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AIG IN MALAYSIA

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KUALA LUMPUR

Menara Worldwide,
198 Jalan Bukit Bintang,
55100 Kuala Lumpur.

PENANG

1-02-14, 1-02-15 & 1-02-21 E-Gate,
Lebuh Tunku Kudin 2,
11700 Gelugor, Penang.

1st Floor, No. 50, Jalan Limau Manis 3,
Off Jalan Song Ban Kheng,
Taman Limau Manis,
14000 Bukit Mertajam, Penang.

PERAK

No. 15, Persiaran Greentown 4,
Pusat Perdagangan Greentown,
30450 Ipoh, Perak.

MELAKA

No. 183, Jalan Munshi Abdullah
(Ground Floor), 75100 Melaka.

JOHOR

G-1, 1-1, G14 & 1-14, Block 3, Danga Bay,
Jalan Skudai, 80200 Johor Bahru.

SABAH

D-23-2 & D-23A-2 (2nd Floor),
Block D, Unit 23 & 23A, KK Times Square,
Phase 1 Coastal Highway,
88100 Kota Kinabalu, Sabah.
P.O. BOX 11005

Ground Floor, AS TB4536, LOT 61,
1st Floor, Ba Zhong Commercial Center,
Jalan Damai, 91008 Tawau, Sabah.

KEDAH

1st & 2nd Floor, No. 20,
Jalan Teluk Wanjah,
05200 Alor Setar, Kedah.

PAHANG

No. 95, Jalan Tun Ismail,
25000 Kuantan, Pahang.

SELANGOR

A-13-P1 & A-13-1, Block A,
Jaya One 72A, Jalan Universiti,
46200 Petaling Jaya,
Selangor.

36-1 (1st Floor), Jalan Tiara 2D/KU1,
Bandar Baru Klang,
41150 Klang, Selangor.

1st Floor, 32-1, Jalan Putra 2,
Taman Putra Kajang,
43000 Kajang, Selangor.

SARAWAK

Suite G08, Ground & 1st Floor,
Crown Towers, No. 88 Jalan Pending,
93450 Kuching, Sarawak.

1st Floor, Lot 1264, Centre Point,
98000 Miri, Sarawak.



