



**Safeguarding
the treasures
in your home**



Total security for your prized belongings with MSIG Home Contents Insurance.

At Standard Chartered, we believe a home is more than a roof over your head, it is a treasure chest of your most valued belongings. Therefore we seek to aid you in the recovery of such belongings should any misfortune befall them. After all, the last thing you need to deal with in the event of losing something to an accident is how to replace it. With MSIG Home Contents Insurance, you will be able to minimise distress and maximise the process of rebuilding. When life throws you obstacles, it helps you to move along.

Comprehensive Home Contents Cover

Your household contents will be covered against fire, typhoon, gas explosion, water damage, theft and accidental damage. Items of furniture or home appliances are covered up to RM10,000 per item, while other valuables are covered up to RM2,000 per item, with a maximum coverage of RM20,000 per event.

With MSIG Home Contents Insurance, you will be able to replace most of these very quickly and enjoy the same quality of life you and your family are used to.

Extended Coverage Ensures All-round Home Protection

Not only are your valuable possessions covered, MSIG Home Contents Insurance also takes care of those other costly nuisances which can arise from any unexpected mishap. For example, the cost of alternative accommodation in the event your home is damaged and rendered uninhabitable, coverage on contents in the course of household removal or while your home is under renovation, worldwide legal liability protection against third party claims, and many more.

Worldwide Coverage for Your Personal Belongings

When you step out of your home, your personal belongings and valuables that go with you or your family members are covered against loss, damage or theft, up to RM1,000 per item and a maximum of RM3,000 per event. Losses of money and personal documents are also covered up to RM1,500 and RM1,000 per event, respectively.

24-hour Home Assistance Services Always on Stand-by to Help

Household accidents and repair problems, such as air-conditioner breakdown and clogged plumbing, may happen at midnight, over a long weekend or at any time when you find it hard to get a helping hand. That's why MSIG's 24-hour Home Assistance Services is provided to make life easier for you. Just call the 24-hour toll-free number **1-300-880-863** and you will be assisted in arranging a housecall for a locksmith, plumber or other technicians.

COVERAGE	MAXIMUM BENEFITS (RM)
Home Contents Coverage <ul style="list-style-type: none"> Damage to or loss of home contents due to fire, typhoon, gas explosion, water damage, theft and accidental damage. The maximum coverage for <ul style="list-style-type: none"> Furniture or home appliances (e.g. leather sofa, hi-fi) Valuable property (e.g. jewellery, watch, fur) Interior decoration / renovation (e.g. built-in closet, newly-installed flooring) 	Up to sum insured (subject to the following sub-limits) 10,000 per item 2,000 per item (up to 20,000 in total per event) 20,000 per event
Alternative Accommodation <ul style="list-style-type: none"> Home is damaged and rendered uninhabitable due to accidents 	300 per day (up to 10,000 in total per event)
Temporary Removal <ul style="list-style-type: none"> Damage to or loss of home contents while being temporarily removed from home for renovation, maintenance, cleaning, etc. 	50,000 per event
Domestic Servant's Property <ul style="list-style-type: none"> Damage to or loss of domestic servant's clothing and personal effects 	2,000 per event
Temporary Storage of Furniture <ul style="list-style-type: none"> Damage to or loss of home contents while being stored in a furniture depository up to 30 days 	10,000 per event
Window / Door Replacement <ul style="list-style-type: none"> Damage to door or window due to theft 	2,000 per event
Personal Accident Cover <ul style="list-style-type: none"> Accidental death at home as a result of fire or theft 	100,000 per event
Household Removal <ul style="list-style-type: none"> Damage to or loss of home contents in the course of removal by professional removers 	100,000 per event
Interior Decoration / Refurbishment <ul style="list-style-type: none"> Damage to or loss of contract work provided that renovation period does not exceed 2 months 	2,000 per item (up to 20,000 in total per event)
Worldwide Coverage for Personal Belongings <ul style="list-style-type: none"> Damage to or loss of personal effects anywhere in the world 	1,000 per item (up to 3,000 in total per event)
Loss of Personal Documents	1,000 per event
Loss of Personal Money	1,500 per event
Unauthorised Use of Credit Card	2,500 per event
Personal Liability Coverage <ul style="list-style-type: none"> Any claim made against you for bodily injury or property damage resulting from negligence of you or your family members <ul style="list-style-type: none"> Worldwide other than USA and Canada USA and Canada 	2,000,000 per event 1,000,000 per event
24-hour Home Assistance Services to assist you in case of an emergency <ul style="list-style-type: none"> Locksmith General repairer Plumber Home cleaning service Air-conditioning engineer Electrician 	Referral service only (20% lower charges than market rate)

