



Supplement Privileged Rate Home Insurance Cover

Important. Please read and keep it safe.



contents

Summary of Cover	01	
Definitions	02	
Section 1	Contents	04
Section 2	Renovations	05
Section 3	Personal legal liability	06
Section 4	Alternative accommodation	07
Section 5	Breakage of glass	07
Section 6	Loss of personal money, credit and debit cards	07
General exceptions		08
General conditions		09
Claims and Emergency home assistance		11
Policy Owners' Protection Scheme (PPF)		12

Supplement Privileged Rate Home Insurance Cover

Privileged Rate Home Insurance Cover

Summary of Cover

Summary of Cover	Sum Insured
Household contents: Items such as: <ul style="list-style-type: none"> • Furniture • Domestic appliances • Crockery & utensils • Clothing • Linen(s) • Audio & visual equipment* • Cameras* • Jewellery* • PC& laptops* 	S\$50,000
Renovations, fixtures & fittings: Items such as: <ul style="list-style-type: none"> • Bathroom & sanitary furniture • Built-in wardrobes • Floor coverings • Air conditioners 	S\$100,000
Personal legal liability: <ul style="list-style-type: none"> • Covering any accidental bodily injury or damage to third party property caused by the insured or their immediate family. 	S\$250,000
Alternative accommodation expenses: <ul style="list-style-type: none"> • As a direct result of any of the insured perils. • Subject to a maximum amount of S\$1,000 per week for up to 12 weeks. 	S\$12,000
Accidental breakage of glass: <ul style="list-style-type: none"> • Covering glass within the premises 	S\$500
Loss of personal money, credit and debit cards: <ul style="list-style-type: none"> • Following any loss by an insured peril at the residence covered. • The replacement cost of credit card. • Any unauthorised use of the card. 	S\$500
Aviva's select home emergency assistance package	Included

Perils covered:

- Fire
- Flood
- Theft
- Earthquake & lightning
- Explosion
- Bursting or overflowing of water pipes or household apparatus
- Vehicle impact
- Riot, strike or civil commotion

Note:

*Subject to a single article limit of S\$1,500 and no one claim for valuable items and personal belongings exceeding 15% of the total sum insured for this section. Any theft loss will be subject to a maximum payment of S\$1,500 for any one article.

Supplement Privileged Rate Home Insurance Cover

The Summary of Cover sets out the cover **You** have chosen.

You have purchased Privileged Rate Home Insurance as shown on **Your Schedule**. **We** will provide cover under the following policy terms and conditions. This policy is sold as a supplement to **Your Car Insurance Policy**.

Definitions

For the purpose of this cover, wherever the following words or phrases appear in bold, they will have the meaning described below.

Accidental

Sudden, unforeseen, unexpected, involuntary and caused by an external event.

Buildings

- The physical structure of the house, apartment or flat including the swimming pools, ornamental ponds and fountains, hard courts, terraces, patios, drives, footpaths, walls, fences, gates, hedges, and fixed tanks.
- All permanent fixtures and fittings provided by either **HDB** or the developer provided as standard specifications for your **Home** at that time.

These must all be at the address shown in **Your Schedule**.

Clauses

Changes in the terms of **Your** policy. These are shown in **Your Schedule**.

Contents

All household items and utensils, furniture and furnishings, domestic appliances, audio and visual equipment, personal computers, **Personal Belongings** and clothing that:

- **You** own; or
- **You** are legally responsible for (but not landlord's contents); or
- Belong to **Domestic Employees** who live with **You**.

This includes **Personal Belongings** of visitors to the **Home**, up to the limit shown on the **Summary of Cover**.

Domestic Employee

A person employed by **You** to carry out domestic duties in connection with **Your Home** and its land, and not employed by **You** in any capacity in connection with any other business, trade or profession.

HDB

Housing and Development Board, a statutory board under the Ministry of National Development.

Home

The house, apartment or flat and its outbuildings (including garages), at the address shown on **Your Schedule**, all used for domestic purposes only.

