

Appendix X - Product Disclosure Sheet (Houseowner/Householder Insurance/Takaful)

PRODUCT DISCLOSURE SHEET

Dear Customer,

This Product Disclosure Sheet (PDS) is designed to provide you with some key information on your houseowner/householder insurance/takaful.

Other customers have read this PDS and found it helpful; **you should read it too.**

FSP Logo and
Name

Date: _____

1 What is [Product Name]?

[Product Name] protects your property against loss or damage caused by fire, lightning, explosions, floods, burst pipes and other perils stated in the policy/certificate.

For takaful products, FSPs to briefly describe the applicable Shariah concept.

2 Know Your Coverage

N1

As an illustration, for **RM xx** [annually / semi-annually], you will receive the following houseowner/householder insurance/takaful **coverage**:

This policy/certificate covers :	This policy/certificate excludes :
<ul style="list-style-type: none"> Loss or damage to your building due to fire, lightning and explosion caused by gas used for domestic purposes; Loss or damage to your building by aircraft, road vehicles or animals, bursting or overflowing of water tanks or pipes, theft, windstorm, earthquake and flood; and Loss of rent. 	<ul style="list-style-type: none"> Loss or damage to household contents Loss or damage due to subsidence, landslip, riot, strike and malicious damage; Coverage for fatal injury to the insured <p><i>FSPs to indicate other exclusions.</i></p>

N2

By paying an **additional** premium/contribution, you can expand the coverage to include:

- Subsidence, landslip, riot, strike and malicious damage;
- Liability to third parties for accidents in your house.

FSPs to indicate other additional coverage.

The duration of coverage is 1 year. You need to renew your policy/certificate annually .

If you have any questions or require assistance on your houseowner/ householder insurance/takaful, you can:



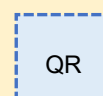
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