

STANDARD PREMIUM RATING SCHEDULE AND SCALE OF COVERAGE

| Interest | Perils Rate | NORMAL FIRE INSURANCE | ACE HOUSE OWNER | ACE HOUSE HOLDER (CONTENT) | NORMAL CONTENT or H/HOLDER |
|---|--|-----------------------------|--------------------------|-------------------------------------|----------------------------------|
| Fire and Lightning (Basic Fire Rate) C1A RISK CODE 1001 (FIRE) | 0.05200% | 0.05200% | 0.11600% | 0.40800% | 0.39800% |
| Aircraft Damage (add 0.003% pt.land waiver) | 0.00500% | 0.00500% | YES | YES | YES |
| Bursting and Overflowing :- (excess RM1K) <i>building exceeding 5 storey (1%min rm100 if buildings not exceeding 5 stry SI<50K)</i> | 0.00600% 0.00500% | 0.00500% | YES | YES | YES |
| Bush/Lalang Fire | 0.05000% | | N/A | N/A | N/A |
| Cold Storage | 0.10000% | | N/A | N/A | N/A |
| Earthquake and Volcanic Eruption | 0.01000% | 0.01000% | YES | YES | YES |
| Electrical Installation (lightning included) | 0.05600% | | | | |
| Explosions :- <i>industrial without boiler</i> <i>industrial with boiler</i> <i>non industrial without boiler</i> <i>non industrial with boiler</i> | 0.00600% 0.00800% 0.00500% 0.00800% | 0.00500% | N/A N/A YES | N/A N/A YES | N/A N/A YES |
| Falling Trees or Branches and Objects (R250) | 0.01000% | 0.01000% | N/A | N/A | N/A |
| Flood (1%/2.5K)<each & every loss | 0.08600% | 0.08600% | YES | YES | YES |
| Impact Damage (RM50 excess) <i>excluding own vehicles</i> <i>including own vehicles</i> | 0.00400% 0.00400% | 0.00400% | YES | YES | YES |
| Riot Strike and Malicious Damage :- <i>residential</i> <i>non residential</i> | 0.01000% 0.01400% | 0.01000% | YES N/A | YES N/A | N/A N/A |
| Smoke Damage-10% basic fire rate(exs 50k) | 0.00520% | | N/A | N/A | N/A |
| Spontaneous Combustion <i>by fire on</i> <i>full cover</i> | 0.08100% 0.16100% | | N/A N/A | N/A N/A | N/A N/A |
| Sprinkler Leakage (30day unoccupancy void) <i>building (NO Alteration and Repair)</i> <i>content (NO Alteration and Repair)</i> <i>building (Alteration and Repair Allowed)</i> <i>content (Alteration and Repair Allowed)</i> | 0.00500% 0.02500% 0.00550% 0.02750% | | N/A N/A N/A N/A | N/A N/A N/A N/A | N/A N/A N/A N/A |
| Storm, Tempest, Windstorm (1%/200)< | 0.01500% | 0.01500% | YES | YES | YES |
| Subsidence & Landslip (5%/RM25k)< <i>EXCLUDING external structures</i> <i>INCLUDING external structures</i> | 0.08100% 0.10125% | 0.00000% | 0.00000% 0.00000% | 0.00000% 0.00000% | 0.00000% 0.00000% |
| Plate Glass Damage(max RM1,000 per sheet) | 0.05000% | | | N/A | N/A |
| Unoccupancy <excess 30 days(Comm/90 days(resd)) | 0.05000% | | N/A | N/A | N/A |
| Full theft cover (excess 1% = RM250 which<) | 0.25000% | N/A | N/A | N/A | N/A |
| Additional Rent Insurance (Min RM10 premium) | | N/A | | | |
| Liability to the public (RM50K) | | N/A | YES | YES | YES |
| Rent Insurance (Not exceeding 10% above Sum Insured (as owner but not occupier-loss rent) (as occupier-reasonable additional expenses necessary incurred by him for lodging etc | | N/A | YES | YES | YES |
| Theft accompanied by forcible entry(90 days) | | | YES | YES | YES |
| Damage to mirror (RM500 per piece) | | | N/A | YES | YES |
| Compensation for Death of The Insured | | | N/A | YES | YES |
| Servant's Property | | | N/A | YES | YES |
| Extd liability to public (100K-RM10, 250K-RM20) | | N/A | | | |
| Subterranean Fire & Thunderbolt | | N/A | YES | YES | YES |
| Temp Removal- 15% Content of priv. dwelling | 10% (Comm) | N/A | N/A | YES | YES |
| BASIC PLUS PERILS | | 0.2020% | 0.1160% | 0.4080% | 0.3980% |