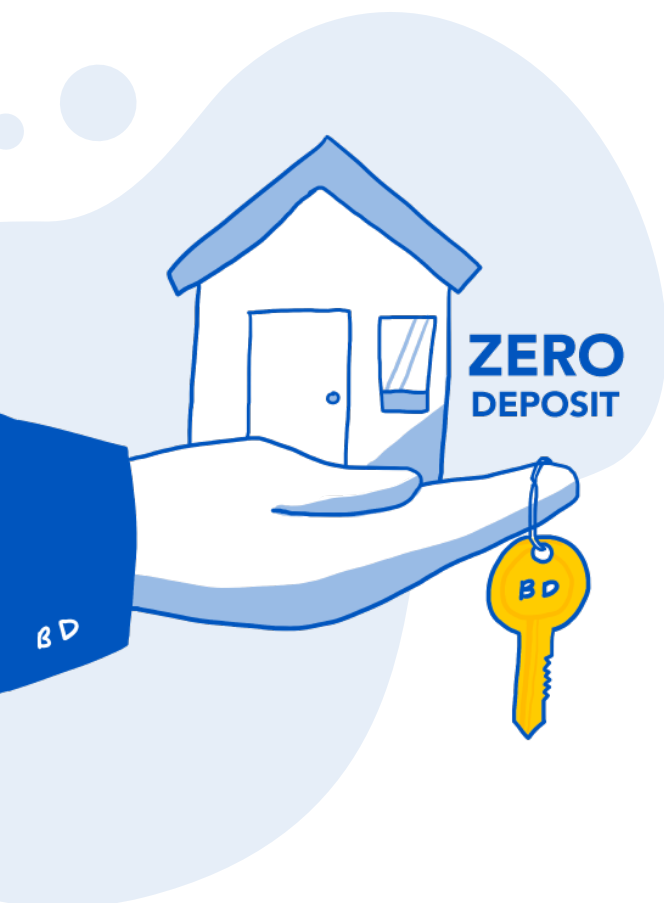




## Problem in the market:

- Tenant paying hefty deposit to move in.
- Competitive rate in the market causes the delay of leasing property.
- Late payment and potential damage by tenant.



## So how? *Zero Deposit:*

- Tenants move in without deposit.
- Lease out faster, get your rental income faster thus increase your return on investment faster.
- Malicious damages covered by Zero Deposit which higher value than deposit.

# Zero Deposit Packages

## RM5K Sum Assured

- ✓ Up to 2 months unpaid rental + unpaid utility bill + malicious damage total up to RM5K
- ✓ Building RM20K
- ✓ Content RM20K

## RM10K Sum Assured

- ✓ Up to 2 months unpaid rental + unpaid utility bill + malicious damage total up to RM10K
- ✓ Building RM30K
- ✓ Content RM30K

## RM30K Sum Assured

- ✓ Up to 2 months unpaid rental + unpaid utility bill + malicious damage total up to RM30K
- ✓ Building RM30K
- ✓ Content RM30K

# Room Zero Deposit Packages

## RM1,000 Sum Assured

- ✓ Up to 2 months unpaid rental up to RM1,000
- ✓ Building RM10K
- ✓ Content RM10K

## RM1,200 Sum Assured

- ✓ Up to 2 months unpaid rental up to RM1,200
- ✓ Building RM10K
- ✓ Content RM10K

## RM1,800 Sum Assured

- ✓ Up to 2 months unpaid rental up to RM1,800
- ✓ Building RM10K
- ✓ Content RM10K

# Zero Deposit explainer

### Example:

Rental Fee: RM2,000 per month

In the event of runaway tenant and malicious act:

- ✓ **Loss of rental up to MAX. 2 months**  
(RM2,000 x 2 = RM4,000)
- ✓ **Outstanding utility bills + Malicious Act = Up to RM6,000**

**Total Coverage up to RM10k**

# How to Sign Up?

## Step 1:



To get tenant sign on declaration form on Zero Deposit Insurance and provide us the following information:

1. Tenant:
  - a. A copy of IC
  - b. Contact number
  - c. Email address
2. Your details:
  - a. A copy of IC
  - b. Contact number
  - c. Email address
  - d. Bank account details
  - e. Correspondence Address
3. A copy of tenancy agreement
4. Property image

## Step 2:

Your account is created!  
Just verify your email address to access your rental portal.



