



Home Insurance Policy

Important. Please read and keep it safe.



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Guide to your Aviva Home Policy

Your Aviva Home Policy

Please read **Your** policy and the **Schedule** carefully to make sure that **You** have the cover **You** need. **You** should contact **Us** at **6827 9966** immediately if any details are not correct. The **Schedule** sets out the cover **You** have chosen. It is proof of **Your** insurance and **You** may need it if **You** want to make a claim.

The contract of insurance

This policy is a contract of insurance between **You** and **Us**. **You** should read this policy, the information **You** have provided and the **Schedule** together. These documents form the Contract of Insurance between **You** and **Us**. In return for **Your** premium, **We** will provide the cover shown in **Your Schedule** during the **Period of Insurance**.

Choice of law

The law of the Republic of Singapore will apply to this contract.

Use of language

Unless otherwise agreed, the contractual terms and conditions and any other information relating to this contract will be in English.

Cancellation rights

You have the right to cancel **Your** policy without penalty within 14 days from the day of purchase or renewal of the contract, or the day on which **You** receive **Your Policy** or renewal documentation, whichever is later.

If **You** wish to do so and the insurance cover has not yet commenced for more than 14 days, **You** will be entitled to a full refund of the premium paid. Alternatively, if **You** wish to do so and the insurance cover has already commenced, **You** will be entitled to a refund of the premium paid, subject to a deduction for the period for which **You** have been covered. This will be calculated on a short period basis for the period **You** have received cover.

You will not be entitled to a refund if **You** have made a claim or there has been an incident likely to give rise to a claim during the current **Period of Insurance**.

We may cancel this policy by sending 7 days written notice to **Your** last known address. **You** will be entitled to a refund of the premium paid, subject to a deduction for the time for which **You** have been covered.

To exercise **Your** right to cancel, please contact Aviva at www.aviva.com.sg. If **You** do not exercise **Your** right to cancel **Your** policy, it will continue to remain in force.

Please refer to the table below for the short period rates for an annual policy. Please note that all refunds will be credited back to the original payment mode within 14 working days.

| Period of insurance | Refund of Premium | Period of insurance | Refund of Premium |
|---------------------|---------------------------|---------------------|--------------------------|
| Up to 14 days | 100% of the total premium | Up to 6 months | 30% of the total premium |
| Up to 15 days | 90% of the total premium | Up to 7 months | 25% of the total premium |
| Up to 1 month | 80% of the total premium | Up to 8 months | 20% of the total premium |
| Up to 2 months | 70% of the total premium | Up to 9 months | 15% of the total premium |
| Up to 3 months | 60% of the total premium | Up to 10 months | 10% of the total premium |
| Up to 4 months | 50% of the total premium | Up to 11 months | 5% of the total premium |
| Up to 5 months | 40% of the total premium | Up to 12 months | 0% of the total premium |

Changes we need to know about

Please visit www.aviva.com.sg and advise **Us** immediately if there are any changes to **Your** circumstances which may affect this insurance. For example:

- If **Your** sum insured levels are not enough.
- If **Your Home** will be left Unoccupied for more than 14 days.
- Cautions or criminal convictions of the people to be insured.

Administration charge

We reserve the right to apply an administration charge (which is subject to GST) for any adjustments **You** make to **Your** policy.

Definitions

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 in **Your Schedule**.

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.

Excess

The amount **You** will have to pay towards each separate claim.

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 in **Your Schedule**, all used for domestic purposes only.

Loss of one or more limbs

Loss of **Your** hand or foot at or above the wrist or ankle, or the total and permanent loss of use of **Your** entire hand, arm, foot or leg.

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.

Pedigree Cat or Dog

A cat or dog that has a pedigree certificate issued by an acknowledged association.

Period of Insurance

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

Definitions

Wherever the following words or phrases appear in bold, they will have the meaning described below.

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 and **Sum Insured** limits **You** have.

Singapore

The Republic of Singapore.

Sum Insured

The amount shown in **Your Schedule** as the most **We** will pay for claims resulting from one incident for each Period of Insurance unless otherwise stated in this policy booklet or any clause. For a multi-annual policy, the Period of Insurance here refers to each consecutive 12-month period from **Your** original policy inception date.

Total Loss of Hearing

Complete and permanent loss of hearing.

Total Loss of Sight

Complete and permanent loss of sight.