Motorised Vehicle

Any electrically or mechanically powered vehicle, other than:

- Vehicles used only as domestic gardening equipment within the boundaries of the land belonging to the **Home**;
- Vehicles designed to help disabled people (as long as the vehicles are not registered for road use);
- Golf carts and trolleys; and
- Pedestrian-controlled toys and models.

Definitions

For the purpose of this cover, wherever the following words or phrases appear in bold, they will have the meaning described below.

Period of Insurance

The period of time the insurance is provided for under this Policy, as set out on **Your Schedule**, and any other period the Policy is renewed for.

Personal Belongings

Luggage, clothing, jewellery, watches, furs, binoculars, sports, musical and photographic equipment and other items which **You** normally wear, or carry with **You**.

All items must belong to **You** or be **Your** legal responsibility.

Personal Money

Cash, cheques, postal orders, unused postage stamps, savings stamps and certificates, premium bonds, luncheon and gift vouchers, season tickets, travel tickets, travellers' cheques and phone cards, all held for social, domestic or charitable purposes.

Renovations

Improvements and additions to the fixtures and fittings of **Your Home** that were made by **You** or by any previous owner of the **Home** including **Renovations** to kitchens, fitted wardrobes, bathrooms, double glazing, air conditioners, wood or laminate flooring.

Schedule

The document which gives details of the cover **You** have.

Singapore

The Republic of Singapore.

Sum Insured

The amount shown on the **Summary of Cover** as the most **We** will pay for claims resulting from one incident unless otherwise stated in this policy booklet or any clause.

Summary of Cover

The document which gives details of the cover and **Sum Insured** limits **You** have.

Unoccupied

Not lived in by **You** or anyone who has **Your** permission or does not contain enough furniture for normal living purposes.

Valuables

Stamp, coin or medal collections, pictures, other works of art, items of gold, silver or any other precious metal, jewellery, watches and furs.

We, Us, Our

Aviva Ltd (unless otherwise shown for any policy section).

You, Your

The person (or people) named as insured in **Your Schedule**, their domestic partner and children and members of their family (or families) who are permanently living with them.

Section 1

Contents

What is covered

Contents in the home

We will cover **You** for loss of or damage to the contents in the **Home** caused by any of the following:

- 1 (a) Fire, explosion, lightning, earthquake or earthquake shock.
(b) Smoke.
We will not cover:
 - The first S\$250 of each earthquake or earthquake shock loss.
 - Under 1(b) loss or damage that happens gradually.
- 2 Hurricane, Cyclone, Typhoon, Storm or flood.
We will not cover:
 - The first S\$250 of any loss.
 - Loss or damage that happens gradually.
- 3 (a) Riot, civil unrest, strikes and labour or political disturbances.
(b) Malicious people or vandals.
Under 3(b) **We** will not cover loss or damage:
 - Caused by paying guests, tenants, **Domestic Employees** or **You**; or
 - That happens when the **Home** has been left **Unoccupied** for more than 14 days.
- 4 Being hit by:
(a) Aircraft or other flying objects, or anything falling from them; or
(b) **Motorised Vehicles** or animals.
We will not cover:
 - Under 4(b) **We** will not cover loss or damage caused by domestic animals.
- 5 Water escaping from water tanks, pipes, domestic appliances or fixed heating or cooling systems.
We will not cover:
 - The first S\$250 of each loss.
 - Loss or damage that happens after the **Home** has been left **Unoccupied** for more than 14 days.
 - Actual damage to the water tanks, pipes, domestic appliances or fixed heating or cooling systems, whichever is the cause of the loss or damage.
- 6 Heating fuel leaking from a fixed heating system.
We will not cover:
 - Loss or damage that happens after the **Home** has been left **Unoccupied** for more than 14 days.
- 7 Theft or attempted theft.
We will not cover:
 - Loss or damage that happens after the **Home** has been left **Unoccupied** for more than 14 days;
 - Theft by deception, unless deception is used only to get into the **Home**;
 - Theft of **Personal Money** or **Valuables**, unless someone has broken into or out of the **Home** by using force and violence or has got into the **Home** by deception;
 - Theft if **You** live in a self-contained flat and the theft is from any part of the building that other people have access to;
 - Theft if **You** live in a non-self-contained flat, unless someone has broken into or out of the **Home** by using force and violence or has got into the **Home** by deception;
 - Loss or damage caused by paying guests, tenants or **You**;
 - More than S\$1,500 for any one article; or
 - If **You** did not report to the police within 24 hours upon discovery and get a written police report.
- 8 Falling radio or television receiving aerials (including satellite dishes), their fittings and masts.
- 9 Subsidence or heave of the land on which the **Home** stands, or landslide.
We will not cover:
 - Damage caused by riverbank or coastal erosion.
- 10 Falling trees or branches.

