the policy wording carefully for full details.	
Duration of cover is for one year and you need to renew your insurance policy annually.	
The benefit(s) payable under eligible product is protected by PIDM up to limits. Please refer to PIDM's TIPS Brochure or contact MSIG Insurance (Malaysia) Bhd or PIDM (visit www.pidm.gov.my).	

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MSIG INSURANCE (MALAYSIA) BHD
REGISTRATION NO. 197901002705 (46983-W)
LEVEL 15 MENARA HAP SENG 2
PLAZA HAP SENG, NO. 1,
JALAN P.RAMLEE, 50250 KUALA LUMPUR

Website: www.msig.com.my
Email: bancahotline@my.msig-asia.com
Customer Service Hotline: 1-800-88-6163

If you have any questions or require assistance on your Flexi Home Guard Insurance, you can:

Call us at:	Visit us at:	Email us at:
1-800-88-6163 or 603-2050-8228	https://www.msig.com.my/	bancahotline@my.msig-asia.com

3. Know Your Obligations

For Flexi Home Guard Insurance, you must pay the below premium:	
The price you pay will be based on the sum insured, type of building and construction materials used and elected additional coverage.	
Building Sum Insured	RM500,000.00
Standard Cover	RM368.00
+Additional Cover Section II (Plan 1 – RM25,000)	RM143.00
Rebate 15%	(RM76.65)
Total Gross Premium	**RM434.35**
You also have to pay the following fees and charges:	
Stamp Duty	**RM10.00**
Service Tax	**8% of premium or RM34.75**
Total Premium Payable	**RM479.10**

4. Other Key Terms

- Duty of Disclosure - You must provide complete and accurate information in the application/proposal form and disclose any matter that you know or could be expected to know to be relevant.
- You must ensure that your property is insured at the appropriate amount taking into account the renovation made to your property.
- If the amount insured in your insurance policy is less than the rebuilding cost (i.e. under-insurance), you are deemed to be self-insuring the difference. The average condition will apply in the event of a claim.
- For contents, the sum insured is on a first loss basis up to selected plan. (Limit: Any one article: 5% of the total sum insured on Contents; Valuable - 1/3 of the total sum insured on Contents)
- The basis of compensation for loss/damage to the property:
  Reinstatement Value – it will pay the cost of replacing or reinstating the damaged property of the same type or kind but not superior to or more extensive than the insured property when new, provided that the sum insured is adequate to cover the total cost of replacing or reinstating the property.
- Excess, being an amount, you have to bear before you are paid. This is applicable for certain perils.
- Cash Before Cover – This insurance shall not be effective unless the premium due has been paid prior to the inception of the policy.
- Notice of Claim – You shall provide a written notice to us with full details within seven (7) days upon receiving notice of or sustaining any accident, loss or damage.

The list is **non-exhaustive**. You should refer to the policy wording for the full list of terms and conditions.

5. Can I cancel my policy?

Yes. You may cancel your policy at any time by giving a 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 of RM60.

MSIG Insurance (Malaysia) Bhd is a general insurance company licensed under the Financial Services Act 2013 and regulated by Bank Negara Malaysia.

The information provided in this Product Disclosure Sheet is valid as at 1 January 2026.

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