



HOME ASSISTANCE PROGRAM

Fact Sheet



EMERGENCY HOME ASSISTANCES

Maximum Service Benefits

For each policyholder entitled to the Services, the maximum level of benefits is:

- ✓ Complimentary Emergency Home Assistance (up to a maximum of two (2) events per policyholder per year ("Cap Event") with a maximum limit of Ringgit Malaysia Three Hundred Only (RM300) per event ("Cap Limit").
- ✓ Should the cost of any visit exceed the Cap Limit, Europ Assistance (EA) shall inform and obtain the prior express consent of the policyholder prior to providing the Services and the policyholder will pay directly to the provider such additional cost. For those visits that incur cost less than the cap limit, the difference between the incurred fees and the cap limit cannot be carried forward to the next visit or any other visit.
- ✓ After reaching the Cap Event for the Services listed in assistance benefits for the policyholder in a policy year, all and any additional visits shall be strictly at the cost of the policyholder and EA shall inform and obtain the consent of the policyholder prior to providing any such Services.

Services Provided

Service	Works That Are Covered	Works That Are Not Covered
Emergency Electrical Assistance	<p>In case of an emergency, which results in damage to electrical supply points or the electrical wiring within the policyholder's home affecting the electrical supply, EA shall arrange and pay for an electrician approved and appointed by EA to the policyholder's home for emergency repairs on the malfunction affecting the electrical supply, excluding any electrical appliances. Any breakdown of electrical supply, which is cause by or due to, damaged electrical appliances and/or air conditioners, shall not be considered as emergency repairs.</p> <p><u>Following is the works that are covered under Emergency Electrical Assistance:</u></p> <ol style="list-style-type: none"> 1. Reinstate power failure due to lightning or circuit overload; 2. Repair of burnt fuse inside earth-leakage circuit breaker ("ELCB") as a result of circuit overload; 3. Repair of wall switch failure. 	<p><u>The following are works that are not covered under Emergency Electrical Assistance:</u></p> <ol style="list-style-type: none"> 1. Change of bulbs; 2. Short circuit due to faulty or non-approved appliance or adapter; 3. Replacement of spare parts in ELCB (e.g., switches); 4. Air pumps of ponds and aquariums; 5. Generator of fountains; 6. Any outdoor lightnings, appliances or electrical supply; and 7. Hacking or reinstating concealed wall due to wiring issues.
Emergency Locksmith Assistance	<p>If the policyholder is locked out of his/her home accidentally and is without any means whatsoever to obtain access into home, EA shall arrange and pay for a locksmith approved and appointed by EA to assist upon request by the policyholder.</p> <p><u>Following is the works that are covered under Emergency Locksmith Assistance:</u></p> <ol style="list-style-type: none"> 1. If it is the only entry to home and there is no other means of access. 	<p><u>The following are works that are not covered under Emergency Locksmith Assistance:</u></p> <ol style="list-style-type: none"> 1. Being locked out of any bedroom; 2. Unlocking any automatic gate for car entrance (unless this is also the only way for the policyholder to access the policyholder's home); 3. Cupboards and drawers; 4. Garages and storerooms; 5. Letterboxes; 6. Gaining access to any unoccupied or vacant properties; and 7. Unlocking any safes.