## Step 3:

Tenant sign up Direct Debit for rental deduction.



## Congratulation!

Your property is now under covered!



# Insurance Claiming Process:

## TO CLAIM

### Trigger Event:

If your tenant leave without paying rental during tenancy or you found out that there's malicious damage by your tenant.

### Step 1:

After tenant no longer occupied the premise, file a police report within 14 days.

### Step 2:

BlueDuck will assist the process, claim process will be around 7-14days.

### Step 3:

If there's a malicious damage, insurance company will send in a qualified adjuster to determine the damage and claim will be pay to you once approved.

## NO CLAIM

Congratulations!

Get a new policy for new tenant!!

# FAQ:

## 1. Who should get Zero Deposit?

Owner who wants to rent out their investment property by units / rooms.

## 2. Why should I get Zero Deposit?

- a. Transfer your risk of runaway tenant and malicious damages to your property to insurer.
- b. Provide an alternative to tenant so to rent out your unit faster.

## 3. How does Zero Deposit work?

- a. It covers 3 areas - Runaway Tenant & Malicious Damage, Building and Content (for Room Rental Zero Deposit, Malicious Damage & Unpaid Utility are not covered).
- b. If tenant runaway and causes damage on your house content (as per tenancy agreement) that is beyond repair, insurer will payout depending on the Zero Deposit Package you selected.

## 4. What is Direct Debit System?

- a. BD Payment solution - we are FPX enabler support Direct Debit collection system, in which we assist you by making future payments automatic. All payment record is well-kept in our portal and accessible for both Landlord and Tenant, and also as a record for insurance claim (if any).
- b. 1% fee will be charged from successful rental collection.

## 5. I want to collect the rental by myself. Do not want to go thru Direct Debit.

- a. Unfortunately, BD Zero Deposit was designed to bundle together with a direct debit system to mitigate the risk. Hence, if you get Zero Deposit, you will have to allow our direct debit system to collect your monthly rental.  
- We often see problems arise when tenant and owner find it hard to keep their payment record and there are cases that payment receipts are falsified hence made the tracking impossible and it will delay the claim process.

## 6. Can I pay the premium by monthly?

- a. No, the premium must be made in yearly mode.

## 7. Who is the insurer?

- a. Liberty Insurance Bhd - who has 42 years of experience in Malaysia.  
An insurance company headquartered in Boston, United States.

## 8. What if my tenant runaway on the 4th month, and I've made the claim. Do I still need to get a new policy for new tenant?

- a. Yes, the policy is as per the tenancy agreement. Not on the coverage period.

## 9. Whom should I liaise with when I want to claim or buy a new one?

- a. We have our awesome staff support on the Zero Deposit.  
Reach us at [insurance@blueduck.my](mailto:insurance@blueduck.my) or [whatsapp +6016-261 7154](https://www.whatsapp.com/business/profile/60162617154)

## 10. How recurring rental collection works?

### i. Successful

*Tenant is required to sign up for the recurring through our portal. Once the sign up is successful, rental payment will be deducted on 1st of every month. Rental will be transferred back to landlord in T+3.  
Eg: After rental collected 1st of the month, owner shall receive within 3 working days.*

### ii. Failed

- A total of 4 attempts payments will be made in 3 weeks' time on specific date.
- Each transaction attempt will be recorded.
- A reminder email payment will be sent to tenants each time there is failed payment and owner will be notify via email.

For more information, kindly contact:

**Whatsapp +6016-261 7154 | Email [insurance@blueduck.my](mailto:insurance@blueduck.my) | [www.blueduck.my](http://www.blueduck.my)**