



## **PROGRESSIVE INSURANCE BHD (19002-P)**

### **HOUSEOWNERS INSURANCE POLICY**



#### **PRODUCT FACTS SHEET**

##### **HOUSEOWNERS INSURANCE**

This insurance covers loss or damage caused by any of the mentioned perils of this policy to the Buildings of the Private Dwelling House including all domestic offices, stables, garages and out-buildings used solely in connection therewith and on the same premises including fixtures and fittings therein and the walls, gates and fences around and pertaining thereto.

##### **COVER**

- Fire, lightning, thunderbolt, subterranean fire.
- Explosion.
- Aircraft and other aerial devices and/ or articles dropped therefrom.
- Impact with any of the buildings by any road vehicles or animals not belonging to or under the control of the Insured or any member of his family.
- Bursting or overflowing of domestic water tanks, apparatus or pipes, excluding:
  - a. In respect of each and every loss the amount stated in the policy schedule.
  - b. Destruction or damage occurring while the Private Dwelling House is left untenanted.
- Theft but only if accompanied by actual forcible and violent breaking into or out of a building or any such attempt.
- Hurricane, cyclone, typhoon, windstorm.
- Flood but excluding loss or damage caused by subsidence or landslip.
- Earthquake, volcanic eruption.
- Robbery and hold up in the premises of the Insured's property.

##### **Additional Protections in addition to Perils above**

- **Rent Insurance**  
This Policy will indemnify the Insured against actually incurred by the Insured in consequences of the premises being so damaged as to be rendered uninhabitable but only in respect of the period necessary for reinstatement and subject to an amount not exceeding in the aggregate ten (10) per cent of the total Sum Insured.
- **Liability to the Public**  
This Policy will indemnify the Insured against all sums (maximum of RM50,000 any one accident or series of accidents constituting one occurrence) for which the Insured may be held legally liable in respect of accidents caused by a defect in the Buildings of the Private Dwelling House or in the Landlord's fixtures and fittings or in the walls, gates, fences and trees around and pertaining thereto resulting to:-
  - (i) Bodily injury to any person not being a member of the Insured's family or household nor at the time of sustaining such injury engaged in the Insured's service.
  - (ii) Damage to property not belonging to or in the charge of or under the control of the Insured or of a member of his family or householder or of a person in his service.

#### **PRODUCT DISCLOSURE SHEET**

Read this Product Disclosure Sheet before you decide to take out this insurance. Be sure to also read the general terms and conditions.