What is not covered

Under this section **We** will not cover:

- More than the limit shown on the **Summary of Cover** for any one incident;
- More than S\$1,500 for the loss of any one single **Valuable** item, audio and visual equipment, camera, computer and laptop;
 - No one claim for **Valuable** items or **Personal Belongings** shall exceed 15% of the limit shown on the **Summary of Cover**;
- Property insured by any other policy;
- Bonds, stocks, shares and documents of any kind;
- **Motorised Vehicles**, aircraft, boats, boards and craft designed to be used on or in water, caravans and trailers, and the parts, spares and accessories of any of these;
- Any part of the structure of the **Home** including ceilings, wallpaper and the like or any damage to shared or common areas of the **Home**;
- Items used for business or professional purposes;
- Any living creature; or
- Any food.

See also the GENERAL EXCEPTIONS on page 8.

Section 2

Renovations

What is covered

We will cover **You** for loss or damage caused by any of the events listed under Section 1 - Contents to any improvements or additions to **Your Home** that have been made by **You** or by any previous owner of the **Home** including **Renovations** to kitchens, fitted wardrobes, bathrooms, double glazing, air conditioners, wood and laminate flooring.

The maximum **We** will pay is the limit shown on the **Summary of Cover**.

What is not covered

- Any part of the **Buildings**.
- **Renovations** which are not legally owned by **You**.
- **Renovations** which belong to others, under **Your** care, custody or control.

Personal legal liability

What is covered

We will cover **You** against personal legal liability to pay damages and claimants' costs and expenses up to a total amount of S\$250,000 during any one **Period of Insurance** for:

- **Accidental** bodily injury; or
- **Accidental** loss of or damage to property happening during the **Period of Insurance** in:
 - **Singapore**; or
 - The rest of the world, for temporary visits; and arising:
 - As occupier (not as owner) of the **Home** and its land; or
 - In a personal capacity (not as occupier or owner of any building or land).

We will also pay all **Your** costs and expenses which **We** have agreed to in writing.

What is not covered

We will not cover liability in connection with:

- **You** owning land, buildings or other fixed property.
- **You** living in or occupying land or buildings other than the **Home** or its land.
- Aircraft other than pedestrian controlled toys or models.
- You (or anyone on **Your** behalf) owning, possessing or using any **Motorised Vehicle**.
- Caravans.
- Boats, boards and craft designed to be used on or in water, other than:
 - Those only propelled by oars or paddles; or
 - Pedestrian-controlled toys or models.
- Deliberate or malicious acts.
- Transmission of disease or illness of any kind.
- The unruly behaviour of a family pet or any liability in connection with the Miscellaneous Offences (Public Order and Nuisance Act), the Animal and Birds Act Animals and Birds (Dog Licensing and Control Rules) or any future similar regulations or legislation issued by any relevant regulatory authority.
- Any agreement, unless **You** would have been liable without the agreement.
- Any trade, business or profession.

We will not cover:

- Loss of or damage to property which belongs to **You** or is in **Your** care or control.
- Bodily injury or illness to **You**.

