

Frequently Asked Questions

- **To enjoy the above contribution, should my house be constructed of brick / concrete walls, reinforced concrete floor and roofed with tiles / concrete / Asbestos?**

Yes, and your house must solely be used as a private dwelling.

- **What are the perils covered by the Takaful *myHome* Content Plan?**

The perils are fire, lightning, explosion, damage caused by aircraft and road vehicles, bursting of pipes, flood, windstorm, earthquake and theft.

- **Can I include other perils to be covered under the Takaful *myHome* Content Plan?**

You may extend coverage to the following risks by paying additional contribution :

1. Subsidence and Landslip - 0.081% x Sum Covered / Plan Selected (Item A)
2. Riot, strike and malicious damage - 0.010% x Sum Covered / Plan Selected (Item A)

- **What is the term “Additional Coverage”?**

It covers all the perils under Takaful *myHome* Content Plan as well as accidental damage and other perils not included in this cover.

- **Is there a limit to the Sum Covered for Takaful *myHome* Content Plan?**

Only items such as platinum, gold and silver articles, jewellery and furs are limited to one third of all contents sum covered under this benefit.

- **What is Public Liability cover?**

It provides protection coverage up to RM50,000 for the Participant in the event he / she is legally liable for damages and compensation in respect of :

1. Accidental bodily injury to or illness of any person.
2. Accidental loss of / or damage to the third party property.
3. What does it mean by accidental death coverage?

We will cover up to RM10,000 in the event of fatal injury to the Participant occurring in the Participant's premise as a result of any outward and visible violence caused by burglary or by fire.

- **Can I cancel my Certificate?**

Yes, you may cancel your certificate by giving written notice to us. Upon cancellation, you are entitled to a partial refund of the contribution provided you have not made a claim.

- **What do I need to do if there are changes to my contact details?**

It is important that you inform us of any changes in your contact details to ensure that all correspondences reach you in a timely manner.

- **How do I make a claim?**

You need to immediately notify us, by giving relevant details such as certificate number, date of accident, circumstances of loss and estimated loss. Within 14 days from the accident, you must complete the claim form which you can obtain from the Bank or by calling Takaful Malaysia Customer Service Hotline at 1 300 88 252 385.

You will need to provide us with proof of your claim (such as police / fire brigade report, purchase invoices (if any), photographs or repair quotations) at your own expense.

The Bank reserves the right to add, delete, amend or alter any of these Rules and Regulations, including the profit sharing ration at any time. Such Changes shall become effective upon being displayed of such notices in the Bank's premises or by any other mode of communication which the Bank may deem fit.



Takaful *myHome* Content Plan

With Takaful *myHome* Content Plan, you have the choice and flexibility to protect your home contents and precious personal belongings according to your needs.

- We ensure that your household contents are well protected - A complete plan protecting your household contents against any loss or damage caused by common perils such as fire, lightning, explosion, theft, hurricane, earthquake, flood and bursting water tanks / pipes
- Simplified package plan - Our Takaful *myHome* Content Plan allows you to tailor the type of protection and level of benefits to suit your needs and budget
- Simple application process
- Coverage can also be extended to Subsidence and Landslip, and/or Riot, Strike and Malicious Damage
- Be rewarded with cash back* should there be no claims during the coverage period

*Subject to financial performance, applicable tax deduction and no claims incurred during the coverage period.

Underwritten by:



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MBSB Bank Berhad
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Table of Benefits and Contributions

Benefit	Plan / Sum Covered (RM)					
	1	2	3	4	5	6
Contents Sum Covered	30,000	50,000	75,000	100,000	150,000	200,000
ITEM A						
Household appliances and items such as furniture, piano, organs, electrical items and similar items	As per content loss, subject to maximum All Contents Sum Covered. No one article (furniture, pianos, organs, electrical items and similar items) shall be of greater value than 5% of total sum covered, unless such article is specially declared as a separate item					
Maximum Value (per item) for Platinum, Gold and Silver articles, Jewellery and Furs	Maximum Total Value (value of all items) must not exceed 1/3 of All Contents Sum Covered					
Damage to mirrors	Reimbursement up to 500					
Loss or damage to clothing & Personal effects of domestic servant or maid	Reimbursement up to 1,000					
ITEM B						
Public Liability	Limit 50,000					
ITEM C						
Accidental Death Coverage due to Fire or Theft occurring in the Covered premise	Limit 10,000					
ITEM D						
Additional Coverage Limit Up to total a + b + c + d + e	Total Value of Items cover Excess : Nil					
a. Deterioration of food in the freezer	Limit up to 100	Limit up to 250	Limit up to 500	Limit up to 750	Limit up to 1,000	Limit up to 1,250
b. Cost of replacing locks / keys	Limit up to 500	Limit up to 1,000	Limit up to 1,500	Limit up to 2,000	Limit up to 2,500	Limit up to 3,000
c. Cost of replacing lost legal documents	Limit up to 2,500	Limit up to 2,500	Limit up to 2,500	Limit up to 2,500	Limit up to 2,500	Limit up to 2,500
d. Cleaning services / laundry cost	Limit up to 1,000	Limit up to 2,000	Limit up to 2,500	Limit up to 3,500	Limit up to 4,000	Limit up to 4,500
e. Loss or damage to water filter outside building (within the compound of the Premises) other than by fire or lightning	Limit up to 500	Limit up to 1,000	Limit up to 2,000	Limit up to 3,000	Limit up to 4,000	Limit up to 5,000
Annual Contribution (RM)	170.70	271.03	393.19	519.07	746.70	974.34
Annual Contribution with Subsidence and Landslip (RM)	196.45	313.96	457.59	604.93	875.49	1,146.06
Annual Contribution with Riot, Strike and Malicious Damage (RM)	173.88	276.33	401.14	529.67	762.60	995.54
Annual Contribution with Both Perils (RM)	199.63	319.26	466.54	615.33	861.39	1,167.26

Notes : The annual contribution as stated in the above table is inclusive of 6% Service Tax and RM10 Stamp Duty which are payable for each certificate.