

PRODUCT DISCLOSURE SHEET



AIA General Berhad
201001040438 (924363-W)

Dear Customer,

This Product Disclosure Sheet (PDS) is designed to provide you with some key information on your fire insurance.

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

The benefit(s) payable under eligible policy / products is (are) protected by Perbadanan Insurans Deposit Malaysia ("PIDM") up to limits. Please refer to PIDM's Takaful and Insurance Benefits Protection System ("TIPS") Brochure or contact AIA General Berhad or PIDM (visit www.pidm.gov.my).

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1 What is SafeHome?

SafeHome provides you with coverage for your building and/or contents solely used for residential purposes against loss or damage caused by fire and lightning, with add-on coverage against flood, burst pipes, or other perils as selected by you. It also provides cash relief and medical coverage in the event of mishaps resulting from insured perils.

Note: Kindly refer to the [policy contract](#) for further information on the benefits provided.

2 Know Your Coverage

As an illustration, for **RM161.70** (annually), you will receive the following fire insurance **coverage** for a property with a building sum insured of RM500,000 and contents sum insured of RM25,000:

This policy covers :	This policy excludes :
<ul style="list-style-type: none"> • Fire Coverage – loss or damage to your private dwelling (building) and/or contents against insured perils. • Cash Relief – provides inconvenience allowance of RM2,000 for temporary uninhabitable of your home due to building and/or contents destroyed or damaged resulting from insured perils. Limited to 1 claim per policy period. • Medical Coverage – reimburses medical expenses incurred due to accidental bodily injuries in your home resulting from insured perils, up to RM5,000 per person (up to 2 persons per accident, 18-70 years old) <p><i>Note:</i></p> <ul style="list-style-type: none"> • <i>The insured perils are fire and lightning (explosion of gas used for domestic purposed is deemed to be loss by fire).</i> • <i>If you choose to insure with your home contents only (i.e. without your building), the policy will be packaged with all the six add-on coverages as listed below.</i> 	<ul style="list-style-type: none"> • Loss by theft during or after the occurrence of a fire; • Loss or damage to property occasioned by its own fermentation, natural heating or spontaneous combustion; • Loss or damaged directly or indirectly caused by nuclear weapons material, ionizing radiations or contamination by radioactivity; • Loss or damaged caused by earthquake, volcanic eruption, typhoon, hurricane, cyclone or other atmospheric disturbance; • Loss or damaged caused by war, invasion, act of foreign enemy, hostilities, riot, revolution, military or usurped power, any act of terrorism; • Consequential loss of any kind; • Any curiosity or work of art for an amount exceeding RM500.00, securities, obligations, deeds, bonds, bills of exchange, promissory notes, or documents of any kind, stamps, coins or paper money, cheques, currency notes, bank notes manuscripts, books of account or other business books, or computer systems records; motor vehicles and accessories or livestock; • Platinum, gold, silver articles, jewellery, furs, and the like; • If the building insured or containing the insured property becomes unoccupied and so remains for a period of more than thirty (30) days.

By paying **additional** premium, you can expand the coverage to include:

- Flood damage;
- Impact damage including Insured's own vehicles;
- Bursting or overflowing of water tanks, apparatus or pipes;
- Riot, strike and malicious damage;
- Subsidence and landslip; and/or
- Damage by falling trees or branches and objects therefrom.

Note: This list is **non-exhaustive**. You should refer to the [policy contract](#) for the full information on the benefits provided and list of exclusions.

The duration of coverage is 1 year. You need to renew your policy annually.

If you have any questions or require assistance on your fire insurance, you can:



Contact us via WhatsApp
at 019 629 9660



Visit us at:
[SafeHome | Online Fire Insurance Plan](#)
For Your Home



Email us at:
my.aiaonline@aia.com



Scan the QR code above

3

Know Your Obligations

For this insurance that you have selected [SafeHome (Building and Contents)], you must pay a premium of:

Standard Cover	RM X,XXX.XX (annually)
Additional Cover	<ul style="list-style-type: none"> Flood damage: RM X,XXX.XX Impact damage including Insured's own vehicles: RM X,XXX.XX Bursting or overflowing of water tanks, apparatus or pipes: RM X,XXX.XX Riot, strike and malicious damage: RM X,XXX.XX Subsidence and landslip: RM X,XXX.XX Damage by falling trees or branches and objects therefrom: RM X,XXX.XX

You also have to pay the following fees and charges:

Stamp Duty (<i>only applicable for policy with premium exceeding RM150 before the applicable government tax</i>)	RM10.00
Distribution Cost paid to intermediary (<i>included in the premium</i>) – 15% of gross premium	RM XX.XX
Applicable Government Tax	RM XX.XX