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 in **Your Schedule** 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 in **Your Schedule**;
- 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 10.

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 in **Your Schedule**.

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.

Section 3

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 behavior 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.

What is not covered

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 in **Your Schedule** or until **Your Home** is ready to live in; whichever is lesser.

Section 5

Breakage of glass

This Section is applicable only when this cover is included as indicated in **Your Schedule**.

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

This Section is applicable only when this cover is included as indicated in **Your Schedule**.

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.

Section 7

Loss or personal papers

This Section is applicable only when this cover is included as indicated in **Your Schedule**.

What is covered

We will pay up to S\$500 for the costs of replacement personal papers such as driving licence, identity cards, club cards, replacement wills or title documents if **Your Home** is damaged by any cause listed under Section 1 – Contents.

What is not covered

We will not cover:

- Loss caused by mistakes, recklessness or negligence;
- Loss not reported to the police; or
- Loss attributable to any member of **Your** household, including **Domestic Employees**.

Section 8

Accidental death of a pedigree cat or dog

This Section is applicable only when this cover is included as indicated in **Your Schedule**.

What is covered

We will cover **Your Pedigree Cat or Dog** for **Accidental** death occurring within **Singapore**. We will pay a maximum of S\$500 for up to a maximum of 3 pets if within 30 days from an accident occurring, the pet dies.

What is not covered

We will not cover:

- Any intentional killing whether for humane reasons, malicious or willful injury caused by **You** or any member of **Your** household or by order of a government body;
- Death as a direct result of any surgical or veterinary procedure;
- Any pet other than a **Pedigree Cat or Dog**; or,
- Any pet that has gone missing or has disappeared that **You** are unable to prove actual death has occurred.

Section 9

Replacement locks

This Section is applicable only when this cover is included as indicated in **Your Schedule**.

What is covered

We will provide cover up to S\$500 if keys to the lock are lost or stolen for:

- External doors of the **Home**; or
- Alarm systems or domestic safes fitted in the **Home**.

Section 10

Food in freezers

This Section is applicable only when this cover is included as indicated in **Your Schedule**.

What is covered

We will provide cover up to S\$500 for loss of or damage to food stored in a freezer in the **Home**, caused by:

- A rise or fall in temperature caused by a faulty freezer; or
- Contamination by freezing agents.

What is not covered

We will not cover:

- Loss or damage caused by a deliberate act of or a pre-scheduled maintenance with prior notification by the company (or its employees) supplying **Your** power.

Section 11

Bicycle

This Section is applicable only when this cover is included as indicated in **Your Schedule**.

What is covered

We will provide cover up to S\$300 for any loss or damage covered under Section 1 – Contents to any one bicycle **You** own.

What is not covered

We will not cover:

- Loss or damage occurring outside **Singapore**;
- Loss or damage to tyres or accessories unless the bicycle is stolen or damaged at the same time;
- Loss or damage while the bicycle is being used for racing, pace making, trials or for business purposes;
- Any theft or loss while away from the **Home**, unless in a building or securely locked to an object that cannot be moved; or
- Any bicycle with a motor.

See also the General exceptions on page 10.

Section 12

Identity theft

This Section is applicable only when this cover is included as indicated in **Your Schedule**.

What is covered

We will pay for expenses incurred by **You** as the direct result of an identity theft discovered during the **Period of Insurance**.

We will pay up to a maximum of S\$2,500 for:

- Defending lawsuits brought against **You** by merchants or their collection agencies.
- Removing any criminal or civil judgments entered against **You** as a direct result of fraudulent use of **Your** identity.
- Challenging the accuracy or completeness of any information regarding you in a consumer credit report.
- Costs for certified mail to law enforcement agencies, credit agencies, financial institutions or similar credit grantors for the purpose of defending or correcting **Your** damaged credit status.
- Expenses incurred or loan application fees resulting from re-applying for a loan rejected because the lender has acted upon incorrect credit information.
- Lost wages for time taken off work to deal with law enforcement agencies, credit agencies or lawyers arising solely from someone having committed a crime in **Your** name subject to a maximum payment of S\$500 per week.
- Costs involved in the replacement of a **Singapore** driving licence, NRIC/FIN identity card.

We will also pay up to a maximum of S\$500 for:

- Any fraudulent transaction on **Your** credit card provided such amount for the fraudulent transaction cannot be recovered from elsewhere.

