

Bancatakalul



(6175-W)

# M-TIARA HOUSEHOLDER TAKAFUL



Protects Your Home  
from Uncertainties

Bank Muamalat Malaysia Berhad (6175-W)  
Menara Bumiputra, 21 Jalan Melaka, 50100 Kuala Lumpur.  
Talian bebas: 1-300-88-8787  
Laman web: [www.muamalat.com.my](http://www.muamalat.com.my)



[www.muamalat.com.my](http://www.muamalat.com.my)  
**1-300-88-8787**  
Bank Muamalat Malaysia Berhad (6175-W)



The M-Tiara Householder Plan covers for loss or damage to home contents belonging to you or any member of your family or domestic servants residing with you. (caused by the following perils)

## Coverage

- Fire, lightning, thunderbolt and subterranean fire
- Explosion
- Aircraft damage and other aerial devices and/or objects dropped therefrom
- Impact damage by any road vehicles or animal not belonging to or under control of you or covered family member
- Bursting or overflowing of domestic water tank apparatus or pipes
- Theft accompanied by actual forcible entry or exit
- Hurricane, cyclone, typhoon and windstorm
- Earthquake and volcanic eruption
- Flood
- Robbery and hold up in the premises of your property

## General Exclusions

- Subsidence, landslip, riot, strike and malicious damage (unless extended)
- War or similar risk
- Radioactivity contamination, nuclear radiation or similar risks
- House left vacant for more than 90 days
- Deeds, bond, bills of exchange, promissory notes, cheques, security for money, stamps, documents or any kind, cash currency notes, bank notes, manuscripts, medal and coins, motor vehicles and accessories of livestock.

## Duty of Disclosure

- 1) When determining the sum covered on your home content, kindly ensure it reflects the true value of your contents so that you will be adequately compensated when you make a claim.
- 2) Any single item (except furniture pianos and organs household appliances, radio, television sets, video recorder sets, hi-fi equipment and the like) that exceeds 5% of the total sum covered must be specifically declared as a separate item.
- 3) The total value of platinum, gold and silver articles, precious metal and stones, jewellery, watches and furs are limited only to 1/3 of the total sum covered on the contents and furnish with receipt of purchase.

## Table of Sum Covered And Contribution

	Plan 1 (RM)	Plan 2 (RM)	Plan 3 (RM)	Plan 4 (RM)	Plan 5 (RM)
<b>Sum Covered</b>	30,000	40,000	50,000	60,000	70,000
<b>Basic Contribution</b>	119.40	159.20	199.00	238.80	278.60
<b>6% Goods &amp; Service Tax</b>	7.20	9.55	11.95	14.30	16.70
<b>Stamp Duty</b>	10.00	10.00	10.00	10.00	10.00
<b>Total Annual Contribution</b>	<b>136.60</b>	<b>178.75</b>	<b>220.90</b>	<b>263.10</b>	<b>305.30</b>

Note: The above contribution is applicable to building classified as construction class 1A.  
For building classified as C1B and C2, please refer to Underwriting Dept.

This plan is underwritten by Zurich Takaful

