

HOME INSURANCE/TAKAFUL - Protect Your Home



Your home is your largest single financial investment

But what if ...

- Your house is damaged by a fire or storm?
- Your house is robbed?
- Your belongings are damaged due to flood?

Do you have the funds to rebuild or replace everything that was damaged or stolen? Home insurance/ Takaful can protect your property and contents from financial losses due to these unforeseen events.

Types of House Insurance Policies in Brunei

	(1) BASIC FIRE	(2) HOUSE OWNER	(3) HOUSEHOLDER
	Covers for building only	Covers the building only	Covers household contents and personal effects
Perils covered include	<ul style="list-style-type: none"> • Fire, lightning and explosion (explosion of gas used for domestic purposes). <p>Other perils can be added with additional premium</p>	<ul style="list-style-type: none"> • Fire, lightning, thunderbolt, subterranean fire and explosion; • Aircraft damage; • Impact damage; • Bursting or overflowing of tanks apparatus or pipes; • Theft with actual forcible and breaking into or out of a building or any attempt threat • Hurricane, cyclone, typhoon, windstorm; • Earthquake, volcanic eruption; and • Flood. <p>Other perils can be added with additional premium</p>	<ul style="list-style-type: none"> • Fire, lightning, thunderbolt, subterranean fire and explosion; • Aircraft damage; • Impact damage; • Bursting or overflowing of tanks, apparatus or pipes; • Theft with actual forcible and breaking into or out of a building or any attempt threat • Hurricane, cyclone, typhoon, windstorm; • Earthquake, volcanic eruption; and • Flood. <p>Other perils can be added with additional premium</p>

Note: Please check with your insurance/ Takaful provider regarding your coverage and details of your exclusion

It is very important for you to review the coverage details of your policy with your general insurer/ Takaful provider or agent annually to make sure you have enough coverage. You do not want to be underinsured if a fire or flood occurs.



Compare prices of fire, homeowners and householders insurance from different insurance/Takaful providers to get the best price for the right **protection**

You may learn more by reading the “My Takaful and Insurance Book”, available for download at www.ambd.gov.bn. Please check www.ambd.gov.bn or download AMBD Smartphone Application for the list of registered Takaful operators and insurance companies.

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