LONPAC INSURANCE
SUBSIDIARY OF PUBLIC BANK

Date: 01/01/2026

PRODUCT DISCLOSURE SHEET

Dear Customer,
This Product Disclosure Sheet (PDS) is designed to provide you with some key information on your Home Secure Plus Insurance.

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

1 What is Home Secure Plus Insurance?

Home Secure Plus insures your building occupied as Private Dwelling against any accidental loss or damage not specifically excluded in the policy.

2 Know Your Coverage

As an illustration, for **RM 723.00** annually, you will receive the following Home Secure Plus insurance **coverage**:

This policy **covers**:

Part 1 - Material Damage to building only, Sabotage and Terrorism
- Covers accidental loss or damage to your building from causes not specifically excluded in the policy
- Covers loss or damage to your building due to Acts of Sabotage and Terrorism.

Part 2 (Optional) - Loss of Rental / Loss of Accommodation due to Part 1 Material Damage
Covers your loss of rental income (for non-occupier) or reasonable cost of renting temporary accommodation (for owner occupying the building), if your building suffers material damage covered under Part 1

Part 3 - Liability to the Public
Covers your legal liability to pay damages or compensation for personal injury or property damage to third parties, resulting from covered perils during the period of insurance

Part 4 - Personal Accident
Covers your Accidental Death or Total Permanent Disablement. (Applies only if you are an individual, not a corporate or other entity)

Please scan for Value-added features & Additional Covers under this policy.

This policy **excludes**:

- Subsidence and Landslip.
- Accidental Damage to Plate Glass.
- Legal liability to third parties exceeding RM50,000.
- Loss by any lawful action taken by any Government body or authorities.
- Losses arising from or in any way connected to the following:
  - Nuclear weapons materials, ionising radiation or contamination by radioactivity from any nuclear fuel or waste.
  - War, invasion, acts of foreign enemies, hostilities, civil war, rebellion, revolution, insurrection, civil commotion, military or usurped power or consequential loss or pillage.
  - Fraud or dishonesty of any person in possession of your house, or any person employed by you or in your service.
  - Discharge, dispersal, release or escape of pollutants, including the costs of remediation and any related fines or penalties. "Pollutants" means any solid, liquid, gaseous or thermal irritant or contaminant, including any waste materials.
  - Asbestos.
  - Any loss or damage in any way connected with data or software.
  - Communicable Disease
  - Property Cyber and Data Loss.
  - Sanctions or activities restricted by applicable sanctions laws.

Note: This list is **non-exhaustive**. Please refer to the policy contract for the full list of exclusions under this policy.

By paying an additional premium, you can expand the coverage to include:
- Plate Glass due to Accidental Damage
- Subsidence and Landslip - 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 the Public (Enhanced Limit) – Top up limit in the Part 3 of the policy to RM250,000.

The duration of coverage is One (1) year. You will need to renew your policy annually.

Lonpac Insurance Bhd is licensed under the Financial Services Act 2013 and regulated by Bank Negara Malaysia to transact all classes of general insurance business.

Lonpac Insurance Bhd is a Member of PIDM. *The benefit(s) payable under eligible certificate/policy/product is(are) protected by PIDM up to limits. Please refer to PIDM's TIPS Brochure or contact Lonpac Insurance Bhd or PIDM (visit www.pidm.gov.my).*

If you have any questions or require assistance on your Home Secure Plus insurance, you can:

Call us at	Visit us at	Email us at
03-2262 8666	**www.lonpac.com**	**customerservice@lonpac.com**

3 Know Your Obligations

For this insurance, you must pay a premium of:	
Standard Cover is decided based on: - Building construction - Occupation - Surveyor's assessment - Other underwriting requirements	Sum Insured: RM 300,000.00 (Material Damage) Coverage: Part 1 Occupation: Residential (PIAM Code 4001 / C1A) Basic Rate: 0.110% Gross Premium: **RM 330.00** annually.
Additional Cover: - Plate Glass - Subsidence & Landslip	Sum Insured: RM 300,000.00 Perils Rate: 0.131% Additional Premium: **RM 393.00** annually. **Total Gross Premium: RM 723.00 annually.**

Disclaimer: If estimated figures are provided in this document, more accurate information will be provided, when available. Please contact your registered insurance agent or Lonpac's Customer Service Department at customerservice@lonpac.com for further assistance.

Note
This policy is subject to a Minimum Premium of RM60.00
***Official Receipt** - Always insist for an official receipt for the premium paid and keep it as proof of your premium payment.*

You also have to pay the following fees and charges:	
Stamp duty	**RM10.00**
Commission	**15%** of Gross Premium
Sales & Service Tax (SST)	**8%**

4 Other Key Terms

- You must give all the facts in your application fully and accurately.
- You must ensure that your property is insured at the appropriate amount taking into account the renovation made to your property. The sum insured/covered should cover the cost of rebuilding the property in the event of loss/damage.
- Building Cost Calculator (BCC) is a tool developed by Persatuan Insurans Am Malaysia (PIAM) to assist members of the public to determine the current building construction cost of the property to be insured under Fire Insurance. The BCC is accessible via https://bcc.piam.org.my/
- Lonpac Insurance Bhd is liable only for the rateable proportion of the loss of event.
- Kindly scan the QR Code below for the key terms and conditions that you should be aware of:

Note: This list is **non-exhaustive**. You should refer to the policy for the full list of terms and conditions.

? Can I cancel my policy?

Yes. You may cancel your policy at any time by giving written notice to us. Upon cancellation, any refund of the premium would be based on the conditions stipulated in the policy contract provided you have not made a claim. The Company may refund the premium due under the insurance contract on a pro-rata or short period basis to the Insured and retain the minimum premium unless the cancellation is from the inception date of this policy.

Customer's Acknowledgment*
Ensure you are filling this section yourself and are aware of what you are placing your signature for.

☐ I acknowledge that Lonpac Insurance Bhd has provided me with a copy of the PDS.

☐ I have read and understood the key information contained in this PDS.

**A customer's acknowledgement of this PDS shall not prejudice his/her rights to seek redress in the event of subsequent dispute over the product terms and conditions.*

Name:

Date:

This Product Disclosure Sheet is for general information only and is valid as at 01.01.2026.