

SOMPO HomeNow

PRODUCT DISCLOSURE SHEET

Dear Customer,

This Product Disclosure Sheet (PDS) is designed to provide you with some key information on your homeowner/householder insurance.

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

Date: 01/01/2026

1 What is SOMPO HomeNow?

SOMPO HomeNow provides coverage for your household goods and personal effects against loss or damage due to fire, theft and other accident or misfortune. Coverage is on first loss basis. In other words, you are not required to inform us on the actual total amount of contents in your home.

2 Know Your Coverage

As an illustration, for RM 72.14 annually, you will receive the following homeowner/householder insurance **coverage**:

This policy **covers**:

- Loss or damage to your household contents due to fire, theft including robber or accident.

This policy **excludes**:

- Loss or damage occasioned by or happening through mechanical or electrical breakdown or derangement;
- Loss or damage to cash, documents of any kind, accessories etc;
- Loss or damage due to theft of any contents left in the open;
- The house is left unoccupied for more than ninety (90) days.

By paying an additional premium, you can expand the coverage to include higher sum insured limit.

Benefits	Sum Insured (RM)		
	Lite	Basic	Prime
Coverage on all household contents	10,000	30,000	50,000
Limit per item	500	1,250	4,000

The duration of coverage is 1 year. You need to renew your policy annually.

Notes:

- Please scan the QR code below for the full list of basic coverages and exclusions.
- The benefits payable under eligible Policy is (are) protected by PIDM up to limits. Please refer to PIDM's TIPS Brochure or contact Berjaya Sompo Insurance Berhad or PIDM (visit www.pidm.gov.my).
- You should read and understand the insurance policy and contact the agent or us to clarify any doubts before purchasing this Policy.
- It is important that you inform us of any changes in your contact/personal details to ensure that all correspondences reach you in a timely manner. You may inform at our branches or Customer Service Centre.

If you have any questions or require assistance on your homeowner/ householder insurance, you can:



Call our Customer Service

Within Malaysia (Toll-Free):

1-800-889-933

Overseas: +603-2170 7300

Visit us at:

[https://www.berjaysompo.com.my/
product/sompo-homenow](https://www.berjaysompo.com.my/product/sompo-homenow)

Email us at:

customer@bsompo.com.my

**Scan the
QR Code above**

3 Know Your Obligations

Example:

Lite Plan : RM 10,000 with limit per item at RM500

For this insurance, you must pay a premium of:	
Standard Cover	RM 72.14 (annually)
You also have to pay the following fees and charges:	
Stamp Duty	RM 10.00
Rebate for direct channel	15% of premium or RM 10.82
Service tax	8% of premium or RM 5.77

Note: The annual premium payable is based on the plan chosen by you.

4 Other Key Terms

- **Duty of Disclosure**

You must give all the facts in your application form fully and accurately as it forms the basis of the insurance contract. Failure to do so may result in the rejection of your claim or cancellation of your Policy.

- **Change in Risk**

You must disclose any changes to the material facts which you know or ought to know which could affect the risk profile from time to time, if you fail to do so, your Policy may be cancelled. You must inform us in writing on any material changes during the Policy period so that the necessary amendments are endorsed to your Policy.

- **Excess / Deductible**

This is the amount you have to bear in the event of a claim occur. For accidental damage claim, you have to bear RM100.00.

- **Cash Before Cover**

Full premium must be paid before the effective date of the Policy. Coverage will commence upon successful receipt of the premium.

- **Premium Payment**

Payment can be made by Bank-in Slip, Credit Card or GIRO to Berjaya Sompo Insurance Berhad. Please keep a receipt of the premium paid as the proof of payment for future reference.

- **Policy Renewal**

Depending on the circumstances of the loss or claims made during the term of Policy, we may review the Policy terms and conditions upon renewal or decline renewal.

- **Sum Insured**

Coverage is on first loss basis i.e. you may just choose sum insured from the available plans according to your needs.

- **Claims**

Upon happening of an accident which gives rise to a claim, you shall notify us in writing immediately.

Note: This list is non-exhaustive. Please refer to the Policy Contract for the full list of terms and conditions.

Can I cancel my Policy?

Yes, you may cancel your policy at any time by giving a written notice to us. Upon cancellation, we will refund premium according to the *Customary Short-Period Rates subject to a minimum premium of RM60.00 payable under the Policy and provided that no claim has been made on the Policy. (*Please scan the QR code in page 1 for the Customary Short Period Rate table.)

Other similar types of General Insurance products available?

Home Care insurance, Houseowners/ Householders insurance.

Berjaya Sompo Insurance Berhad is licensed under the Financial Services Act 2013 and regulated by Bank Negara Malaysia.