4

Other Key Terms

- You must disclose all material facts in your application form and during renewal, fully and accurately. Otherwise, you may risk having your claim rejected or policy terminated/ cancelled.
- You must ensure that your property is insured at the appropriate amount taking into account the renovation made to your property. The sum insured/ covered should cover the cost of rebuilding the property in the event of loss/damage.
- Average Condition** – 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.
- Responsibility for Purchase of Insurance** – If you are buying a property from a developer and the property is under the construction stage, the insurance of the property is the responsibility of the developer. You only need to insure the property upon receipt of vacant possession from the developer.
- Waiting Period** – Flood damage coverage/peril is subject to fourteen (14) days Waiting Period from the Date of Issue of the policy where the peril is included in the policy. Waiting period is applied only when the policy is first covered with flood damage coverage/peril and shall not be applicable after the first year of coverage where the peril continues to be included in the policy. However, if there is a break in continuity of the insurance coverage for the peril after the first year of coverage, the Waiting Period shall apply again for the peril.

Note: This list is **non-exhaustive**. You should refer to the [policy contract](#) for the full list of terms and conditions.

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Can I cancel my policy?

Yes, you may cancel your policy by giving a written notice to us. For cancellation within 60 days from the policy inception, you are entitled to a full refund of the premium. For cancellation after 60 days from the policy inception, you are entitled to a partial refund of the premium. All refunds are conditioned upon no claims being made on the policy.

Please refer to the Appendix for more details on the Key Terms and Conditions.

APPENDIX

Key Terms and Conditions

- (a) **Duty of Disclosure** – You must provide all the facts in your application form and during renewal, fully and faithfully. You must ensure that your property is insured at the appropriate amount and you should also disclose fully all material facts, e.g. any previous claims, occupation, etc.

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) **Insured Value/ Sum Insured** – Ensure your property is adequately insured at all times, and take into account the renovations and enhancements made to your property. If you wish to get the estimated rebuilding cost of your property to estimate the sum insured, you may use the Building Cost Calculator (BCC) on PIAM's website at the following link <http://www.piam.org.my/consumer/industry/building-cost-calculator-bcc/> and complete the questionnaires. Please inform us if you wish to revise the sum insured. Any revision to the sum insured is subject to our approval.

You should also decide on the basis of compensation for loss/ damage to your property, whether it is on an indemnity or reinstatement basis, and the sum insured will depend on the choice. For reinstatement basis, the sum insured should cover the cost of rebuilding your property in the event of loss/ damage. You may need to seek the advice of a professional property valuer to know the estimated value of your property.

If your property is under financing and insured by the financier, you should make sure that the property is adequately insured. Usually, the coverage arranged by your financier will be for the amount of loan taken. However, you are also provided the option to self-arrange the insurance coverage. You should review the sum insured to ensure there is no under-insurance or over-insurance.

When purchasing cover for your home contents, you must ensure that the sum insured reflects the coverage needed to replace all the contents in your property. You do not need to declare items that you want to insure specifically. However, the limit of any one article is five percent of the total sum insured on contents cover.

It is important to keep documents that show the proof of ownership and the value of the items insured, for example, purchase receipts. Photographs of your valuable items if available, may also be helpful in the event of a claim.

(c) Settlement of Claims

The compensation amount depends on the basis of the cover.

- Indemnity basis will pay the cost of repairing the damaged building less the amount for wear, tear and depreciation; or
- Reinstatement value basis will pay the full cost of repairing the damaged building without any deductions being made for wear, tear or depreciation, provided that the sum covered is adequate to cover the total cost of reinstating the building.

In the absence of any special provision, the cover will be on indemnity basis.

* Excess is applicable for certain perils, such as overflowing of domestic water tanks and flood claims.

* Excess means the amount that you will have to pay before we indemnify you.

Making a claim

- a. You need to notify us immediately.
- b. You must take the necessary measures to mitigate further loss or worsening of the situation.
- c. You must submit your claim by completing the claim submission webpage, which you can obtain the link from the email where you received your e-policy documents upon insurance coverage, or by contacting AIA Online Customer Service via WhatsApp at 019 629 9660 or email my.aiaonline@aia.com.
- d. Give full cooperation to the adjusters/ investigators appointed by us in assessing your claim.

Note: The list is non-exhaustive. Please refer to the Policy Contract for detailed benefits, limitations, terms and conditions. The contents of the Policy Contract shall prevail if there are any discrepancies between the Product Disclosure Sheet and the Policy Contract.