

Host Protect

All Risk & Public Liability Insurance Frequently Asked Questions



IMPORTANT NOTE

This Frequently Asked Questions explains your FREE All Risk & Public Liability Insurance. Be sure to also read the general terms and conditions stated in the policy.

1) What is this product about?

This product provides you coverage for

- a) Loss or damage to your contents in the properties managed by HostAStay's Host
- b) Covers your legal liability to guests and third parties because of an accident caused by or through your own negligence in the properties managed by HostAStay's Host

This insurance is provided FREE when you sign up for HostAStay short-stay management system platform. For more details on what else is included in the management system platform go here: <http://hostastay.com/system>

Insurance is provided by Tune Protect Malaysia [Tune Insurance Malaysia Berhad (30686-K)] a licensed General Insurer under the Financial Services Act 2013 and regulated by Bank Negara Malaysia.

2) How long is the coverage period?

Coverage starts either on the 1st or the 15th of the month when you subscribe to the short-stay management system platform.

3) Who can apply for cover under this policy?

HostAStay Property Management Sdn Bhd provides this FREE insurance cover to all clients who sign up for their HostAStay Shortstay Management Platform. This FREE insurance protects you as the Host against physical loss of your contents and your legal liability to guests and third parties. Please do refer to the policy contract for detailed terms and conditions of your cover.

At this moment, insurance cover is only made available to buildings that conform to Class 1A & 1B construction only. Please ensure that your building conforms to this construction class. If in doubt please do refer to your HostAStay consultants who will be pleased to assist you on this matter.

4) How much premium and fees and charges do I have to pay?

You need not pay anything for the insurance cover. This is provided for FREE. There is however a one-time lump sum payment of RM 599 for subscription towards the short-stay management system platform.

5) I do not want to subscribe for the Short-Stay Management System. Can I purchase the insurance separately?

In an exclusive partnership with Tune Protect Malaysia, all properties managed by HostAStay is protected. You cannot purchase the insurance separately.

6) What are some of the key terms and conditions that I should be aware of?

Please refer to the general terms and conditions as stated in your policy wordings sheet for more information. You may find these documents here <http://hostastay.com/host-protect/>

7) Can I cancel my policy?

This insurance is provided to you for FREE. The insurance is automatically cancelled if you cease to subscribe to HostAStay short-stay management system platform.

8) What information do I need to provide in order to obtain the free insurance?

- The property Owner's name/Owner's Representative name (If applicable) and Identification number(either IC or passport),
- Location of risk and detailed address

9) Is there a limit to the number of FREE Insurance cover I can obtain?

Each property will be entitled to only one FREE insurance. There is no limitation to the number of properties you own that can obtain this FREE Insurance cover.

Each property owned by you that you subscribe to HostAStay short-stay management system platform will automatically be covered by the FREE insurance.

10) How do I make a claim and what are the documents required to submit a claim?

Download claim form at <http://hostastay.com/host-protect/> Thereafter, email the completed form and its supporting documents as an attachment to hostprotect@hostastay.com

11) How many days does it take for a claim to be approved?

Once the complete documentations are received by Tune Protect Malaysia's Claims Department, the claim will be processed within 30 working days.

(Note: You must notify us on possible claim within 7 days from the loss date and submit the complete documentations within 30 days)

12) How will I receive my claim?

All claims will be banked in directly into your personal bank account. You will need to cover any cost, charges and/or fees in relation to any overseas bank remittance and/ or issuance of bank draft in respect of the settlement of your claim.

13) If I have other Insurance or my tenant has has compensated my loss, am I still covered?

No. If the compensation for damage is paid by any other insurance policy you may have and/or your tenant or his insurer, you will not be able to make a claim under this policy.

14) If I do not have an email, can I claim manually?

Yes, you can file a claim via post. Submit your documents to HostAStay Property Management Sdn Bhd. 50A-2, Kelana Mall, Jalan SS6/14, Kelana Jaya, 47301 Petaling Jaya, Selangor Darul-Ehsan, Malaysia. We will forward your claim to Tune Protect Malaysia for assessment and approval.

15) Where can I get further information?

Please visit our website www.hostastay.com/host-protect/ or please contact us at:

HostAStay Property Management Sdn Bhd
50A-2, Kelana Mall, Jalan SS6/14, Kelana Jaya, 47301
Petaling Jaya, Selangor Darul-Ehsan, Malaysia

Tel: +6016 347 7829
Email: enquiry@hostastay.com
Working Hours: 8:30am to 5:30pm (Monday to Friday)

IMPORTANT NOTE

YOU MUST ENSURE THAT YOUR PROPERTY IS INSURED AT THE APPROPRIATE AMOUNT. YOU SHOULD READ AND UNDERSTAND THE INSURANCE POLICY OR CONTACT HOSTASTAY DIRECTLY FOR MORE INFORMATION.



The information provided in this frequently asked question sheet is a summary for quick and easy reference. The exact terms and conditions that apply are stated in the policy contract.