Bring on tomorrow



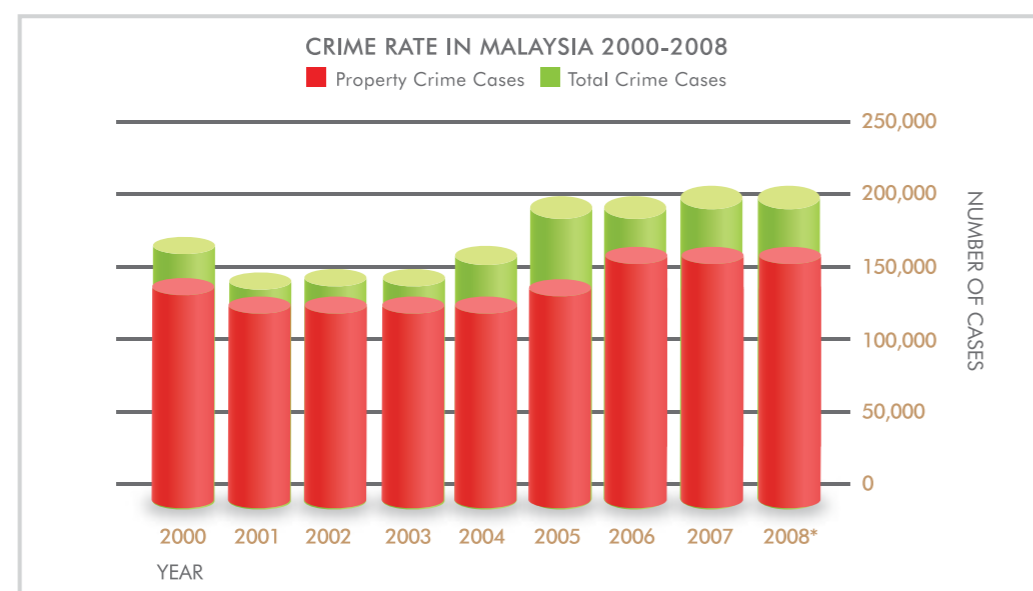
Secure Home



We Cover Your Losses

Your home is one of the biggest financial investments you would make in your adult life and provides you with a sanctuary where your loved ones, memories and legacy lives, therefore you should protect it. One of the most important insurance policies you can buy is the home insurance to cover this investment.

Statistics have shown that from 2000 till 2009, the crime rate in Malaysia has been increasing steadily. Flash floods, burglaries and freak accidents have monopolized the local news of late. All these add stress in our day-to-day lives. You can choose how best to secure your home so that you can pay attention to the more important things in life – the reasons for making a home. Choose SECURE HOME.



Source: Malaysia Royal Police

Property Crime Cases (2007 – 2011)

February 14, 2007: Former CID director Datuk Fauzi Shaari's house in Section 7 was hit by two burglaries on Monday night. The former Selangor chief police officer and his wife reached home at 11pm to find a gold diamond ring and two watches stolen. The items were valued at RM10,000.

March 15, 2007: Eight midgets aged between 14 and 23 were involved in 14 burglaries for the past three months. The gang, whose members are only the size of 13 year olds, were small enough to squeeze into houses by removing two panes of louvered windows.

September 8, 2007: A contractor has been arrested on suspicion that he was involved in stealing RM1 million worth of valuables from luxury homes in Batu Ferringhi. Police found twelve paintings, six antique vase stands and a Rolex watch in his house.

November 2010: Kedah, Perlis and Kelantan had been hit by floods, causing more than 40,000 people to evacuate their homes. More than 60,000 people were displaced.

February 2011: Floods in Johor raised fears of a repeat of the 2006 floods that left the state inundated with damages worth millions. More than 60,000 people were displaced.

According to government statistics, total reported criminal activity in 2007 came up to 209,559 cases, a surge of more than 33 per cent from 2005. More than 16 per cent were house burglaries. From January to June 2008, a total of 18,005 house break-ins have been reported (Source:<http://asianpacificpost.com>)

Burglaries, robberies, break-ins and floods will happen no matter what measures you take to prevent them. Secure Home Insurance is your best friend in times like these.

6. What are the major exclusions under this policy?

This policy does not cover certain losses, such as:

- Accidental loss/damage to household contents and personal effects
- Loss/damage due to subsidence or landslip
- Theft unless accompanied by forcible/violent entry/exit

Note: This list is non-exhaustive. Please refer to the sample policy contract for the full list of exclusions under this policy.

7. Can I cancel my policy?

You may cancel your policy by giving us prior written notice. Upon cancellation, you are entitled to a refund of the premium based on the unexpired period of insurance computed on short period rates or prorate.

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 insurance info 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.

If you have any enquiries, please contact us at:

AIG Malaysia Insurance Berhad (795492 W)
Front Counter,
Level 17, Menara Worldwide,
198 Jalan Bukit Bintang,
55100 Kuala Lumpur.

Telephone: 1 800 88 8811
Fax: (603) 2118 0288
Email: AIGMYCare@aig.com
Website: www.aig.my

10. Other types of property insurance covers available.

- 1) Fire Dwelling;
- 2) Secure Home Saver, Secure Home Premier and Secure Home Package

IMPORTANT NOTE:

YOU MUST ENSURE THAT YOUR PROPERTY IS INSURED AT THE APPROPRIATE AMOUNT. YOU SHOULD READ AND UNDERSTAND YOUR INSURANCE POLICY AND DISCUSS WITH YOUR AGENT OR CHECK OUR WEBSITE FOR MORE INFORMATION.

