



# Home Insurance

## Summary of Cover



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Features	Lite	Standard	Plus
<p>Household contents</p> <p>Items such as:</p> <ul style="list-style-type: none"> <li>- Furniture &amp; furnishings</li> <li>- Domestic appliances</li> <li>- Mobile phone</li> <li>- Personal computer</li> <li>- Audio &amp; visual equipment</li> <li>- Clothing &amp; linen(s)</li> <li>- Crockery &amp; utensils</li> <li>- Camera</li> <li>- Watches<sup>1</sup></li> <li>- Jewellery<sup>1</sup></li> </ul>	S\$35,000	S\$50,000	S\$100,000
<p>Renovations</p> <p>Items such as:</p> <ul style="list-style-type: none"> <li>- Kitchen cabinets</li> <li>- Built-in wardrobes</li> <li>- Bathroom &amp; sanitary furniture</li> <li>- Ceiling lamps</li> <li>- Air conditioners</li> <li>- Floor coverings</li> </ul>	S\$75,000	S\$100,000	S\$100,000
<p>Removal of Debris</p> <p>Cover up to 5% of the sum insured under household contents &amp; renovations.</p>	S\$5,500	S\$7,500	S\$10,000
<p>Family Worldwide Liability</p> <p>Cover you and your family members against legal liability for accidental bodily injury to any person or accidental <b>damage to third party's</b> property.</p>	S\$250,000	S\$250,000	S\$250,000
<p><b>Tenant's Liability</b></p> <p>Cover loss of or damage to <b>landlord's building, renovations</b> and contents caused by you or your family members as tenant.</p>	S\$25,000	S\$25,000	S\$25,000

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Features	Lite	Standard	Plus
<p>Alternative Accommodation/ Loss of Rent</p> <p>Cover up to S\$1,000 per week for a maximum of 12 weeks if your home is uninhabitable.</p>	S\$12,000	S\$12,000	S\$12,000
<p>Loss of Contents Temporarily Removed</p> <p>Cover loss or damage to contents that are temporarily removed from your home to any residential building or hotel in Singapore.</p>	S\$5,000 (Up to S\$500 per article)	S\$5,000 (Up to S\$500 per article)	S\$5,000 (Up to S\$500 per article)
<p>Emergency Cash Allowance</p> <p>Cover for the purchase of essential items if your home is uninhabitable for at least 5 days in a row.</p>	S\$500	S\$750	S\$1,000
<p>Medical Expenses</p> <p>If you, your family members or your domestic employee in your home are injured due to any of the insured events.</p>	S\$1,000	S\$2,000	S\$3,000
<p>Utilities Bill Relief</p> <p>Reimburses your utilities bill if: (a) your home is uninhabitable (b) you suffer total loss of both hands or both feet or total loss of sight in both eyes or death as a result of accidental bodily injury in your home within 2 months.</p>	x	S\$1,000 (Up to a maximum of 3 months)	S\$1,000 (Up to a maximum of 3 months)
<p>Breakage of Fixed Glass/Mirror</p> <p>Cover for accidental breakage of fixed glass/mirror in your home.</p>	x	S\$500	S\$1,000

## Summary Of Cover

Features	Lite	Standard	Plus
<p>Loss of Personal Money, Debit and Credit Cards</p> <p>(a) Following any loss by an insured event in your home.                      (b) The replacement cost of stolen credit card.                      (c) Any unauthorised use of the card.</p>	x	S\$500	S\$1,000
<p>Home Cleaning Expenses</p> <p>Cover disinfection expenses to your home if you, your family members and/or your domestic employee suffer an infectious disease.</p>	x	x	S\$500
<p>Loss of Personal Papers</p> <p>Cover the replacement cost of personal papers (driving license, ID cards, passport, club cards, etc).</p>	x	x	S\$500
<p>Accidental Death of Domestic Pet</p> <p>Cover accidental death of your domestic pet.</p>	x	x	S\$500
Emergency Home Assistance	✓	✓	✓

## Optional cover (applicable if shown on your policy schedule)

Features
<p>Replacement Locks</p> <p>Cover up to S\$500 if keys to the lock are accidentally lost or stolen.</p>
<p>Food in Freezers</p> <p>Cover up to S\$500 for loss or damage to food stored in a freezer in your home.</p>

## Optional cover (applicable if shown on your policy schedule)

### Features

#### Bicycle/Personal Mobility Device

Cover up to S\$300 for any loss or accidental damage to your bicycle or personal mobility device.

#### Family Cyber Risk Protector

Cover up to S\$3,000 for actual loss as a result of identity theft and up to \$3,000 for dispute with online retailer .

#### Family Worldwide Personal Accident

Cover up to S\$50,000 for you and your family worldwide and up to S\$3,000 for the necessary cost of modifying your home to aid mobility due to accidental injury .

### Perils Covered

Fire, smoke, lighting or explosion.

Earthquake, volcanic eruption, hurricane, cyclone, typhoon, storm or flood.

Riot, civil unrest, strikes and labour or political disturbances.

Malicious act of any person who is not legally allowed to be in your home.

Being hit by motorised vehicles, animal, aircraft or other flying objects which is not under the control of you or your family members.

Bursting or overflowing of domestic water tanks, pipes, domestic appliances or fixed heating or cooling systems .

Theft or attempted theft accompanied by violent or forcible entry into your home .

Falling trees, branches, radio or television receiving aerial .

Subsidence or heave of the land which the home stands, or landslip .

Footnote:

1. Subject to the sub-limit for the valuables as follow:

Sub-limit	Lite	Standard	Plus
Per article, set or pair limit	S\$1,750	S\$2,500	S\$5,000
Aggregate limit	S\$10,500	S\$15,000	S\$30,000

The information provided here is a summary. Please refer to the actual policy wordings for the terms and conditions.

### 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 beneficiaries that are covered under the scheme as well as the limits of coverage, where applicable, please contact us or visit the GIA or SDIC websites ([www.gia.org.sg](http://www.gia.org.sg) or [www.sdic.org.sg](http://www.sdic.org.sg)).

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