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Service	Works That Are Covered	Works That Are Not Covered
<p>Emergency Vermin Removal Assistance</p>	<p>In the event of a pest infestation of the policyholder's home, upon request by such policyholder, EA shall arrange and pay for a contractor and/or a pest exterminator approved and appointed by EA or for an interview with the policyholder or inspection at home, or to arrange for emergency counter-measures to be effected.</p> <p><u>Following is the works that are covered under Emergency Vermin Removal Assistance:</u></p> <ol style="list-style-type: none"> 1. Remedy for infestation of pests. 2. Pest shall mean only bees, termites, rats and snakes. 	<p><u>The following are works that are not covered under Emergency Vermin Removal Assistance:</u></p> <ol style="list-style-type: none"> 1. Infestations of cockroaches, spiders, ants, lizards or centipedes; 2. Infestations of mosquitoes being the responsibility of the property's managing agent or the ministry of environment; and 3. Recurring termite infestation. (less than 1 year after the last visit)
<p>Emergency Plumbing Services</p>	<p>In case of an emergency, which results in a leak and/or a clog in the water piping system or the sanitary system in the policyholder's home, upon the request of the policyholder, EA shall arrange and pay for a plumber approved and appointed by EA to the policyholder's home to undertake emergency repairs.</p> <p><u>Following is the works that are covered under Emergency Plumbing Assistance:</u></p> <ol style="list-style-type: none"> 1. Replacement of welding of burst water supply pipe; and 2. Chokage in pipe, floor trap, and sanitary system. 	<p><u>The following are works that are not covered under Emergency Plumbing Assistance:</u></p> <ol style="list-style-type: none"> 1. Replacement of parts (e.g., silicon sealing, washer, flushing handle, tap, shower head, ball and cock system in the flushing cistern etc.); 2. Roof or ceiling leakage; and 3. Underground pipes or pipes in false or concealed ceilings or walls.
<p>Emergency Air-Conditioner Repair</p>	<p>In case of an emergency, which results in a gas leak or non-operation of the air-conditioner in the policyholder's home and upon request of the policyholder, EA shall arrange for an air-conditioner repairer approved and appointed by EA to assess the reported situation. Upon confirmation from the policyholder to proceed with the repair, EA shall arrange for the repairer to undertake emergency repairs.</p> <p><u>Following is the works that are covered under Emergency Air-Conditioned Assistance:</u></p> <ol style="list-style-type: none"> 1. Air-conditioner unable to be switched on (provided that the battery of remote control and electrical switch have been checked); 2. Faulty compressor motor or fan of air-conditioner as a result of mechanical malfunction; and 3. Gas leak. 	<p><u>The following are works that are not covered under Emergency Air-Conditioned Assistance:</u></p> <ol style="list-style-type: none"> 1. Replacement of parts (e.g., silicon sealing, washer, flushing handle, tap, shower head, ball and cock system in the flushing cistern etc.); 2. Roof or ceiling leakage; and 3. Underground pipes or pipes in false or concealed ceilings or walls.



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Definition

1. "Service(s)" refers to the home assistance services to be facilitated by Europ Assistance Malaysia Sdn. Bhd (EAMY) as detailed in the "Services Provided" table.

General Conditions

1. A waiting period of 30 days from the effective date of each policy applies to all policyholders before Emergency Home Assistance can be utilised.
2. The waiting period does not apply to Emergency Locksmith Service.

General Exclusions

1. In the case where the home is a condominium unit that has just obtained a Temporary Occupation Permit, the responsibility lies with the developer for structural issues, or with the property's managing agent or developer.
2. Loss or damage arising from the disconnection or interruption of mains service being the responsibility of the utility provider concerned or from circumstances known to the policyholder prior to the commencement date of coverage.
3. Cost related to replacement of parts due to natural wear and tear and/or gradual deterioration.
4. Cost required solely to remedy damage or breakdown occasioned by attempted repair or modification by the policyholder or their duly appointed contractor.
5. Cost of repairs to any underground or concealed water supply pipe.

HOME ASSISTANCES REFERRAL SERVICES

Service	Scope of Services
General Handyman Services	Upon request from the policyholder, EA shall arrange for a professionally trained technician or repairman approved and appointed by EA to undertake repairs at the policyholder's home, these will include basic electrical, plumbing and sanitary, furniture assembly and other contractor work that does not require hacking of walls. The cost of the services and related expenses shall be borne by the policyholder.
Home Cleaning Services	Upon request from the policyholder, EA shall arrange for a cleaning company approved and appointed by EA to undertake the cleaning of the policyholder's home. The cost of the services and related expenses shall be borne by the policyholder.
Disinfection Services	Upon request from the policyholder, EA shall arrange for disinfection services by a company approved and appointed by EA to disinfect and/or apply an antimicrobial coating to the policyholder's home. The cost of the services and related expenses shall be borne by the policyholder.
Air-Conditioner Servicing	Upon request from the policyholder, EA shall arrange for an air-con servicing company approved and appointed by EA to undertake the cleaning of the policyholder's air-con within the policyholder's home. The cost of the services and related expenses shall be borne by the policyholder.