

Are U Insurance SMART?

When my friend in Johor made a claim, he found that the insurance for his house did not cover flood. How do I know if mine covers flood?

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- 1 Read your policy document again and refer to the table below.

| Coverage | Loss/damage to building by fire, lightning and explosion caused by gas used for domestic purposes | Loss/damage to building by aircraft, road vehicles or animals, bursting or overflowing of water tanks or pipes, theft, windstorm, earthquake and flood | Loss/damage to household goods and personal effects as well as coverage for the insured by aircraft, road vehicles or animals, bursting or overflowing of water tanks or pipes, theft, windstorm, earthquake and flood |
|--------------------|---|--|--|
| Type of policy | | | |
| Basic fire policy | ✓ | X | X |
| Houseowner policy | ✓ | ✓ | X |
| Householder policy | X | X | ✓ |

- 2 If it is a **houseowner policy**, your home is covered against flood. A basic **fire policy** does not cover flood unless it has a flood extension. In both cases, the policy enables you to pay for cleaning up and replacing doors, flooring, walls and other parts of your home that have been damaged by flood water.
- 3 The **houseowner policy** normally does not cover loss or damage caused by subsidence, landslip, riot, strike or malicious action as listed in the "Exclusions" section. You can cover these exclusions by paying additional premiums.
- 4 Now that you know how to protect your house, you can also protect its **contents**. A **householder insurance** will cover your furniture, electrical appliances and electronic devices such as your home theatre system and computers against fire and burglary.

"Are U Insurance Smart?" is an initiative by MSIG Insurance that provides answers to questions about general insurance that you may not know enough to ask. Visit www.msig.com.my regularly to stay updated.

