

The summary coverage provided to the insured members who purchase new Security And Surveillance

Type of coverage	Benefits	Annual Aggregate Limit (RM)
Burglary – forcible/violent illegal entry into or exit from the Private Residence. (Reimbursement basis).	Loss or damage to: a) Household Goods and Personal Effects	Up to 15,000
	b) Personal Valuables* – jewelry, watches, laptops, handphones, notebooks, and personal digital assistants. *Single Item Limit: 5% of Total Sum Insured	Up to 5,000
	Total Sum Insured	20,000

Notes: Package need to be renewed annually with RM 120 one-time charge.

Definitions:

Household Goods –

Shall mean all contents within Private Residence including but not limited to household linen, crockery, cutlery, furniture, fixtures and fittings, electrical appliances, musical instruments, lightings, fans, air-conditioners, carpets and the like.

Personal Effects -

Shall refer to such items as the Insured Member's and the Household Members' clothing, luggage(s), handbag(s), shoes, pen(s), belt(s), lighter(s) and the like which are kept and/or stored at the Private Residence.

Personal Valuables –

Shall refer to items which are monetarily quantifiable including items such as watches, platinum, gold and silver articles and jewelry being the property of the Insured Member and the Household Members which are kept and/or stored at the Private Residence. The limit of benefit payable on any single item us 5% of the total sum insured.