

Quick Guide on Home Plus

What is Home Plus™?

Home Plus is an add-on insurance plan that provides residential coverage with optional lifestyle protection.

Who are your target customers?

- All house and car owners in Malaysia



Why should your customers buy this product?



Unique product proposition that provides attractive value added benefits and financial relief for inconveniences suffered due to car or home break-ins, at affordable premium.



The add on residential cover can be taken up with or without the auto policy. Customers are given the flexibility to choose optional extended coverage that suit individual needs. This means they do not need to pay for cover they do not require.



Value for money as it provides lower insurance premium compared to the stand alone comprehensive residential insurance policy.

How does the policy works?

Add on “Residential Cover” that covers:

For Your Inconvenience

(due to multiple causes)

- Disaster cash relief up to RM3,500
 - Flood cash relief up to RM1,000(Due to Home is not fit to live in and unable to access for minimum 48 hours)
- Damage to frozen food up to RM350 (due to failure of electricity supply for more than 3 hours)
- 24-hour home referral assistance service

Annual premium: RM40



Then, simply choose one or more optional extended coverage that suits the individual needs:

For You and Your Family

(due to accident)



- Personal accident up to RM15,000
- Personal liability up to RM25,000

Annual premium: RM40

For Your Home

(due to home break in)



- Theft of home contents up to RM3,500
- Replacement of house doors, locks & windows up to RM100
- Loss of documents & money up to RM100

Annual premium: RM40

For Your Lifestyle

(due to home break-in)



- Loss of sports equipment up to RM1,500

Annual premium: RM30

For Your Auto

(due to car break-in)



- Replacement of house keys & locks up to RM1,000
- Loss of documents and money up to RM1,500
- Unauthorised use of the bank cards up to RM2,500

Annual premium: RM30