Excess

- The first RM200 of each claim will not be covered by this insurance unless as specified.
- For water damage, the first RM250 will not be covered.
- For household removal, the first RM500 will not be covered.
- For landslip and subsidence, the first RM25,000 or 5% of the total sum insured, whichever is lower, will not be covered.
- Excess is not applicable for Personal Accident and Personal Liability cover.

IT PAYS TO INSURE WITH MSIG

Our parent company, Mitsui Sumitomo Insurance Co. Ltd. is a leading general insurer in Japan and one of the largest general insurers in Asia, with a Standard & Poor's rating of AA-. Across Asia, our business is powered by our strong links with intermediaries including local agents and brokers, as well as long-term partnership programmes with multinational brokers and financial institutions.

Headquartered in Kuala Lumpur, MSIG Malaysia has a network of 20 branches and is one of the largest general insurers in the country. With our solid financial backing, deep commitment to service excellence and our combination of global expertise with local knowledge, you can be assured of financial stability and enjoy a wide range of high-quality products and services.

MSIG is a member of MS&AD Insurance Group.

More details at www.msigg.com.my

For more information, please call us at: **03-2721 5360** or MSIG Hotline at: **1-800-88-6163**

Email: scb_online@my.msigg-asia.com Website: www.msigg.com.my

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Frequently Asked Questions (FAQs)

1. Who is eligible?

All Standard Chartered customers. This great value plan has been developed exclusively for you.

2. Why should I enrol for this MSIG Home Contents Insurance?

This is a very comprehensive insurance! It covers just about everything you can imagine! Break-in, fire, lightning, windstorm, explosion, water damage from burst pipes or overflowing tanks, landslip or subsidence, accidental damage to electrical items, aircraft or motor vehicle impact, riot, strike, malicious damage, including personal accident, loss of personal document / money and personal liability cover. Full details are contained in the Policy Document.

3. When does the insurance cover become effective?

The cover begins from the first day of the following month upon receipt and approval of your proposal form by MSIG.

4. Do I get depreciated value or today's brand new replacement price?

MSIG pays new for old. With a few exceptions such as bed linen, towels, shoes, handbags and curtains which are subject to wear and tear, MSIG pays you today's replacement price. Make sure you cover your belongings as at today's value.

5. What if I have expensive jewellery?

All your jewellery can be covered. Just specify any piece worth RM2,000 or more. You can claim up to one-third of the total sum insured or RM20,000 per event, whichever is lower. In other words, if you have RM60,000 cover, you can claim up to RM20,000 for jewellery.

6. Are there any exclusions?

Just the normal ones. You are not covered if your home is left vacant for more than 90 days, break-in cases must be accompanied by visible forcible entry. The exclusions are standard, for example, uninsurable risks such as scratching, corrosion, wear and tear, mechanical or electrical breakdown, contact or corneal lenses, and mobile / portable telephone. Full details are contained in the Policy Document.

7. How do I enrol?

Just complete the online proposal form and submit it to MSIG for immediate processing.

8. How do I pay?

Easy. Your annual premiums can be debited from your Standard Chartered Savings / Current / Credit Card Account or you can pay by cheque. Just complete the payment instruction details on the online proposal form.

9. How do I make a claim?

Just contact MSIG Hotline at **1-800-88-6163** for claims assistance as soon as possible. A MSIG representative will be on hand to assist you in making claims and other related matters. Further details on claims procedures are also contained within the Policy Document. If you are not satisfied with the course of action or decision of the Company, you may seek redress or assistance with the Financial Mediation Bureau or alternatively approach Bank Negara Malaysia's Customer Service Bureau. For more information, log on to www.insuranceinfo.com.my