The information provided in this disclosure sheet is reviewed and update as at 19/01/2016.

Important Notice: This leaflet is not a contract of insurance. For exact details on terms and condition, please refer to your policy contract. If there is any difference and/or conflict between any language(s) used, for all intents & purposes, the English version shall always prevail.

Nota Penting: Risalah ini bukanlah Kontrak insurans. Untuk maklumat lengkap tentang terma-terma dan syarat-syarat, sila rujuk kepada kontrak polisi anda. Jika terdapat sebarang perbezaan dan/atau percanggahan di antara teks yang terjemahkan, untuk semua tujuan, teks Bahasa Inggeris hendaklah dirujuk.

Secure Home Home Contents

Peace of mind is priceless

Has the gas been turned off? Are all the perishables in the fridge stored away properly? Have the neighbors been notified? These are all common thoughts that go through your mind when you're going away on a holiday. Even if you have informed the local neighborhood guards and police, your unoccupied home is still not safe.

Secure your sanctuary with Secure Home. The Secure Home policy protects you and your home against:

- Fire, Lightning, Thunderbolt and Subterranean Fire
- Explosion
- Damage due to aircraft, other Aerial devices and/or articles dropped
- Impact Damages (by third party's vehicle or animals not belonging to the insured)
- Bursting or Overflowing of Domestic Water Tanks, Apparatus or Pipes
- Theft Subject to Forcible Violent Entry or Exit
- Hurricane, Cyclone, Typhoon, Windstorm
- Earthquake, Volcanic Eruption
- Flood, excluding loss or damage caused by subsidence and landslip
- Robbery and hold up in the premises of your property
- Riot Strike and Malicious Damages
- Fatal Injury by Fire or Theft – RM20,000
- Public Liability up to RM100,000
- Alternate accommodation expenses – up to 10% of Sum Insured

Optional Coverage:

- Public liability up to RM250,000
- Subsidence and landslip
- Alternate accommodation expenses – in excess of 10% of Sum Insured

Extra Features:

- Loss of Cash – reimbursement up to RM1,000.
- Repair or replacement of doors/windows/locks/keys – reimbursement up to RM1,800
- Loss of or damage to your mountain bike / pedal cycle – reimbursement up to RM500.
- Cash Assist – up to 5% of Sum Insured. This is for transportation costs to remove the contents from your house, temporary storage, and purchase of basic items.
- Disaster Cash – RM5,000. Lump sum payment in the event your home becomes uninhabitable for more than 48 hours as a result of a natural disaster or fire.
- Cost of replacing title deeds or legal documents – reimbursement up to RM2,500.
- Coins, medals and stamps collection – reimbursement up to RM500.
- Fire Brigade Charges – reimbursement up to RM1,000.
- Damage to Freezer Food – reimbursement up to RM500.
- Breakage of Mirrors – reimbursement up to RM500.
- Temporary Removal of Contents – up to 15% of Sum Insured.
- Order to Evacuate by Government / Public Authority – 50% of Sum Insured.
- Loss or damage to domestic servant's property – reimbursement up to RM2,000
- Jewellery & Personal Valuables – reimbursement up to 1/3 of Sum Insured.
- New for Old Cover – we will replace your old items with brand new items of similar make / model subject to availability.

Secure Home Kandungan Isi Rumah

Ketenangan fikiran adalah tidak ternilai

Sudahkah gas dipadamkan? Adakah semua barang-barang yang cepat rosak di dalam peti ais disimpan dengan betul? Sudahkah jiran-jiran diberitahu? Semua soalan ini sentiasa bermain di fikiran anda bila anda hendak pergi bercuti. Walaupun anda telah memberitahu pengawal kawasan tempat tinggal anda dan polis, kediaman anda yang ditinggalkan masih tidak selamat. Lindungi tempat tinggal anda dengan Secure Home. Polisi Secure Home melindungi anda dan kediaman anda dari:

