

property

enjoy total confidence with a flexible home insurance plan



SmartHome Essential
The essential protection for your home

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Live life with full confidence with **SmartHome Essential**, which gives you the flexibility to select the cover you need for your home.

■ Main Cover

SmartHome Essential covers your house and its contents in the event of Fire, Lightning or Domestic Gas Explosion.

■ Optional Covers

(You can select any or all of the following additional covers)

- Aircraft and other aerial devices and/or articles dropped therefrom
- Impact by a vehicle or animal excluding vehicles or animals belonging to or under the control of you or a member of your family
- Impact by a vehicle or animal including vehicles or animals belonging to or under the control of you or a member of your family
- Bursting or overflowing of domestic water tanks, apparatus or pipes
- Explosion
- Riot, Strike and Malicious Damage
- Earthquake and Volcanic Eruption
- Storm and Tempest
- Flood
- Subsidence/Landslip
- Falling Trees or Branches and Objects therefrom

■ Enrol for **SmartHome Essential** today!

Just call your agent or our Customer Service Hotline: **(603) 2170 8282** for more information.

■ Main Cover Rates

DESCRIPTION	CONSTRUCTION CLASSIFICATION*		
	1A	1B	2
a. Detached Buildings	0.052%	0.064%	0.139%
b. Non-detached and Semi-detached Buildings	0.052%	0.064%	0.139%
c. Flats and Apartments	0.052%	0.064%	0.139%
d. Flats and Apartments (if shop and/or business of non-hazardous trades do not exceed 20% of the total floor area)	0.057%	0.071%	0.114%

* Construction classification are tariff defined. Please refer to your agent or us on which to apply.

■ Optional Cover Rates

DESCRIPTION	RATE
a. Aircraft	0.005%
b. Impact - excluding own vehicles	0.004%
c. Impact - including own vehicles	0.004%
d. Bursting or overflowing of domestic water tanks, apparatus or pipes (buildings ≤ 5 storeys)	0.005%
e. Bursting or overflowing of domestic water tanks, apparatus or pipes (buildings > 5 storeys)	0.006%
f. Explosion	0.005%
g. Riot, Strike and Malicious Damage	0.01%
h. Earthquake and Volcanic Eruption	0.01%
i. Storm and Tempest	0.015%
j. Flood	0.086%
k. Subsidence/Landslip	0.081%
l. Falling Trees or Branches	0.01%

Frequent Questions and Answers

1. How much should I insure the building of my house for?

The sum insured should be the cost of re-building your house excluding land cost.

2. Is there a minimum premium applicable for the policy?

Yes, the minimum premium applicable for **SmartHome Essential** is RM60.

3. Who is AXA Affin General Insurance Berhad?

AXA Affin General Insurance Berhad is a member of the AXA Group, with over 1,014 billion euros assets under management and more than 96 million customers around the world. AXA is one of the world's leading insurer. In Malaysia, it is also a member of the Affin Group, a leader in Malaysia's financial services sector.

Ask your insurance agent for more details

AXA Affin General Insurance Berhad (23820-W)

Ground Floor Wisma Boustead 71 Jalan Raja Chulan

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www.axa.com.my

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harta

nikmati keyakinan mutlak dengan pelan insurans rumah yang fleksibel



SmartHome Essential

Perlindungan yang penting bagi rumah anda

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Hayati kehidupan dengan penuh yakin
bersama **SmartHome Essential**, yang memberi
anda fleksibiliti untuk memilih perlindungan yang
diperlukan untuk rumah anda

■ Perlindungan Utama

SmartHome Essential melindungi rumah dan isi rumah anda sekiranya berlaku Kebakaran, Kilat atau Letupan Gas Domestik.

■ Perlindungan Pilihan

(Anda boleh memilih sebarang atau kesemua perlindungan tambahan yang berikutnya)

- Pesawat dan peranti udara yang lain dan/atau benda yang gugur daripadanya
- Hentaman oleh kenderaan atau binatang tidak termasuk kenderaan atau binatang kepunyaan atau di bawah kawalan anda atau ahli keluarga anda
- Hentaman oleh kenderaan atau binatang termasuk kenderaan atau binatang kepunyaan atau di bawah kawalan anda atau ahli keluarga anda
- Letupan atau limpahan radas tangki air atau paip
- Letupan
- Kerosakan Rusuhan, Mogok dan Niat Jahat
- Gempa Bumi dan Letupan Gunung Berapi
- Ribut dan Taufan
- Banjir
- Penenggelaman/Gelinciran Tanah
- Pokok atau Dahan Tumbang dan Objek darinya

■ Daftarlah dengan **SmartHome Essential** hari ini!

Untuk maklumat lanjut, sila hubungi agen anda atau Talian Perkhidmatan Pelanggan kami:
(603) 2170 8282

■ Kadar Perlindungan Utama

BUTIRAN	KLASIFIKASI PEMBINAAN*		
	1A	1B	2
a. Bangunan	0.052%	0.064%	0.139%
b. Bangunan Berasingan dan Berkembar	0.052%	0.064%	0.139%
c. Rumah Pangsa dan Apartmen	0.052%	0.064%	0.139%
d. Rumah Pangsa dan Apartmen (jika kedai dan/atau perniagaan yang tidak merbahaya tidak melebihi 20% daripada jumlah kawasan lantai)	0.057%	0.071%	0.114%

* Klasifikasi pembinaan mengikut tarif. Sila rujuk agen anda atau kami bagi yang mana berkaitan.

■ Kadar Perlindungan Pilihan

BUTIRAN	KADAR
a. Pesawat	0.005%
b. Hentaman - tidak termasuk kenderaan Pihak Diinsuranskan	0.004%
c. Hentaman - termasuk kenderaan Pihak Diinsuranskan	0.004%
d. Letupan atau limpahan radas tangki air atau paip (bangunan $\leq$ 5 tingkat)	0.005%
e. Letupan atau limpahan radas tangki air atau paip (bangunan $>$ tingkat)	0.006%
f. Letupan	0.005%
g. Kerosakan Rusuhan, Mogok dan Niat Jahat	0.01%
h. Gempa Bumi dan Letupan Gunung Berapi	0.01%
i. Ribut dan Taufan	0.015%
j. Banjir	0.086%
k. Penenggelaman/Gelinciran Tanah	0.081%
l. Pokok atau Dahan Tumbang	0.01%

Soalan Anda Dijawab

1. Berapa banyak perlu saya menginsuranskan bangunan rumah saya?

Jumlah diinsuranskan hendaklah merupakan kos pembinaan semula rumah anda tidak termasuk kos tanah.

2. Adakah terdapat premium minima bagi polisi ini?

Ya, premium minima bagi **SmartHome Essential** ialah RM60.

3. Siapakah AXA Affin General Insurance Berhad?

AXA Affin General Insurance Berhad merupakan ahli kepada Kumpulan AXA, dengan aset melebihi 1,014 bilion euros dan mempunyai lebih daripada 96 juta pelanggan di serata dunia. AXA merupakan salah satu penginsurans utama di dunia. Ia juga merupakan ahli kepada Kumpulan Affin, peneraju sektor perkhidmatan kewangan di Malaysia.

Sila hubungi agen insurans anda untuk maklumat lanjut

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