

HOME GADGETS PROTECTION (HGP) FREQUENTLY ASKED QUESTIONS (FAQ)

1. What is Home Gadget Protection Program?

Home Gadget Protection (HGP) is a shariah-compliant plan that provides protection against burglary, robbery, fire, lightning (excluding power surge), explosion, aircraft impact, bursting or overflowing of domestic water tanks, apparatus or pipes, earthquake, hurricane, cyclone, typhoon, windstorm, flood, riot strike, malicious damage and accidental damage.

Gadget can easily get damaged and/or lost due to burglary. The cost to repair and buy new ones could be higher and some may not be able to afford to replace them. If you've bought HGP, that's something that you don't have to worry about. It costs just as low as 50sen per day, so it might be cheaper to protect your gadgets than you think.

We are the 1st Home broadband company that provide HGP. This plan is offered by TM in partnership with TPT Agency Sdn Bhd (TPT).

2. Why should I sign-up for this Protection Program?

- Coverage of multiple devices under a single policy
- Easy claim process
- Fast claim approval
- Nationwide pick-up and delivery services for repair
- Gadgets will be replaced if stolen or unable to repair

3. Who is eligible to subscribe for this program?

- TM new and existing customers who subscribed to any TM home broadband package
- Subscribers who are aged 18 years old and above
- Subscribers who have gadgets with internet connectivity

What are the offering and charges?

Option	Offering	Maximum No. of Gadgets Protected	Monthly Subscription Fee	Excess Fee
1	Home Gadget Protection worth of up to RM5,000 Each gadget is limited to 30% of RM5,000 and maximum RM2,000 for TV	3 gadgets	RM15	Lightning Claims - 20% of each and every claim Other Claims - 10% of each and every claim
2	Home Gadget Protection worth of up to RM10,000 Each gadget is limited to 20% of RM10,000 and maximum RM4,000 for TV	5 gadgets	RM25	
3	Home Gadget Protection worth of up to RM20,000 Each gadget is limited to 15% of RM20,000 and maximum RM6,000 for TV	8 gadgets	RM40	

4. What is excess fee? Why do I have to pay excess fee? How to pay excess fee?

All valid claims are subject to an excess fee which will be payable by the claimant. Excess fee applies to the insurance industry and comes into effect when you claim against your insurance policy. It is the amount that you are liable for contributing towards the repair or replacement costs of a gadget that you claim. You can pay excess fee via credit card, debit card or online banking.

Example : If a gadget within 12 months old with original purchase price of RM1000 was lost due a valid burglary claim, the excess fee borne by the subscriber will be RM100 being 10% of RM1000.

5. How do I apply for this HGP?

- Apply at TM Point, Reseller, TM Authorised Dealer or Contact Center 100
- Complete the registration form with :
 - Your personal details
 - The plan chosen
 - Your signature
- You will receive your Certificate of Insurance and Summary of Terms and Conditions within fourteen (14) days of commencement of cover.

6. When can I start to make any claim?

There is a waiting period of 30 days and so you can only make a claim 30 days after the commencement date of the protection.

7. Is there any contract period once I subscribe to HGP?

12 months.

8. What if I terminate HGP within Contract period?

You need to pay the penalty based on the remaining months. Therefore, you are encourage to maintain the package until contract end.

9. How do I receive my bill on HGP?

The HGP will be charged in TM broadband and unifi bill.

10. How do customers register in the portal?

Customer will login using their unique ID (eg: unifi ID & NRIC)

11. What are the services provided in the portal?

Customers can view policy details, claims history, submit new claim, track claim status.

12. Can I change or upgrade the Protection Program to other package?

You are not allowed to change to other package within the contract period.



13. Can I subscribe additional package?

Yes, you can subscribe for two packages with different protection value each. However, you must not cover the same gadget(s) under both the packages as you cannot profit or recover more than the actual loss suffered in the event of a valid claim.

14. What do I get as proof after I have joined this program?

You will receive a Certificate of Insurance together with the Summary of Terms & Conditions.

15. What can be covered under Home Gadget program?

Any home gadgets within 36 months old that are linked to the home broadband or with internet connectivity for example, tablet, smartphone, laptop, desktop, modem, TM WiFi router, Hypp TV Set-Top-Box, smart TV, game console.

All gadgets must have been purchased in Malaysia to qualify.

Gadgets up to 12 months old are subject to replacement basis i.e. without depreciation.

Gadgets above 12 months old are subject to depreciation and the basis of indemnity shall be the cost of replacement less depreciation as per scale given below:

Age of Gadget	Percentage of Depreciation
13 months to 15 months	20%
16 months to 18 months	30%
19 months to 21 months	40%
22 months to 25 months	50%
26 months to 29 months	60%
30 months to 36 months	70%
37 months to maximum 60 months	75%

16. What if my gadget is damaged or lost outside of my house, can it be covered?

No, the incident has to take place inside the house.

17. If the incident happened outside the house but within the house garden / lawn, can it be covered?

All gadgets are covered only whilst inside the house except for robbery where it must take place within the fenced up compound of the house.

18. If the house is not fenced up, is there any specific size of the outside house?

Customers are not covered if the robbery happens in a non-fenced up area of the house.

19. How to make a claim?

Theft

- Lodge a police report within 48 hours
- File your claim in the HGP portal <http://cl.tptagency.asia>.
- Complete your claim and submit the claim form. Claims will be processed within 24 hours.
- Once your claim is approved, you will be advised to make payment on the excess fee.
- Gadget will be replaced and delivered to the customer within 7 working days.

Accidental and liquid damage

- File your claim in the HGP portal <http://cl.tptagency.asia>.
- Complete your claim form and submit via the portal. Claims will be processed within 24 hours.
- Damaged gadget will be picked up and diagnosed.
- Once claim is approved, make payment on the excess fee before repair is made.
- Gadget will be repaired and returned to the customer within 7 working days.

20. What documents are required when making a claim?

Claim form, police report (for theft & robbery), damage picture and proof of purchase.

21. How should I contact TPT, the program manager if I want to submit a claim?

You can submit the claim online at <http://cl.tptagency.asia>.

You can also call HGP Hotline No 1300 88 8001 between 9am-6pm, Monday through Friday excluding public holidays.

22. If a claim is approved, what is the timeline to get back my gadget?

For theft, 7 working days depending on availability of stock

Others, 7 working days depending on availability of parts and severity of damage

23. If I do not get my gadget within 7 days, do you provide any compensation?

TPT will keep to the service levels but in the event we take longer than 7 days, we will always keep our customers posted of the progress and reason for the delay. However, there will not be any compensation for this.

24. Do I have a limit for claims?

E.g. 1– I take up an annual policy; my house gets robbed within a month, all authenticate, the Company will provide me with replacements. After 3 months, my house gets robbed again. Can I still claim? What's the process? Do I have to take another policy?

Take for example if you have signed up a RM5000 plan, You will be covered up to 3 gadgets. If during incident 1, only 1 item was stolen, you will still be covered for the balance of the 2 gadgets within the 12 months cover period. However, if you have exhausted the limit in the 1st incident, then you will have to take a new HGP.

25. If I have made the 1st claim utilizing all sum insured, should I take another policy?

Yes.

26. After the one year contract, will it be automatically renewed or terminated?

TPT will contact you within 1 month before contract expiry for your contract renewal and for any changes you wish to make to the HGP.

27. How do I request for termination?

Termination is only allowed when the subscriber is no longer a TM customer or when the cover is exhausted by a claim. Customer can request for termination at TM Point only.