- Kebakaran, Kilat, Guruh dan Kebakaran Bawah Tanah
- Letupan
- Kerosakan akibat pesawat udara, alat terbang seperti & barangan jatuh darinya
- Kerosakan dari Hentaman oleh Kenderaan Pihak Ketiga atau binatang bukan kepunyaan
- Pepecahan atau Limpahan dari Tangki Air, Aparatus atau Paip-paip
- Kecurian Tertakluk Kepada Pecah Masuk / Keluar Secara Paksaan dan Kekerasan
- Ribut Taufan, Puting Beliung dan Angin Kencang
- Gempa Bumi, Letusan Gunung Berapi
- Banjir, tidak termasuk kerugian atau kerosakan disebabkan oleh penenggelaman atau gelinciran tanah
- Pecah rumah dan rompakan dalam rumah kediaman
- Rusuhan Mogok dan Hasad Dengki
- Kecederaan Parah akibat Kebakaran atau Pencuri – RM20,000
- Liabiliti Awam sehingga RM100,000
- Perbelanjaan Penginapan Alternatif – sehingga 10% dari jumlah Diinsuranskan

Perlindungan Pilihan

- Liabiliti awam sehingga RM250,000
- Penenggalam dan gelinciran tanah
- Perbelanjaan penginapan alternative – melebihi 10% dari jupmah diinsuranskan

Ciri-ciri Tambahan

- Kehilangan Wang Tunai – bayaran balik sehingga RM1,000.
- Pembaikan atau penggantian pintu / tingkap / kunci / kekunci – bayaran balik sehingga RM1,800
- Kerugian atau kerosakan terhadap basikal gunung / basikal kayuh – bayaran balik sehingga RM500.
- Bantuan Wang Tunai – sehingga 5% dari jumlah diinsuranskan. Ini adalah kos pengangkutan untuk memindahkan kandungan isi rumah dari rumah anda, tempat menyimpan sementara dan membeli barangan asas.
- Wang Tunai Untuk Bencana – RM5,000. Wang dibayar sekali gus jika kediaman anda tidak boleh didiami lebih dari 48 jam akibat dari bencana alam atau kebakaran.
- Kos bagi mengganti dokumen hak milik tanah atau dokumen sah – bayaran balik sehingga RM2,500.
- Syiling, pingat dan koleksi setem – bayaran balik sehingga RM500.
- Caj Bomba – bayaran balik sehingga RM1,000.
- Kerosakan terhadap Makanan di dalam Peti Sejuk – bayaran balik sehingga RM500.
- Pemecahan Cermin – bayaran balik sehingga RM500.
- Pemindahan Sementara untuk Kandungan Isi Rumah – sehingga 15% dari Jumlah yang Diinsuranskan.
- Arahan untuk Berpindah oleh Kerajaan / Pihak Berkuasa Awam – 50% dari Jumlah yang Diinsuranskan.
- Kerugian atau Kerosakan terhadap pakaian dan harta peribadi pembantu rumah – bayaran balik sehingga RM2,000.
- Barang Kemas & Barang Peribadi yang berharga – bayaran balik sehingga 1/3 dari Jumlah Diinsuranskan.
- Perlindungan Baru untuk Mengganti Yang Lama – kami akan mengganti barang lama anda dengan yang baru yang bersamaan jenama dan buatan tertakluk kepada stok.

Jika terdapat sebarang konflik mengenai kandungan di antara versi Bahasa Inggeris dengan terjemahannya dalam risalah ini, versi Bahasa Inggeris adalah sah di sisi undang-undang.