Tenant's liability

We will provide cover up to S\$25,000 if **You** are legally responsible as a tenant for:

- 1 Loss of or damage to the **Home** and landlord's fixtures and fittings by any of the causes listed under Section 1 - Contents in the **Home**.
- 2 **Accidental** breakage of:
 - Fixed glass (including glass in solar-panel units); or
 - Fixed baths, shower trays, shower screens, bidets, wash basins, splash backs, pedestals, sinks, toilet pans and cisterns (and their fixtures and fittings) which form part of the **Home**.
- 3 **Accidental** damage to cables or underground pipes which provide services to or from the **Buildings** and septic tanks and drain inspection covers.

Under (3) **We** will also pay up to S\$500 for the cost of breaking into (and repairing) an underground pipe to clear a blockage between the main sewer and the **Home** if this is necessary because normal methods of releasing the blockage are unsuccessful.

What is not covered

We will not cover:

- Loss or damage excluded under Section 1 - Contents in the **Home**;
- Loss or damage that happens while the **Home** has been left **Unoccupied** for more than 14 days; or
- Loss or damage caused by building work which involves alterations, **Renovations**, extensions or repairs.

Under (3) **We** will not cover damage to cables and underground pipes due to a fault or limit of design, manufacture, construction or installation.

Section 4

Alternative accommodation

What is covered

The cost of alternative accommodation. If the **Home** is damaged by any cause listed under Section 1 - Contents and as a result **Your Home** cannot be lived in.

We will pay for:

- Reasonable extra accommodation expenses for **You** and **Your** domestic animals up to a maximum of S\$1,000 per week up to the total amount specified on the **Summary of Cover** or until **Your Home** is ready to live in; whichever is lesser.

Section 5

Breakage of glass

What is covered

We will provide cover for up to S\$500 for the **Accidental** breakage of glass in **Your Home**.

What is not covered

We will not cover:

- Mirrors;
- Glass tops on furniture; or
- Glass in cooker hobs.

Section 6

Loss of personal money, credit and debit cards

What is covered

We will provide cover for up to S\$500 for the loss of:

- **Personal Money**; or,
- Personal credit and debit cards.

Directly caused by any loss listed under Section 1 - Contents.

What is not covered

We will not cover:

- Loss caused by mistakes, recklessness or negligence;
- Losses not reported to the police;
- Losses of credit and debit cards not reported to the card issuing company within 24 hours of discovering the loss;
- Losses attributable to any member of **Your** household, including **Domestic Employees**; or
- The theft of **Personal Money** unless someone has broken into or out of the **Home** by using force and violence or has got into the **Home** by deception.

General exceptions

These apply to all sections of Privileged Rate Home Insurance Cover. This policy does not cover:

1. War

Any consequence whatsoever which is the direct or indirect result of any of the following, or anything connected with any of the following, whether or not such consequence has been contributed to by any other cause or event:

- War, invasion, act of foreign enemy, hostilities or a warlike operation or operations (whether war be declared or not), civil war, mutiny, rebellion, revolution, military rising, insurrection, civil commotion assuming the proportions of or amounting to an uprising, military or usurped power.

2. Terrorism

Any consequence whatsoever which is directly or indirectly caused by Terrorism, or anything connected with Terrorism, whether or not such consequence has been contributed to by any other cause or event.

Terrorism is defined as any act or acts including, but not limited to:

- The use or threat of force and/or violence.
- Harm or damage to life or to property (or the threat of such harm or damage) including, but not limited to, harm or damage by nuclear and/or chemical and/or biological and/or radiological means caused or occasioned by any person(s) or group(s) of persons in whole or in part for political, religious, ideological or similar purposes including, but not limited to, the intention to influence any government and/or to put the public or any section of the public in fear, or is claimed to be caused or occasioned in whole or in part for such purposes.

3. Other actions

Any consequence whatsoever which is the direct or indirect result of any of the following, or anything connected with any of the following, whether or not such consequence has been contributed to by any other cause or event:

- Any action taken in controlling, preventing, suppressing or in any way relating to (1) War or (2) Terrorism above.