What is not covered

We will not cover:

- Any expenses arising from a contractual arrangement between **You** and the issuer of a credit card including late payment charges or penalties.
- Any amount **You** could be reimbursed directly by a credit card provider or financial institution.
- Any loss incurred outside of **Singapore**.

Section 13

Family personal accident cover

This Section is applicable only when this cover is included as indicated in **Your Schedule**. Under this Section, the term "**You/Your**" only includes insured, insured's domestic partner and insured's children and does not include any other family members.

What is covered

We will cover **You** for any **Accidental** bodily injury occurring anywhere in the world.

We will pay S\$20,000 if, within three months of the accident, the injury is the sole cause of:

- Death.
- **Total Loss of Sight** in both eyes or **Total Loss of Hearing** in both ears.

Or S\$10,000 if, within three months of the accident the injury is the sole cause of:

- **Total Loss of Sight** in one eye or **Total Loss of Hearing** in one ear.
- **Loss of One or More Limbs**.

The most We will pay during any one **Period of Insurance** under this section is S\$50,000. The most We will pay any one person during any one **Period of Insurance** is S\$20,000. If **You** have any other policies with **Us** in respect of any other personal accident cover **You** will only be able to obtain compensation for **Your** injuries under one policy.

What is not covered

We will not cover:

- Death or bodily injury arising from suicide, attempted suicide or self-inflicted act.

General exceptions

These apply to all sections of the policy. 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** willful 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. Your policy

Your policy includes:

- **Your Schedule**;
- The relevant sections of this document;
- Any extra policy sections shown in **Your Schedule**; and
- Any **Clauses** which apply to **Your** cover.

3. 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.

4. 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.

5. 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.

6. 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.

7. 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**.

8. Limit

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

- Up to the limit shown in **Your** policy (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**.

9. 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.

10. What we will pay

The most **We** will pay for loss or damage arising out of one incident is the amount shown in **Your Schedule**.

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 in **Your Schedule**.

11. 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.

12. 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.

13. 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**.

14. 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.

15. 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.

16. Arbitration

Except for claims under Section 13, if applicable, 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**.

Emergency home assistance

All Aviva home policies provide **You** with free access to the [Aviva Home Emergency Assistance Helpline](#).

This helpline is managed on **Our** behalf by Inter Partner Assistance Singapore Pte. Ltd. (IPA).

If **You** require assistance in an emergency, call **Our** helpline at **6322 2022** 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**.

Neither Aviva or IPA are responsible or liable for the action or advice given by the service providers. The service providers are not agents of either Aviva or IPA.

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

Our promise of service

If **You** have any comments or suggestions about **Our** cover, services or any other feedback please write to:
The Head of Customer Relations Aviva Ltd.
4 Shenton Way #01- 01 SGX Centre 2 Singapore 068807
We always welcome feedback so **We** can improve **Our** products and services.

Customer care policy

At Aviva **We** will make every effort to provide the high level of service expected by all **Our** policyholders. If on any occasion **Our** service falls below the standard of **Your** expectation, the procedure detailed below explains what **You** can do:

Your first point of contact should always be to **Our** Customer Services Department. **You** can email **Us** at personal_insurance@aviva.com.sg. **We** will acknowledge receipt of **Your** feedback within 3 working days while **We** look into the matter **You** raised. **We** will contact **You** for further information if required within 7 working days and provide **You** with a full reply within 14 working days.

If the outcome of **Your** complaint is not handled to **Your** satisfaction, **You** can write to:

Chief Executive Officer Aviva Ltd.
4 Shenton Way, #01- 01 SGX Centre 2, Singapore 068807

We will respond to **Your** appeal within 3 working days of receiving **Your** communication.

If **You** are still dissatisfied with the CEO's response, **We** will refer **You** to an independent dispute resolution organisation; the Financial Industry Disputes Resolution Centre Ltd (FIDReC). FIDReC's contact details are:

Financial Industry Disputes Resolution Centre Ltd.
112 Robinson Road #13-03 HB Robinson Singapore 068902
Telephone: 6327 8878 Fax: 6327 8488 Email: info@fidrec.com.sg Website: www.fidrec.com.sg

Important - Please remember to quote **Your** policy reference in **Your** communication.

How to make a claim

To make a claim, please call [6322 2022](tel:63222022) for **Our** claims assistance helpline or alternatively, go to www.aviva.com.sg to access **Our** online claims form.

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



Aviva Ltd

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