Now, you can extend to cover
**FULL EXTENDED THEFT – THEFT
WITHOUT FORCIBLE ENTRY / EXIT,
ARMED ROBBERY & BURGLARY.**

Anda sekarang boleh menambahkan
perlindungan anda **PERLINDUNGAN
KECURIAN PENUH – KECURIAN TANPA
PECAH MASUK, KELUAR SECARA
PAKSAAN DAN KEKERASAN,
ROMPAKAN BERSENJATA & KECURIAN.**

Product Disclosure Sheet

AIG Personal Property Insurance

Read this Product Disclosure Sheet before you decide to take up the Houseowners/Householders Secure Home policy. Be sure to also read the general terms and conditions.

1. What is this product about?

This is a Comprehensive package to cover your private residence – house/flat/apartment including fixtures, fittings, garages, garden walls, gates and fences as well as contents within, against fire and allied perils. Duration of cover is for one year. You need to renew your insurance policy annually.

2. What are the covers/benefits provided?

This policy covers loss or damage to your private residence and contents within due to:

- Fire, Lightning, Explosion
- Damage due to aircraft, other Aerial devices and/or articles dropped
- Impact Damage (by third party's vehicle only)
- Bursting or Overflowing of Water Tanks or Pipes
- Theft subject to Forcible Violent Entry or Exit
- Hurricane, Cyclone, Typhoon, Windstorm
- Earthquake, Volcanic Eruption
- Flood, excluding loss or damage caused by subsidence and landslip
- Riot, strike, and malicious damages
- Robbery and hold up in the premises of your property

3. How much premium do I have to pay?

The total premium that you have to pay may vary depending on the following factors:

- Type of residence – landed property or flats/condominiums
- Type of constructions – fully concrete/part brick part timber/fully timber
- Cover selected – basic Fire, Houseowners Building, Householders Contents or Houseowners and Householders and optional extras or
- The sum insured or value at risk

You can get a quote from our friendly Call Centre representatives/our agents or call our telephone number at 1 800 88 8811.

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

Commissions paid to the insurance agent	15% of premium
Goods & Services Tax (GST) is applicable with effect from 1 st April 2015	6% of premium
Stamp duty	RM10

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

- Who can apply – anyone who has an insurable interest in the property to be covered. The property must be constructed of brick/reinforced with concrete walls and roofed with tiles.
- Importance of disclosure - You must take reasonable care to ensure that all your answers to the questions are full, complete, correct and honest and to the best of your knowledge.
You also have a duty to inform us of any change in the information given to us earlier before we issue the policy schedule to you, before you renew or change any of the terms of your policy. If you don't, your policy may be cancelled, or treated as if it never existed, or your claim rejected or not fully paid.
- You must ensure that your property is insured at the appropriate amount taking into account the renovations made to your property.
- For contents cover:
 - Single items shall be deemed to be within 5% of sum insured except for furniture, pianos, organs, televisions, hi-fi equipment and the like.
 - All items of platinum, gold and silver, jewellery and furs are limited to one third of sum insured.
- No insurer shall be deemed to provide cover and no 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 the insurer to any sanction, prohibition or restriction under the United Nations' Security Council resolutions (UNSC) or the trade or economic sanctions, laws or regulations of the European Union or the United States of America.

Secure Home (Home Owners)

Your home is your sanctuary

It is your pride and joy but all of that can be destroyed due to flash floods, landslides, fires, freak accidents or burglaries. The damages can be immense, and can take a toll on both your mental state and your finances. Let Secure Home be your guard against such devastating loss. Shield yourself with Secure Home. The Secure Home policy covers your private dwelling – house / flat / apartment including fixtures, fittings, garages, garden walls, gates and fences against the following:

- Fire, Lightning, Thunderbolt and Subterranean Fire
- Explosion
- Damage due to aircraft, other Aerial devices and/or articles dropped
- Impact Damages (by third party's vehicle or animals not belonging to the insured)
- Bursting or Overflowing of Domestic Water Tanks, Apparatus or Pipes
- Theft Subject to Forcible Violent Entry or Exit
- Hurricane, Cyclone, Typhoon, Windstorm
- Earthquake, Volcanic Eruption
- Flood, excluding loss or damage caused by subsidence and landslip
- Robbery and hold up in the premises of your property
- Riot Strike and Malicious Damages
- Loss of Rent / Alternate Accommodation Expenses – up to 10% of Sum Insured

