

PRODUCT DISCLOSURE SHEET

Dear Customer,

This Product Disclosure Sheet (PDS) provides you with key information on your insurance.

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



Date:

1 What is Burglary Insurance?

This policy will provide compensation if your property suffers loss or damage caused by theft accompanied by actual forcible and violent breaking into or out of your premises.

2 Know Your Coverage

You may insure the following interests under a Burglary Policy:

This policy covers :	This policy excludes :
<ul style="list-style-type: none">a) Loss of any part of the property insured whilst within the premises,<ul style="list-style-type: none">i. as a result of theft involving entry into or exit from the premises by forcible and violent meansii. following assault or violence or threat to the Insured or any employee of the Insuredb) Any damage for which the insured shall be liable caused to the property insured or to the premises resulting from theft or any attempt thereat shall be limited to 5% of the Total Sum Insured or RM2,500 whichever is lower.	<ul style="list-style-type: none">• Depreciation, consequential loss, loss of market and losses discovered at stock checks.• Loss or damage occasioned by fire or explosion.• Loss or damage expedited or brought about by or in collusion with the insured, insured's family, business staff, domestic servants or any person lawfully on the premises.• Loss or damage happening whilst the premises are left without an inhabitant in it for a continuous period more than 4 consecutive days and nights.• War, Civil War• Any Act of Terrorism <p>Note: This list is non-exhaustive. You should refer to the policy for the full list of exclusions under this policy</p>

By paying an additional premium, you can expand coverage to cover the following:

- Theft without involving entry into or exit from the premises by forcible and violent means
- Armed robbery or hold-up

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

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



Call us at
1300 13 2121 or
+603 3007 2121



Visit us at:
[Burglary Insurance](#)
[Generali Malaysia](#)



Email us at:
customer.service.gi
@generalis.com.my



Scan the QR
code above

**BNMLINK information for
complaints / enquiries:**

4th Floor, Podium Bangunan AICB,
No. 10, Jalan Dato' Onn,
50480 Kuala Lumpur.
Tel: 1-300-88-5465
(Overseas: +603 2174 1717)
BNMLINK Webpage:
bnm.gov.my/BNMLINK

The benefit(s) payable under eligible product is protected by PIDM up to limits. Please refer to PIDM's TIPS Brochure or contact Generali Insurance Malaysia Berhad or PIDM (visit www.pidm.gov.my).

3 Know Your Obligations

The premium you have to pay may vary depending on the business you are in, the types of goods insured, the sum insured (full value or First Loss basis), the type of security devices or measures installed in your premises and our underwriting requirements.

You also have to pay the following fees and charges:	
Stamp Duty	RM10.00
Commission (Only applies if the product is sold through an intermediary)	15% of premium
Service Tax	8% of premium

The applicability of stamp duty and service tax amount herein applied, or any other taxes are subjected to the prevailing laws of Malaysia.

4 Other Key Terms

- You must disclose all material facts truthfully in all documents. Any non-disclosure may render your policy null and void.
- **Sum Insured** – You must ensure that your property is insured at an appropriate amount.
- **Basis of Insurance** –
 - a) **Full Value** – This basis is adopted when there exists a possibility for your entire property being stolen at the same time. The sum insured for insurance represents the full value if your property insured.
 - b) **First Loss** – This basis is adopted when it is not possible for your entire property being stolen at the same time. You have to select an amount which in your opinion would represent the maximum potential loss that can occur any one event.
- **Impact of inadequate sum insured** – If the sum insured of your policy is less than the actual value of the property (Full Value basis) or the declared value of the property (First Loss basis) at risk at the time of loss, you are deemed to have underinsured and have self-insured the difference. This average condition will apply in the event of a claim.
- **Excess** – This is the amount you have to bear before we indemnify you of a loss.
- **Premium Warranty** – Premium must be paid and received by us within 60 days from the inception date of the cover. Otherwise, the cover is automatically cancelled, and you will still be responsible to pay the proportion of the premium for the period we have been on risk.
- You shall take all reasonable precautions to prevent theft incidents as if your property were not insured.

Note: This list is **non-exhaustive**. You should refer to the policy for the full list of terms and conditions.

? Can I cancel my policy?

Yes, you may cancel your policy at any time by giving written notice to us. Upon cancellation, any refund of the premium would be based on the conditions stipulated in the policy.