4. Radioactivity

Loss, damage or liability which involves:

- Ionising radiation or radioactive contamination from nuclear fuel or nuclear waste; or
- The radioactive, toxic, explosive or other dangerous properties of explosive nuclear equipment.

5. Sonic bangs

Loss of or damage to property caused by pressure waves from aircraft travelling at or above the speed of sound.

6. Pollution or contamination

Loss, damage or liability arising from pollution or contamination unless caused by:

- A sudden and unexpected accident which can be identified; or
- Oil leaking from a domestic oil installation at the **Home**.

7. Wilful act or negligence

Any loss or damage caused by **Your** wilful act or negligence.

8. Sanction limitation and exclusion clause

We shall not be deemed to provide cover and **We** shall not be liable to pay any claim or provide any benefit hereunder to the extent that the provision of such cover, payment of such claim or provision of such benefit would expose **Us** to any sanction, prohibition or restriction under United Nations resolutions or the trade or economic sanctions, laws or regulations of the European Union or United Kingdom or United States of America.

General conditions

These conditions apply to all sections of this policy.

1. Your duty to disclose information

It is **Your** responsibility to provide complete and accurate information to **Us** when **You** take out **Your** insurance policy, throughout the life of **Your** policy, and when **You** renew **Your** insurance.

2. The sum insured

At all times the **Sum Insured** must be at least equal to the full cost of replacing the property "as new" (apart from clothing, linen, soft furnishings and kitchen appliances, where a deduction may be made for wear and tear and loss in value).

If at the time of a loss the **Sum Insured** is too low, **We** will not settle claims on a replacement "as new" basis and will reduce any payment to reflect the amount that **You** are underinsured.

3. Your duty to prevent loss or damage

You and any other person this insurance applies to must take all reasonable precautions to prevent accidents, loss or damage. **You** must keep property that is insured under **Your** policy in good condition.

4. Claims

Your duties:

As soon as **You** are aware of an event or cause that is likely to lead to a claim under this policy, **You** must:

- Tell the police immediately about any property which has been lost, stolen or maliciously damaged, and get a police report;
- Contact **Us** as soon as reasonably possible and provide all the information and help **We** need;
- Do all **You** reasonably can to get back any lost or stolen property and tell **Us** without unnecessary delay if any property is later returned to **You**;
- Call **Us** if **You** receive any information or communication about the event or cause; and
- Avoid discussing liability with anyone else without **Our** permission;
- **We** shall have full discretion in the conduct, of any proceedings or the settlement of any claim;
- Any person who is seeking indemnity under this policy shall give **Us** all the information, documents and assistance **We** require to enable any claim to be validated for **Us** to achieve a settlement;
- If **You** are making a claim under the policy, **You** must submit such a claim to **Us** with all relevant facts and documents within 30 days of the accident or discovery of damage.

5. Proof of value and ownership

To help **You** prove any loss, **We** recommend that **You** keep receipts, valuations, photographs, instruction booklets and guarantee cards to help with **Your** claim.

6. Our rights

We may:

- Take over and defend or settle any claim in **Your** name; or
- Prosecute (in **Your** name for **Our** own benefit) any claim for indemnity or damages or otherwise
- **We** have the right to do as **We** see fit in legal action and in settling **Your** claim
- **You** must not abandon property to **Us**.

7. Limit

For any claim or series of claims involving legal liability covered by this policy, **We** may pay:

- Up to the limit shown in the **Summary of Cover** (less any amounts already paid by **Us**); or
- Any lower amount for which **We** can settle **Your** claim.

Once **We** have made the payment, **We** will have no further liability in connection with **Your** claim, apart from paying costs and expenses **You** incurred before the payment date, or reclaiming any costs and expenses incurred by **Us**.

8. Settling claims

We can choose to settle **Your** claim by:

- Replacing;
- Reinstating;
- Repairing; or
- Payment.