Extra Features:

- Debris Removal – up to RM2,000
- Reinstatement Value
- Public Liability up to RM50,000

Optional Coverage:

- Accidental Damage to Plate Glass – max value per glass sheet RM1,000
- Public Liability – up to RM100,000 or RM250,000
- Alterations, Repairs & Additions - up to 25% of Sum insured
- Subsidence & Landslip
- Architect's, surveyor's and consultant's fees
- Windstorm to awnings
- Debris removal – in excess of RM2,000
- Damage by falling trees
- Loss of rent/alternate accommodation expenses – in excess of 10% of Sum Insured

Secure Home (Empunya Rumah)

Kediaman anda adalah tempat perlindungan anda

lanya adalah suatu kebanggaan dan kegembiraan bagi anda, tetapi semua itu boleh hancur dengan sekejap mata disebabkan oleh banjir kilat, tanah runtuh, kebakaran, kemalangan luarbiasa dan kejadian pecah rumah. Kerosakan boleh menjadi lebih teruk dan memberi kesan kepada keadaan mental dan kewangan anda. Biarkan Secure Home menjadi penghadang kepada kerugian yang memeritkan.

Lindungi diri anda dengan Secure Home. Polisi Secure Home ini melindungi anda dan kediaman anda, melindungi tempat tinggal peribadi anda – rumah / flat / pangapuri termasuk lekapan, kelengkapan rumah, garaj, dinding dan pintu pagar dan pagar di sekeliling kediaman anda dari yang berikut:

- Kebakaran, Kilat, Guruh dan Kebakaran Bawah Tanah
- Letupan
- Kerosakan akibat pesawat udara, alat terbang seperti & barangan jatuh darinya
- Kerosakan dari Hentaman oleh Kenderaan Pihak Ketiga atau binatang bukan kepunyaan
- Pepecahan atau Limpahan dari Tangki Air, Aparatus atau Paip-paip
- Kecurian Tertakluk Kepada Pecah Masuk / Keluar Secara Paksaan dan Kekerasan
- Ribut Taufan, Puting Beliung dan Angin Kencang
- Gempa Bumi, Letusan Gunung Berapi
- Banjir, tidak termasuk kerugian atau kerosakan disebabkan oleh penenggelaman atau gelinciran tanah
- Pecah rumah dan rompakan dalam rumah kediaman
- Rusuhan Mogok dan Hasad Dengki
- Kerugian Sewaan / Perbelanjaan Penginapan Alternatif – sehingga 10% dari jumlah diinsuranskan

Ciri-ciri Tambahan:

- Pemindahan Puing – sehingga RM2,000
- Nilai Pengembalian Semula
- Liabiliti awam sehingga RM50,000

Perlindungan Pilihan:

- Kerosakan Yang Berlaku Dengan Tidak Sengaja pada Kepingan Kaca – RM1,000 nilai maksima bagi sekeping kaca
- Liabiliti Awam – sehingga RM100,000 atau RM250,000
- Pengubahan, Pembaikan dan Penambahan - sehingga 25% dari jumlah diinsuranskan
- Penenggelaman dan Gelinciran Tanah
- Bayaran arkitek, juruukur, serta perunding
- Ribut angin pada kajang
- Pemindahan puing – melebihi RM2,000
- Kerosakan akibat pokok jatuh
- Kerugian sewaan/perbelanjaan penginapan alternative – melebihi 10% dari jumlah diinsuranskan

Jika terdapat sebarang konflik mengenai kandungan di antara versi Bahasa Inggeris dengan terjemahannya dalam risalah ini, versi Bahasa Inggeris adalah sah di sisi undang-undang.