

# Is Your Home Protected?

We can't predict when a natural disaster will happen.

Types of home insurance available in Malaysia:

## 1. Fire Policy

The most common type of home insurance. It covers costs for losses and damages to residential property (excluding contents) caused by **fire, lightning, and explosion of gas** that is used for domestic purposes like cooking.

It also allows for additional coverage against **flood damage, storm damage, subsidence, and other potential issues** that may result in damage to your property.

## 2. Houseowner policy

Basic homeowner insurance will cover most of the items that fire insurance covers as well. This includes things such as **fire, explosion, flooding, and lightning**. It will also cover damages that arise from **theft or forced entry or exit**.

## 3. Householder policy

Householder insurance is different from the rest as it extends **protection to the contents** of your property. This means household items, furniture, appliances, personal effects, and other possessions such as jewellery or pieces of art.

## **Which policy is right for you?**

For a simple insurance plan, then a fire policy will be right for you.

If you want to cover a wider range of risks, a houseowner policy would be preferable. This policy is made for those who value their property more than their belongings.

Finally, a householder policy is for those who want the whole package, as it covers the widest range of risks and even includes items within your home.

If you can't make up your mind about which insurance to go for, please contact us for advice with no-obligation attached.

### ***Contact us now for a free consultation:***

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