

Home Secure Plus Policy vs Houseowner Policy.

Not all insurance policies are created equal, so check out this comparison table to see why you deserve only the best for your home.

| Coverage Type (Basic and Automatic) | Houseowner | Home Secure Plus |
|---|-------------|------------------|
| Fire, Lightning, Thunderbolt or Subterranean Fire | Covered | Covered |
| Explosion | Covered | Covered |
| Aircraft or Other Aerial Devices Dropped | Covered | Covered |
| Impact Damage by 3 rd Party Vehicle | Covered | Covered |
| Bursting or Overflowing of Water Tanks or Apparatus | Covered | Covered |
| Theft (by Actual Forcible and Violent Breaking Into or Out) | Covered | Covered |
| Hurricane, Cyclone, Typhoon or Windstorm | Covered | Covered |
| Earthquake or Volcanic Eruption | Covered | Covered |
| Flood | Covered | Covered |
| Robbery and Hold Up in The Premise | Covered | Covered |
| Loss of Rental | Covered | Covered |
| Loss of Rental (Top Up Cover) | Covered | Covered |
| Public Liability | Covered | Covered |
| Emergency Home Assist | Covered | Covered |
| Impact Damage by Own Vehicle | Not Covered | Covered |
| Accidental Damage | Not Covered | Covered |
| Riot Strike & Malicious Damage | Not Covered | Covered |
| Bush (Lalang) | Not Covered | Covered |
| Damage by Falling Tree | Not Covered | Covered |
| Act of Sabotage or Terrorism | Not Covered | Covered |
| Damage to Pipes, Water Tanks or Apparatus (up to RM500) | Not Covered | Covered |
| Personal Accident – Death and Total Permanent Disablement | Not Covered | Covered |

| Coverage Type (Basic and Automatic) | Houseowner | Home Secure Plus |
|--|-------------|------------------|
| Inconvenience Allowance | Not Covered | Covered |
| Cash Advancement | Not Covered | Covered |
| Waiver of Average Condition (Subject to T&C) | Not Covered | Covered |

| Additional Coverage Type ** | Houseowner | Home Secure Plus |
|--------------------------------------|------------|------------------|
| Subsidence and Landslip | Available | Available |
| Plate Glass due to Accidental Damage | Available | Available |
| Liability to Public (Enhanced Limit) | Available | Available |

** Subject to additional premium

For more information or enquiries, please contact us at:

Authorised agent:



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This brochure is not a contract of insurance. The complete coverage, terms and conditions applicable are set out in the policy document. In the event of a conflict between the English and Bahasa Malaysia versions, the English version shall prevail.



HEAD OFFICE
 LG, 6th, 7th, 21st-26th Floor, Bangunan Public Bank, 6, Jalan Sultan Sulaiman, 50000 Kuala Lumpur.
 P.O.Box 10708, 50722 Kuala Lumpur.
 Tel: (03) 2262 8688, 2723 7888 Fax: (03) 2715 1332 www.lonpac.com



LONPAC INSURANCE

HOME SECURE PLUS

The ultimate protection for your home

We've got the Perfect Protection!



LIVING SECURE

As the proud owner of your dream home, you've already started filling it with precious memories and belongings. Whether you're a first-time property owner or a married couple with kids – we understand that everyone who owns a home is making a huge investment and wants to protect it as much as possible.

Introducing Home Secure Plus Policy.

Since "home is where the heart is", you'll love total peace of mind and comprehensive insurance protection at all times. The Lonpac Home Secure Plus Policy is an all risks based policy which covers any loss or damage to the property insured subject to policy terms, conditions and exclusion.

How do I protect my home with a Lonpac Home Secure Plus Policy?

With our Home Secure Plus Policy, you can rest assured we offer you the best in comprehensive protection and great value to suit your unique needs and requirements.

What are the types of coverage and benefits?

No matter what unexpected events life may bring, we've got you protected.

| Section | Coverage Type | Coverage Description | Sum Insured |
|---------------|--------------------------------------|---|---|
| Part 1 | (i) Material Damage to Building only | Covers accidental loss or damage to building from causes not excluded in the Policy*. | Your choice of sum insured based on building reconstruction cost (maximum RM3,000,000). |

| Section | Coverage Type | Coverage Description | Sum Insured |
|--------------------------|--|---|--|
| Part 1 | (ii) Sabotage and Terrorism | Covers loss or damage to building due to Acts of Sabotage and Terrorism. | 10% of sum insured based on Material Damage to Building only or RM500,000, whichever is lower in any one occurrence or in the aggregate during policy period. |
| Part 2 (Optional) | Loss of Rental / Loss of Accommodation due to Part 1 Material Damage | Covers loss of rental income (for non-occupier) or reasonable cost of renting temporary accommodation (for owner occupying the building), if building suffers material damage covered under Part 1. | Your choice of sum insured (rental amount per month) and number of months as a top-up cover in addition to 10% of sum insured on Material Damage to Building only. |
| Part 3 | Liability to Public | Covers legal liability to pay damages or compensation for personal injury or property damage to third parties, resulting from an accident that occurs in your house during the period of insurance. | Limit of RM50,000. |
| Part 4 | Personal Accident | Covers your Accidental Death or Total Permanent Disablement (applies only if you are an individual, not a corporate or other entities). | 10% of sum insured on Material Damage to Building only or RM200,000, whichever is lower. |

* Subject to excess of RM250 on each and every loss. This excess is not applicable to fire and lightning losses.

What other additional features do I enjoy?

| Coverage Type | Limit | Remarks |
|--|---|--|
| Inconvenience Allowance | 10% of loss amount up to a maximum of RM500 per occurrence. | Applies to loss covered under Part 1, if the loss amount calculated is greater than either (a) RM25,000 or (b) 10% of sum insured on Material Damage to Building only, whichever is lower. |
| Cash Advancement | 20% of payable loss amount. | Receive 20% of the payable loss amount within 15 working days* (applies only if you are an individual, not a corporate or other entities). |
| Damaged Water Tank, Apparatus or Pipes | 10% of loss amount or RM500, whichever is lower. | Covers damage to water tank, apparatus or pipes resulting from bursting or overflowing of water tanks, apparatus or pipes. |

* Based on receipt date of interim report from the loss adjuster and subject to loss payable under the policy.

Get additional coverage for your home.

Want even more peace of mind? You can choose from the following types of additional coverage:

| Additional Coverage Type ** | Limit | Remarks |
|--------------------------------------|--|--|
| Plate Glass due to Accidental Damage | Up to sum insured on Material Damage to Building only. | - |
| Subsidence and Landslip | Up to sum insured on Material Damage to Building only. | Subject to an excess of 5% of sum insured on Material Damage to Building only or RM25,000, whichever is lower for each and every loss. |
| Liability to Public (Enhanced Limit) | RM250,000. | This is a RM200,000 top-up from the RM50,000 limit in Part 3 of the Policy. |

** Subject to additional premium