If **We** are able to replace property, any replacement will be on a like for like basis or based on the nearest equivalent available in the current market and payment will be limited to the cost of replacement by **Our** preferred supplier.

A deduction for wear and tear will apply for clothing, linen, soft furnishings and kitchen appliances.

9. What we will pay

The most **We** will pay for loss or damage arising out of one incident is the amount shown on the **Summary of Cover**.

We will not reduce the **Sum Insured** by the amount under any claim, unless the claim relates to the total loss of any item (or items) specified on the **Summary of Cover**.

10. Pairs, sets and suites

We will not pay for the cost of replacing any undamaged items which form part of:

- A pair;
- A set;
- A suite; or
- Any other item of a uniform nature, design or colour.

11. Items valued over the single item

If **You** claim for an item valued at more than the defined single item limit shown in this policy then **Your** indemnity will be limited to that amount shown in this policy. We will not pay any greater amount.

12. Fraud

If **Your** claim is in any way dishonest or exaggerated, **We** will not pay any benefit under this policy or return any premium to **You**. **We** may also take legal action against **You**.

13. Other insurance

If there is any other insurance covering the same claim, **We** will only pay **Our** share of the claim, even if the other insurer refuses the claim.

14. Your duty to keep to the conditions of this policy

To be covered by this insurance **You** must keep to the terms, conditions and **Clauses** of this policy.

15. Arbitration

Where **We** have accepted a claim and there is disagreement over the amount to be paid, the dispute must be referred to an arbitrator in Singapore to be agreed between **You** and **Us** in accordance with the Rules of the Singapore International Arbitration Centre ("SIAC Rules") at the time in force in English. When this happens, a decision must be made before **You** can take any legal action against **Us**.

Claims and Emergency home assistance

All Aviva home policies provide **You** with free access to the [Aviva Home Emergency Assistance Helpline](#). This helpline is managed by the Aviva Home Emergency Assistance Team.

If **You** require assistance in an emergency or wish to make a claim on this policy cover, call **Our** helpline at **6460 9391** which is open all day, all night, every day of the year. The person **You** speak to will be able to understand the nature of **Your** emergency and what assistance **You** need.

Aviva Emergency Assistance will offer details of specialists and will also detail their costs, which would have to be paid by **You**, who can help **You** with the following common household problems:

Locksmith Referral Assistance

If **You** are locked out of **Your Home**.

Plumbing Referral Assistance

If **Your Home's** plumbing is clogged or a leak has sprung.

Electrical Assistance

If **You** have an electric power failure or short circuit in **Your Home**.

Air-Conditioner Engineer Assistance

If **You** have a problem with the air-conditioner in **Your Home**.

Pest Control Assistance

If **You** require assistance for pest control or pest control prevention for **Your Home**.

Home Cleaning Assistance

If **You** require assistance for cleaning of carpet, sofa, window, wall tiles or floor tiles in **Your Home**.

Television Repair Assistance

If **Your** television set stops working or develops a fault.

Freezer and Refrigerator

If **Your** freezer or refrigerator stops working or develops a fault.

Washing Machine Repair Assistance

If **Your** washing machine stops working or develops a fault.

Home Nursing Care Assistance

If **You** need nursing care at **Home**.

Aviva shall not be responsible or liable for the action or advice given by the service providers. The service providers are not agents of Aviva.

You will have to pay directly the service provider for any services they render.

Policy Owners' Protection Scheme (PPF)

This policy is protected under the Policy Owners' Protection Scheme which is administered by the Singapore Deposit Insurance Corporation (SDIC). Coverage for Your policy is automatic and no further action is required from **You**. For more information on the types of benefits that are covered under the scheme as well as the limits of coverage, where applicable, please contact US or visit the GIA or SDIC web-sites (www.gia.org.sg or www.sdic.org.sg).

Learn more about our other products and services at www.aviva.com.sg

Aug 2019



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Company Reg. No.: 196900499K • GST Reg. No.: MR-8500166-8